



## Form CRS Customer Relationship Summary – March 13, 2024

### Introduction

SimpliFi, Inc. (“we,” “our,” or “us”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

**Investment Advisory Services** - We offer investment advisory services to retail investors such as you through the management of your separate account. As part of our standard services, we monitor each account on an ongoing basis, using our model portfolios as a guide, and we furnish clients with portfolio appraisal reports on a quarterly basis. Our authority to manage a retail investor’s account is discretionary, which means you authorize us to select the type and amount of securities to be bought or sold, subject to your chosen strategy and stated investment objectives. For most retail investors, we generally limit purchases to publicly traded equity and debt securities, including exchange-traded funds (“ETFs”). When determined appropriate by us, we will also purchase mutual funds or other investment vehicles. There is no minimum amount required to open and maintain an investment advisory account. **Financial Planning** - We also offer financial planning services, which focus primarily on retirement planning, retirement plan allocations, and investments. Limitations on investments typically include limitations by plan sponsors, mutual fund selections of no-load or waived load funds, and client-imposed limitations.

For additional information, please see our Form ADV, 2A Brochure available at: <https://www.retiremeasap.com/s/ADV>

#### **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?

We charge a fee based on the total assets in your account for **Investment Advisory Services**. This fee, which is payable quarterly in advance, is calculated from sliding fee schedules with an annual rate of 2% on the first \$50,000, 1.25% on the next \$200,000, 0.90% on the next \$250,000, and 0.70% on amounts over \$500,000 in your account. Since we earn more fees on larger accounts, a conflict of interest arises if/when you’re encouraged to invest more money. Our fee does not include (and you will pay separately), charges imposed by custodians, brokers and other third parties such as custodial fees, wire transfer and electronic fund fees, and other fees and taxes on your account and on the securities transactions in your account. Money market funds, mutual funds, and ETFs also charge their own internal management fees. Fees for **Financial Planning Services** are separate from our investment advisory service fees and billed at an hourly rate of \$400 per hour or a fixed rate for projects.

Additional Information: 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.

For additional information, please see our Form ADV, 2A Brochure available at: <https://www.retiremeasap.com/s/ADV>

**Conversation Starter - 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?**

**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.

There is a conflict of interest for individuals that currently invest in an employer-sponsored retirement plan or individual retirement account that are considering a roll-out of assets from the retirement plan or account. A conflict exists because we will only be compensated if you rollover the proceeds into an account that we manage. Therefore, we have a financial incentive to recommend one option over another.

For additional information about our conflicts of interest, please see our Form ADV, 2A Brochure available at: <https://www.retiremeasap.com/s/ADV>

**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?**

Our financial professionals earn a salary and, when applicable, merit bonuses for performing advisory functions. Additionally, the owner of the firm participates in company profits. The merit bonus is determined by the CEO and may be based on the number of client assets they service, the time and complexity required to meet a client's needs, and/or efforts to acquire new clients, among other factors. A merit bonus creates conflicts as the financial professional is incentivized to seek new clients and increase managed assets, rather than service existing accounts.

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

No. 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**

You can find additional information about us and our advisory services at <https://retiremeasap.com/> and <https://adviserinfo.sec.gov/>. If you would like up-to-date information and/or a copy of this relationship summary, please call (858) 695-6600.

**Conversation Starter - Ask your financial professional:**

- Who is my primary contact person? Is he or she 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?



## **Form CRS Customer Relationship Summary Summary of Changes made March 13, 2024**

We have enclosed a copy of our updated Form CRS Customer Relationship Summary. The following summarizes the material changes we made to our Form CRS on March 13, 2024.

Under the heading > [What fees will I pay?](#)

- We added an option to pay a fixed rate for financial planning projects as an alternative to our hourly rate.

We also made non-material changes to the Form CRS. We encourage you to review the updated Form CRS and reach out to us with any questions.