

Form CRS – Client Relationship Summary

Introduction

Silicon Valley Retirement Services, LLC (“Adviser”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. ***There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.***

What types of investment services and advice can you provide me?

We offer investment advisory services to retirement plan clients for an ongoing fee calculated on the aggregate market value of all assets under management. If you choose to work with us, you will sign a Retirement Services Agreement that outlines our advisory, compliance and consulting services as well as our fee for these services. ***Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.***

Questions to Ask Us:

- *Given my financial situation, should I choose to work with an investment advisor? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?*

What fees and costs will I pay?

Fees and costs affect the value of your account over time. We generally charge a negotiable asset-based fee ranging between 1.00% and 0.60% annually based upon the value of the assets in your account applied on a monthly or quarterly basis. Our fees are negotiated directly with each Retirement Plan Client. Your fees will be detailed in your Retirement Services Agreement and can be deducted from retirement plan assets or paid as a direct invoice.

The custodian or broker-dealer that holds your assets can also charge you account fees as well as transaction fees when we buy or sell investments for you. These fees are in addition to our advisory fee. We do not receive nor share in any portion of those custodial or transaction fees. Some investments, such as mutual funds and exchange traded funds charge additional fees which will reduce the value of your investments over time.

Remember, you will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>.

Questions to Ask Us:

- *Help me understand how these fees and costs will affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?*
- *How do you determine what fee I will be charged?*

Silicon Valley Retirement Services, LLC

What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. At the same time, the way we make money creates some conflicts with your interests. The firm's revenue is from the advisory fees we collect from your accounts, whether monthly, quarterly, or otherwise. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. *Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at <https://adviserinfo.sec.gov/>.*

Questions to Ask Us:

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are not paid commissions or any type of incentive based on the amounts you have invested with us. Instead, our financial professionals are owners of the business and receive compensation based on the overall revenues of the firm. The goal of each of our financial professionals is to grow firm revenues, which in turn leads to increased compensation for the individual.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and/or financial professionals do not have any legal and disciplinary history. *Visit <https://Investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.*

Questions to Ask Us:

- *As a financial professional, do you have any disciplinary history? If so, for why type of conduct?*

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD #154756. You may also contact our firm by calling (408) 572-5572 and talking to any one of our financial professionals.

Questions to Ask Us:

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*