

FBMC Retirement Solutions, LLC
Form ADV, Part 3- Form CRS – Client Relationship Summary
June 11, 2026

Item 1 -Introduction

FBMC Retirement Solutions, LLC (“FBMC”) is registered with the Securities and Exchange Commission as an investment adviser and is a wholly-owned subsidiary of FBMC Benefits Management, Inc. (“FBMC Benefits Management”). Brokerage and investment advisory services and fees differ and it is important for you, the retail investor, to understand the differences. 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- Relationships and Services

What investment services and advice can you provide me?

FBMC provides pension consulting services; namely we service employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. These services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring, and/or ongoing consulting. FBMC provides customized investment advice, which often includes recommendations of specific third-party investment managers (Sub-advisors).

The principal service we provide to “retail investors” is through our Sub-advisor who provides personalized investment advice to individual participants when engaged by the Plans to provide such advice to participants. Advice rendered in these circumstances is made solely on a non-discretionary basis and made exclusively to participants in Plans that we and our Sub-advisor provide services to. 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. Participants are responsible for implementing any recommendations made by our Sub-advisor and we do not guarantee that any recommendation will meet your investment objectives. Neither we nor our sub-advisor monitor any accounts where a participant is provided with advice. 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/334707>.

Recommended questions to ask your investment adviser: “Given my financial situation, should I choose an investment advisory service? Why or why not?”; “How will you choose investments to recommend to me?” and “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?

There are no additional fees for participant advice through our Sub-advisor.

Participants are expected to pay transaction-related expenses charged by the recordkeeper, such as a \$85.00 Loan Origination Fee, \$20.00 Distribution Fee, \$5.00 per withdrawal for Systematic Withdrawals, \$20 fee if you select Rapid Mail. Rapid Mail ensures check delivery in 3-5 business days. Otherwise, delivery will take 7-10 business days. The fees for our services are described in further detail in our ADV, specifically Part 2A Brochure, Item 5.

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.

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Recommended question to ask your investment adviser: “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 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.

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

Recommended question to ask you investment adviser: “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/334707>.

How do your financial professionals make money?

Our financial professionals are primarily compensated by receiving compensation in the form of a salary for the work performed.

Item 4 - Disciplinary History

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

No. Visit www.investor.gov/CRS for a free and simple search tool to research you and your financial professionals.]

Recommended question to ask your investment adviser: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5 - Additional Information

Additional information about FBMC Retirement Solutions is available on the SEC’s website at <https://adviserinfo.sec.gov/firm/summary/334707>. To request up to date information and a copy of your relationship summary, you can reach us at (850) 296-1917.

Recommended question to ask your investment adviser: “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?”