

Retirement Advisors, Inc.

Form CRS

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Retirement Advisors, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it's important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at, <http://Investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

Retirement Advisors, Inc. provides comprehensive financial planning and investment management services to a small group of successful individuals so that they're able to have, and maintain, a worry-free retirement, while enjoying the lifestyle they desire.

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| Account Monitoring | If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis. |
| Investment Authority | We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. |
| Investment Offerings | We primarily recommend mutual funds. However, our services are not limited to a specific type of investment and we may also recommend exchange traded funds, equities, fixed income securities, CD's, money market funds, and U.S. Government securities. |
| Account Minimums | We have a minimum account size of \$800,000, however, we maintain discretion to accept smaller accounts in special circumstances. |

Key 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?*

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Billed in advanced, based on the market value of the account(s) at the beginning of each calendar quarter. As a Fee-Only investment advisor, Retirement Advisors, Inc.'s revenue is solely derived from asset based fees.
- Clients pay the following additional fees and/or expenses. Retirement Advisors, Inc. does not receive any portion of these fees. Examples of the most common costs applicable to our clients are:

- Custodian fees (i.e. transaction costs when purchasing or selling securities);
- Expenses related to mutual funds and/or exchange-traded funds.

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.

Key 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?*

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?

Registered Investment Advisors, such as Retirement Advisors, Inc. are held to a Fiduciary standard of advice. At Retirement Advisors, Inc. we have a legal obligation to always place the interest of the clients we serve above all else, including our own. We believe all advisors should do what's best for their client. 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 is an example to help you understand what this means:

- Because our revenue is derived from the asset-based fees we receive (i.e. based on the value of your account), we have an incentive to increase your account value which may create a conflict. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account.

Key Questions to 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?

The financial professionals servicing your account(s) are compensated by receiving a salary and bonus.

- Salaries are based on a combination of business revenue (past and projected), job responsibilities, relevant experience, and years of employment at Retirement Advisors, Inc.
- Bonuses are based on the achievement of both business and individual performance objectives.

Do you or your financial professionals have any legal or disciplinary history? If yes, for what type of conduct?

No Retirement Advisors, Inc. and our financial professionals do **not** have any legal or disciplinary history to disclose. Retirement Advisors, Inc. has never settled any lawsuits, been fined, had any complaint filed, nor accused of any wrongdoing whatsoever.

We encourage all investors to check out their prospective advisor's legal or disciplinary history at <https://adviserinfo.sec.gov>. This is a helpful tool that will tell you if any advisor has had any legal or disciplinary action taken against them in the past.

Key Questions to Ask Your Financial Professional

- *Who is my primary contact person?*
- *Is he 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?*

For more detailed information about our investment advisory services; refer to our Form ADV Part 2A Brochure, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/122122>. You can request a copy of the relationship summary by calling, 251-344-0707 or by visiting our website at, <https://plantoretire.com>. If this document raises any questions, or leaves any unanswered, please don't hesitate to give us a call – we'll be more than happy to answer any question(s) you may have.

