

Retirement Planners of America – Form CRS

Retirement Planners of America (“we”, “our” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide various services to our retail investors, which generally include individuals and their trusts and estates. We provide discretionary portfolio management services through a wrap-fee program (“Program”). Through the Program, we seek to carry out our “buy, hold and protect” strategy. This strategy involves us tactically investing and rebalancing your accounts among certain mutual funds. The weighting allocated to each fund will depend on your investment objectives. The “buy, hold and protect” strategy uses two specific mutual funds that were created specifically for our clients. We may move some or all of your portfolio to cash or a cash equivalent. All accounts that we manage are subject to participation in the Program with the exception of fee-based variable annuities, advisor guided portfolios, and client directed portfolios. Our discretionary portfolio management services generally include, to the extent requested by the client, financial planning and consulting services.

To participate in the Program, we require you to grant our firm discretionary authority. This authorization includes deciding which securities to buy and sell, when to buy and sell, and in what amounts, in accordance with your investment objectives, without obtaining your prior consent or approval for each transaction.

We do not have any stated minimum account requirements. However, the representative servicing your relationship may set a minimum, or decline to accept your account.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

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?

We charge an annual fee based on the amount of your assets we manage, which is generally equal to 1.25% of the assets under management, including cash and cash equivalents. Generally, our fee is payable quarterly in arrears based on the value of your account on the last day of the quarter. In some circumstances, fees may be payable quarterly in advance. We may deduct our fee directly from your account after you have given our firm written authorization permitting the fees to be paid directly from your account.

Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us.

We expect all of our representatives to be licensed insurance agents (although we make exceptions) and our firm has an affiliated insurance agency. Our representatives and our affiliate will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned are separate and in addition to our advisory fees.

Your account will be held with a qualified custodian. You will bear your pro rata share of the investment management fees and other fees of the funds you invest in, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and include a management fee and other fund expenses. For securities purchased and sold outside of the Program, you may also incur transaction fees. 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.

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?

A copy of our Part 2A is available at:

https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=595167.

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#).

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:

*The Program is a wrap fee program, and we receive the balance of the Program fee after we have paid for all Program costs (including account transaction fees). This creates a conflict of interest, because we have an economic incentive to maximize our compensation by seeking to minimize the number of transactions in your account. We try to mitigate this conflict by providing investment advice without regard to the expenses we incur.

*We recommend SEI Private Trust Company as transfer agent and custodian for client accounts. We also participate in the institutional advisor program offered by TD Ameritrade Institutional and recommend them as a custodian for client accounts. SEI also was responsible for forming and remains responsible for distributing and advising the funds we use in the Program for us. We receive cash and non-cash benefits from these parties, and receive client referrals from TD Ameritrade, which are all described in greater detail in Items 12 and 14 of our Form ADV Part 2A. These relationships present a conflict of interest, because our receipt of these benefits make us more inclined to continue using and recommending SEI and TD Ameritrade.

*We and our employees and owners have affiliations with one or more insurance agency and many of our employees are licensed insurance agents. These relationships present a conflict of interest, because our affiliates and our employees stand to receive additional compensation. You are free to use the services of any non-affiliated entity or person.

*We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. This will increase our compensation.

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

For more detailed information about our conflicts of interest, please review Item 4, 11, 12 and 14 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis and through bonus compensation. Bonuses are based on certain performance metrics, such as the number of new clients they have encouraged to hire us and their clients' retention of our services. We believe these metrics provide incentives for high levels of customer service and satisfaction. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm. You should discuss your financial professional's compensation directly with your financial professional.

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

We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (469) 246-3627.

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

A copy of our Part 2A is available at:

https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=595167.