

Form ADV Part 3 – Client Relationship Summary

Date: 05/10/2023

Item 1: Introduction

THE RETIREMENT SOLUTION LLC is an investment advisor registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services we offer and the fees we collect. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisors, and investing.

Item 2: Relationships and Services

Questions to ask us: 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment balance, and confirm that your risk tolerance aligns with your goals); and financial planning (we assess your financial situation and provide advice to help you meet your goals and objectives). As part of our standard services, we typically monitor client accounts on an annual basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments), as well as non-discretionary services (where the retail investor makes the ultimate decision). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees vary depending on the services you receive. Our fee for service arrangements are based on your selected level of engagement, which projects the amount of work we expect to perform for you. If we are providing ongoing services, this is a set annual dollar amount which is paid monthly in advance. If not selecting either the Premier or Concierge service level, you may incur an Investment Management fee based on the amount of direct assets TRS is managing. The more assets you have in your advisory account, the more fees you will be billed, and thus we have an incentive to increase those assets in order to increase our fee. Investment Management fees are paid either monthly in advance or quarterly in advance (grandfathered accounts). You pay

fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Third Party Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. **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.** Please also see our [Brochure](#) for additional details.

Conflicts of Interest: *As a fiduciary and your investment advisor*, it is our obligation to act entirely on your behalf and put your interest ahead of ours. At the same time, the way we increase revenue 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.

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the planning, service and advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals also have the ability to receive commissions from insurance companies, however, these commissions are paid by the insurance company. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

***Questions to ask us:** As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

***Questions to ask us:** 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?*

For primary contact information and additional clarification on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/148106> and any individual brochure supplement provided by your representative. If you have further questions, need updates, or would like to request another copy of this Client Relationship Summary, please contact us at 425-558-3700.