

**Retirement Planners of America – Form CRS**

Retirement Planners of America (“we” “our” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

***What investment services and advice can you provide me?***

We provide various services to our clients, who generally include individuals and their trusts and estates. We provide discretionary portfolio management services through a wrap-fee program (“Program”). Through the Program, we seek to carry out our “invest and protect” strategy. This strategy involves us tactically investing and rebalancing your accounts among certain funds. The weighting allocated to each fund will depend on your investment objectives. We may move some or all of your portfolio to cash or a cash equivalent. All accounts that we manage are subject to participation in the Program with the exception of fee-based variable annuities. Our discretionary portfolio management services generally include, to the extent requested by the client, financial planning and consulting services.

To participate in the Program, we require you to grant our firm discretionary authority. This authorization includes deciding which securities to buy and sell, when to buy and sell, and in what amounts, in accordance with your investment objectives, without obtaining your prior consent or approval for each transaction.

We do not have any stated minimum account requirements. However, the representative servicing your relationship may set a minimum, or decline to accept your account. For accounts with \$250,000 or less, services will be provided under our RPOA Direct program.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A Brochure](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

***What fees will I pay?***

We charge an annual fee based on the amount of your assets we manage, which is generally equal to 1.30% of the assets under management, including cash and cash equivalents, plus a platform fee described in Item 5 of our [Form ADV Part 2A Brochure](#). Some legacy clients may pay a lower annual fee. For clients in our RPOA Direct program, our annual fee is 1.85% of the assets under management, including cash and cash equivalents, plus a platform fee. Our fee is payable quarterly in arrears or advance based on the value of your account on the last day of the quarter. We may deduct our fee directly from your account after you have given our firm written authorization permitting the fees to be paid directly from your account.

Because you pay us a percentage-based fee, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us.

Your account will be held with a qualified custodian. You will bear your pro rata share of the investment management fees and other fees of the funds you invest in, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and include a management fee and other fund expenses. For securities purchased and sold outside of the Program, you may also incur transaction fees. 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. For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A Brochure](#).

<i>Help me understand how these fees and costs might 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?</i>
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***What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?***

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

\*We recommend a certain broker-dealer/custodian for client accounts. We receive benefits from that broker-dealer/custodian, which is described in greater detail in Items 12 and 14 of our [Form ADV Part 2A Brochure](#). This relationship presents conflicts of interest, because our receipt of these benefits makes us more inclined to continue using and recommending that entity.

\*We and our employees and owners have affiliations with one or more insurance agencies and many of our employees are licensed insurance agents. These relationships present a conflict of interest, because our affiliates and certain of our employees stand to receive additional compensation. You are free to use the services of any non-affiliated entity or person.

\*We may recommend rollovers out of employer-sponsored retirement plans that we are not managing and into Individual Retirement Accounts that we manage for an asset-based fee. This will increase our compensation.

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

For more detailed information about our conflicts of interest, please review Items 4, 11, 12 and 14 of our [Form ADV Part 2A Brochure](#).

***How do your financial professionals make money?***

Our financial professionals are generally compensated on a salary basis and through bonus compensation. Bonuses are based on certain performance metrics, such as the number of new clients they have encouraged to hire us and their clients' retention of our services. We believe these metrics provide incentives for high levels of customer service and satisfaction. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm. You should discuss your financial professional's compensation directly with your financial professional.

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

Yes. We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

***Additional Information***

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our [Form ADV Part 2A Brochure](#) or our *relationship summary*. Our Chief Compliance Officer is available by phone at (469) 246-3627.

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

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**Summary of Material Changes**

The following summarizes material changes to our Form CRS, as of January 26, 2024.

- The ***“What investment services and advice can you provide me?”*** section has been revised to reflect our service offering for accounts of \$250,000 or less, RPOA Direct.
- The ***“What fees will I pay?”*** Section has been revised to reflect an increase in our asset-based investment management fee. It has also been revised to reflect the fees associated with the RPOA Direct program.