

**Retirement Advisors, LLC**  
**Form CRS Customer Relationship Summary**  
**January 1, 2023**

**Introduction**

Retirement Advisors, LLC (“the Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment advisor. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. **We are a Registered Investment Advisor and provide advisory services rather than brokerage accounts and services.** This document gives you a summary of the types of services we provide and how you pay. In addition, there are various suggested “Conversation Starters” contained in this document. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS) , which also provides educational materials about broker-dealers, investment advisors, and investing.

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

The Firm provides investment advisory services to individuals, high net worth families, trusts, pension and profit-sharing plans and charitable corporations. Clients may select from a variety of services such as investment consulting, financial and estate planning. These services include gathering information about a client’s current situation, goals, and objectives to develop a personal investment policy plan. The Firm, as agreed to in writing with a client, and without prior consultation with the client, may, (a) direct the purchase, sell, etc. stocks, bonds and other securities including money market instruments, (b) direct the amount of securities purchased, sold, exchanged, and otherwise traded, (c) place orders for the execution of such securities transactions with third party broker/dealers, and (d) determine the commission rates paid. The Firm will not have discretionary authority or control over a retirement plan assets nor discretionary authority or control over the administration of such plans. Investment consultations or plan design issues may be offered as a type of advisory service involving investment analysis and recommendations. Clients may place restrictions on the type of security as well as specific securities that may be invested in but such restrictions must be provided in writing. We monitor client discretionary accounts on an on-going basis but do not do so for non-discretionary accounts.

**For additional information**, please see the Firm’s ADV Part 2A, Items 4 and 7, which can be found at <https://adviserinfo.sec.gov/firm/summary/147701>, or from the Firm at [www.retirementadvisorsllc.com](http://www.retirementadvisorsllc.com).

**Conversation Starters.** 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?

**What fees will I pay?**

A client pays an annual advisory fee of between .8% to .4% of their assets under management. In certain cases, a lower fee may be negotiated, depending on certain criteria such as a pre-existing relationship, employer-related accounts, portfolio size, length of employment and relationship to the employer. To the extent mutual funds are selected to fill components of the overall investment strategy, the Firm’s annual advisory fee does not include the customary fees, expenses, or other costs associated with mutual funds including Rule 12b-1 fees and expenses. Investment consultations or plan design issues may be offered and these projects may be charged on an hourly rate of \$320.00 an hour. The Firm does not receive any economic benefits from any non-client for providing investment advice to the Firm’s clients. You may pay commissions or other expenses whether you make or lose money. 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 will be paying.

**For additional information**, please see the Firm's ADV Part 2A, Items 5 and 6, which can be found at <https://adviserinfo.sec.gov/firm/summary/147701>, or from the Firm at [www.retirementadvisorsllc.com](http://www.retirementadvisorsllc.com)

**Conversation Starters.** 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 advisor? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment advisor**, 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 affect the services, we provide you. An example of a potential conflict is when, unless client instructs the Firm otherwise, the Firm may place orders for the execution of transactions with or through a broker/dealer as the Firm may select, and may pay a commission on transactions in excess of the amount of commission another broker or dealer would have charged. The Firm may receive other products and services that may not benefit its clients' including assisting the Firm in managing and administering clients' accounts. These services include software that provides access to client accounts; facilitate trade execution; provide research, pricing information and other market data and assist with other client-related functions. The use of these services may create a conflict of interest in that the Firm may be incentivized to use these service providers when others may offer the same services at a lower cost.

**For additional information**, please see the Firm's ADV Part 2A, Items 10, 11 and 12, which can be found at <https://adviserinfo.sec.gov/firm/summary/147701>, or from the Firm at [www.retirementadvisorsllc.com](http://www.retirementadvisorsllc.com).

**Conversation Starter.** Ask your financial professional how might your conflicts of interest affect me, and how will you address them?"

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

All of the individuals associated with the Firm, receive a salary and potential bonus, based upon the Firm's overall profitability and which is determined solely at the discretion of senior management. As such, the Firm believes it has eliminated the conflict of interest created by making recommendations to you. The recommendation for a client to increase their assets under management at the Firm may create a conflict of interest because by doing so, the Firm's revenue and profitability may be positively impacted.

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

No, neither the firm or any individual associated with it has any disciplinary history. For more information, visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional – As a financial professional, do you have any disciplinary history? For what type of conduct?

#### **Additional Information**

For additional information about our services, or if you would like up-to-date information or a copy of this disclosure, please contact at Michael Perry at (972) 371.0545 or e-mail him at [mcp@retirementadvisorsllc.com](mailto:mcp@retirementadvisorsllc.com)

**Conversation Starter.** Ask your financial professional – Who is my primary contact person? Is he or she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?