

## **JULY 30, 2020: FORM CRS (CLIENT RELATIONSHIP SUMMARY)**

### **A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH THE RETIREMENT PLANNING SPECIALISTS, LLC**

The Retirement Planning Specialists, LLC 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, including Ours, 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?**

Our Firm offers investment advisory services to retail investors on a discretionary basis. This means the Firm has authority to buy and sell securities in your advisory accounts without speaking with you first. However, We will always exercise such authority to be consistent with the investment approach that you and We agree upon. You may limit Our discretion by imposing reasonable restrictions on investing in certain securities or groups of securities, or in other ways that you and We may agree upon. Our Firm monitors your investment advisory accounts and specific investments within your accounts on an ongoing basis to ensure the account is in alignment with your investment goals. This service is included as part of the Firm's standard investment advisory agreement. Additionally, Our Firm may offer financial planning and consulting services to Our clients on a limited or as-needed basis. These services may be provided in conjunction with Our investment management services or, in some cases, on a stand-alone basis.

### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- 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?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 13 AND 16**

## **ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

### **WHAT FEES WILL I PAY?**

Our Firm receives a fee as compensation for providing investment advisory services related to your accounts. The investment advisory fee includes investment management supervision, trade entry, and other account maintenance and / or service activities. Investment management fees are usually based on a percentage of the total value of the accounts We manage for you, with the fee schedule for such services generally ranging from 0% to 2%, billed in advance on a quarterly basis. This fee is independent of whether or not there was trading activity in Your account during a quarter and is not tied directly to the performance of your accounts. As a fee-only firm, We do not receive commissions or any transaction-related compensation. Because the fees paid and the Firm's revenues are based on your account balances, the Firm has an incentive to encourage you to maintain or increase the value of assets in your accounts under management. However, We make every effort to mitigate any and all conflicts of interest by recognizing Our responsibility to act as a fiduciary with respect to you and your accounts at all times. The custodians We use to hold your accounts may also charge separate transaction costs, custodial fees, redemption fees, retirement plan administrative fees, and / or commissions, none of which the Firm receives, and We make every effort to minimize any such fees on your behalf. In limited cases, We may charge separately on an hourly or flat-fee basis for financial planning and consulting. With a flat-fee arrangement, Our services and the costs are agreed upon in advance of any services being provided. Under an hourly arrangement, We generally bill in arrears at a rate between \$100 and \$400 per hour. Please make sure you understand any fees and costs and the value you expect to receive in exchange for such fees.

### **QUESTIONS TO 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?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5**

**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 own interests ahead of yours. At the same time, the way We are compensated creates a conflict with your interests. You should understand and ask Us about these conflicts because they could affect the investment advice We provide to you if not mitigated. One such conflict is asset-based investment management fees, which present a conflict because Our Firm has an incentive to encourage you to invest or keep additional funds in your advisory accounts. Another potential conflict of interest is that the Firm allows Its employees to invest in the same securities as you. In some limited cases, this could present a conflict of interest. However, as We generally recommend only open-ended mutual funds and ETFs that are highly liquid and widely traded, We do not believe this presents a material conflict of interest. Finally, the custodians the Firm uses in servicing Our clients may provide products and / or services that We use to service all of Our clients, and this may provide an incentive for Us to favor one custodian over another. We make every effort to mitigate any and all conflicts of interest by recognizing Our responsibility to act as a fiduciary with respect to you and your accounts at all times. If you have questions about whether any of these situations could apply to you or your investments, please ask your Financial Professional.*

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, AND 14

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our Firm's Financial Professionals receive a salary and may also be compensated by the investment fees as described above in Item 3. This compensation may be based on the amount of assets under management and / or the amount of time spent providing advice. Our Firm supervises the business activities of Our Financial Professionals through Its compliance program and requires all employees to follow Our Code of Conduct to mitigate any conflicts with respect to you and your interests.

**ITEM 4 - DISCIPLINARY HISTORY**

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research Us and Our Financial Professionals.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP TO DATE COPY OF THIS  
CLIENT RELATIONSHIP SUMMARY, PLEASE CONTACT:

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5460 S. QUEBEC ST., SUITE 333  
GREENWOOD VILLAGE, CO 80111  
303-771-3088  
[WWW.RPSPECIALISTS.COM](http://WWW.RPSPECIALISTS.COM)

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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