

# CERITY PARTNERS RETIREMENT PLAN CONSULTANTS

## Client Relationship Summary

March 31, 2026

### Item 1 – Introduction

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Cerity Partners Retirement Plan Advisors LLC d/b/a Cerity Partners Retirement Plan Consultants and Cerity Partners Institutional Consulting (“RPC”, “CPIC”, “we,” “us” or “the Adviser”) is registered with the U.S. Securities and Exchange Commission as an investment adviser and is a wholly-owned subsidiary of Cerity Partners LLC. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2 – Relationship and Services

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

We traditionally provide consulting and investment advisory services to defined contribution, defined benefit and non-qualified deferred compensation plans (each referred to as a “Plan”). The principal service we provide to “retail investors” – that is, natural persons and their legal representatives – is personalized investment advice to individual participants (“Participants”) within the Plans that we provide investment services to (“Participant Advice”) when engaged by the Plans to provide such advice to Participants. Participant Advice rendered in these circumstances is made solely on a non-discretionary basis and made exclusively to individual participants in Plans we provide services to. Our advice regarding which securities to buy or sell in a Participant’s account is limited to the menu of investment options available within the Plan you participate in. No advice is given on assets held outside of your applicable Plan. Plan Participants are responsible for implementing any recommendations made and we do not guarantee that any recommendation will meet your investment objectives. We do not monitor any accounts where we provide a Participant with Participant Advice services. There is no minimum account size required by us to engage a participant for these individualized services. Additional information about our services can be found in our Form ADV, Part 2A, Items 4 and 7 available at <https://adviserinfo.sec.gov/firm/summary/164198>.

You could consider asking us questions like the following:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you determine which investments to recommend for my account?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### Item 3 – Fees, Cost, Conflicts and Standard of Conduct

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#### What fees will I pay?

##### Fees

There is no additional fee for Participant Advice services, unless you engage directly with an advisor to manage your account(s) directly through an affiliated entity of RPC.

##### Costs

You are responsible for the fees and costs of your underlying investments, including their management fees, and you may bear the cost of fees the Plan pays, including those of RPC as advisor to the plan as well as any fees of a record keeper, plan administrator, third party investment manager, broker, or other service provider engaged with the plan. RPC does not share in any of these additional fees.

When your assets are held at an institution (referred to as a “custodian”), you may also pay fees to this institution. 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 additional information on fees and costs, please refer to our Form ADV, Part 2A, Item 5 which is available at <https://adviserinfo.sec.gov/firm/summary/164198>.

You could consider asking us questions like the following:

- *Help me understand how these fees and costs might affect my investments?*
- *If my account is worth \$500k, how much will go to fees and costs?*

**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 is an example to help you understand what this means.

### **Example of Conflicts of Interest**

When we make recommendations to you as a Participant from a menu of securities we recommended for the Plan, we have a potential conflict of interest. Although we do not receive different compensation based on your selections, we may unconsciously favor securities we have already endorsed at the Plan level. Recommending Plan-selected securities validates our recommendations to the Plan, while we do not recommend alternatives as they are unavailable, and which might suggest our Plan recommendations were incomplete.

You could consider asking us questions like the following:

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

For additional information on conflicts, please refer to our Form ADV, Part 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/164198>.

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

Our financial professionals are primarily compensated by receiving a salary and a discretionary bonus. We do not formulate salary and discretionary bonus on any particular metric but typically consider a number of factors, including but not limited to, performance of client accounts managed by the financial professional.

## **Item 4 – Disciplinary History**

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

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our financial professionals.

You could consider asking us questions like the following.

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

## **Item 5 – Additional Information**

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To find additional information about our investment advisory services, please refer to our Form ADV by visiting <https://adviserinfo.sec.gov/firm/summary/164198>. You may also request a copy of the relationship summary by writing to [RPCSupport@ceritypartners.com](mailto:RPCSupport@ceritypartners.com). To request up-to-date information or a copy of the relationship summary, you may also call 303-813-7913.

You could consider asking us questions like the following:

- *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?*