

UNITED STATES OF AMERICA  
Before the  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Administrative Proceedings Rulings  
Release No. 5530 / January 25, 2018

Administrative Proceeding  
File No. 3-17352

In the Matter of

**Saving2Retire, LLC, and  
Marian P. Young**

**Order Ratifying Prior Actions**

The Securities and Exchange Commission remanded this case and directed me to take certain actions.<sup>1</sup> Consistent with the Commission's remand order, I gave the parties "until January 5, 2018 to submit any *new* evidence [they] deem relevant to [my] reexamination of the record."<sup>2</sup> The Division of Enforcement filed a letter asking me to ratify all decisions issued in this case. Respondents did not respond to my order or the Division's letter.

I have reconsidered the record in this proceeding. Based on that reconsideration, I RATIFY all prior actions taken by an administrative law judge in this proceeding, including the order granting in part the Division's motion for summary disposition<sup>3</sup> and the initial decision issued on October

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<sup>1</sup> The Commission instructed me to reconsider the record and all prior actions by an administrative law judge, allow the parties to submit any new, relevant evidence, and issue an order ratifying or revising all prior actions. *Pending Admin. Proc.*, Securities Act of 1933 Release No. 10440, 2017 SEC LEXIS 3724, at \*2–3 (Nov. 30, 2017).

<sup>2</sup> *Saving2Retire, LLC*, Admin. Proc. Rulings Release No. 5257, 2017 SEC LEXIS 3820, at \*1 (ALJ Dec. 5, 2017) (quoting *Pending Admin. Proc.*, 2017 SEC LEXIS 3724, at \*3).

<sup>3</sup> *Saving2Retire, LLC*, Admin. Proc. Rulings Release No. 4565, 2017 SEC LEXIS 300 (ALJ Jan. 30, 2017).

19, 2017.<sup>4</sup> I decline to revise any prior action. The process contemplated by the Commission's remand order is complete.

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James E. Grimes  
Administrative Law Judge

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<sup>4</sup> *Saving2Retire, LLC*, Initial Decision Release No. 1195, 2017 SEC LEXIS 3348.