

MLR Retirement Services

June 30, 2020

Form Customer Relationship Summary

Item 1. Introduction to the firm

MLR Retirement Services is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer to retirement plan clients investment advisory and fiduciary services related to core fund menu options. These include: (i) **Monitoring:** Using the Investment Policy Statement (IPS) as a guideline, provide investment reporting based on the frequency of the advisory agreement; (ii) **Investment Authority:** The client makes ultimate decision regarding the purchase or sale of investments; (iii) **Limited Investment Offerings:** We do not offer these services; and (iv) **Account Minimums and Other Requirements:** There are no account minimums

For additional information, please see form ADV.

CONVERSATION STARTER: Ask your financial professional:

- How will you choose investments to recommend to me?***
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?***

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Fees are either a fixed fee or an asset-based fee.

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, please see form ADV.

CONVERSATION STARTER: Ask your financial professional:

- *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?*

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 must act in your best interest and not put our interest ahead of yours. We have no conflicts of interest.

Item 4. Disciplinary History

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research you and your financial professionals.

CONVERSATION STARTER: Ask your financial professional:

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

Item 5. Additional Information

For additional information about our services, see form ADV. If you would like additional, up-to-date information or a copy of this disclosure, please call 408 621-8020

CONVERSATION STARTER: Ask your financial professional:

- *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?*