

Retirable, Inc.
 FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
 February 9, 2022

<p>Item 1. <u>Introduction</u></p>	<p>Retirable, Inc. (“Retirable”) is registered with the 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. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, including providing retirement planning services to individuals, trusts, investment retirement accounts, and other legal entities based in the U.S.</p> <p>Monitoring We monitor and review Client’s investment accounts on a regular and ongoing basis. Accounts are formally reviewed for rebalancing opportunities at least once per quarter. Financial plans, investment strategies, and target asset allocations are reviewed with the Client at least once per year or upon Client’s request. At their discretion, Clients may select to maintain the same investment strategy without review with an advisor. However, we will reach out to all clients at least once per year to recommend a review.</p> <p>Investment Authority Our clients typically grant us ongoing discretionary authority to manage their accounts, which means that we can buy and sell investments on behalf of our clients without seeking permission on a trade-by-trade basis.</p> <p>Limited Investment Offering We do not currently make available or offer advice only with respect to proprietary products, or a limited menu of products or types of investments.</p> <p>Account Minimums and Other Requirements We do not require a minimum account size or investment amount to open or maintain an advisory account with us.</p> <p>Additional information about our services can be found on Part 2A of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/307472.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? 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 these qualifications mean?
<p>Item 3.A <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>What fees will I pay? Clients who executed a client agreement with Retirable as of January 31, 2022 will continue to pay the same fees they have historically on those accounts. Existing clients who open new accounts within their household will pay the same fees as in their original agreement.</p> <p>New clients will be assessed a fee of 0.75% of their assets under management with a cap at \$3,750 and minimum of \$250, which would adversely impact clients with less than \$33,333 in their accounts. If a client’s average balance is below \$33,333 for any month, they will be assessed the annual fee of \$250 pro-rated for that month.</p> <p>In addition, clients may also select between Altruist model portfolios which charge an annualized fee between 0% and 0.12%. Fees are debited from client’s cash holdings on a monthly basis in arrears and based on a client’s average daily balance. The calculation of fees is based on the market value of a client’s assets under management on a household basis during each calendar month to determine average daily balance.</p> <p>Our firm’s compensation from fees increases as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. Additional information about our firm’s fees are included in Item 5 of Part 2A of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/307472.</p> <p>Although the Retirable annual fee covers trading commissions, clients will also pay other expenses to Altruist. Clients will be subject to the following: https://altruist.com/m/Altruist-Fee-Schedule.pdf. Our firm often selects and purchases mutual funds and exchange traded funds for a portion of clients’ portfolios. Such investment vehicles incur their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including our clients.</p>

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	<p>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.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3.B <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>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?</p> <p><i>When we act as your investment adviser</i>, we have to act in your best interest and put your interest ahead of ours. 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.</p> <ul style="list-style-type: none"> • We manage accounts for multiple clients, and we allocate our time based on each client’s needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client. • From time to time, we may enter into partnerships with third parties to offer promotions, benefits, and other rewards programs to our Clients. In connection with such programs, we may receive a benefit from the third parties in the form of compensation or other consideration, at no cost to our Clients. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>Additional information about conflicts of interest between us and our clients can be found on Part 2A of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/307472.</p> <p>How do your financial professionals make money? Our financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number and value of accounts under management, and client satisfaction and retention.</p>
<p>Item 4. <u>Disciplinary History</u></p>	<p>Do you or your financial professionals have legal or disciplinary history? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. <u>Additional Information</u></p>	<p>Additional information about our services can be found at https://adviserinfo.sec.gov/firm/summary/307472. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at 833-222-1807.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?