

Form ADV Part 2 Appendix I

The Investment Endurance Program™

Wrap Fee Brochure

Item I – Cover Page

This Investment Endurance Program™ Wrap Fee Brochure provides information about qualifications and business practices of The *Relaxing* Retirement Coach, Inc. If you have any questions about the contents of this brochure, please contact Jack Phelps, President and Chief Compliance Officer at (781) 235-7550 and/or info@TheRetirementCoach.com.

Additional information about The *Relaxing* Retirement Coach, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.



**The
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Item 2 - Material Changes

This item of the brochure is updated if material changes have occurred during the course of our fiscal year. Since our last ADV filing, there are no material changes to report.

We will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

Full Brochure Available

We will further provide you with a new Investment Endurance Program™ Wrap Fee Program Brochure as necessary based on changes or new information, at any time, without charge.

Currently, RRC's Investment Endurance Program™ Wrap Fee Program Brochure may be requested by contacting Jack Phelps, President and Chief Compliance Officer, at (781) 235-7550 or info@TheRetirementCoach.com.

Additional information about RRC is also available via the SEC's web site www.adviserinfo.sec.gov.

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Item 4 – Services and Fees

The *Relaxing Retirement Coach, Inc.* (hereinafter referred to as *RRC*) provides personal, one-on-one retirement coaching and investment advice to individuals and couples (hereinafter referred to as 'members', 'you' and 'your') in order to help them successfully transition to their retirement years.

RRC sponsors The Investment Endurance Program™ (*Wrap Fee Program*). The purpose of this ADV Part 2A Appendix I is to describe The Investment Endurance Program™.

Once a custom designed Retirement Blueprint™ has been created in PHASE ONE: The Retirement Blueprint Development Program™, members enter PHASE TWO: The Investment Endurance Program™ in order to implement their custom designed investment model, track performance, and adhere to a disciplined investment strategy.

Participating in PHASE ONE: The Retirement Blueprint Development Program™ does not obligate you to participate in PHASE TWO: The Investment Endurance Program™. However, each member must participate in The Retirement Blueprint Development Program™ and create a customized Retirement Blueprint™ prior to participating in The Investment Endurance Program™.

Here are the steps in The Retirement Coach Investment Endurance Program™.

Step One: The *Independent Investment Selector*™

As a completely independent advisory firm, RRC has no ties to any particular investment company, and is able to seek quality investment opportunities for members by performing an exhaustive, in-depth fundamental analysis of thousands of investments.

RRC combines quantitative analysis of past returns, risk, and consistency with insights gleaned through research meetings with fund managers and their research analysts. RRC seeks funds with *disciplined* strategies designed to produce returns in-line with their investment style and fund objective.

To enhance performance potential, while managing risk and volatility, investments will be diversified across various styles in an attempt to avoid the increased volatility associated with heavy concentrations in any one investment style.

Step Two: Independent Investment Selection Review and Implementation

RRC meets with you and present the carefully selected investments from Step One - The Independent Investment Selector™. At the conclusion of the meeting, RRC coordinates the implementation of the entire program to completion, including all necessary paperwork, phone calls, and communications.

Step Three: The Investment Endurance Recap Meeting

During this meeting with you, RRC reviews investment statements and confirmation notices to

ensure that you understand everything accomplished during implementation. You are presented with a single, consolidated statement illustrating all reallocated investments, as well as on-line access to accounts, if desired. RRC also helps you establish supplemental income streams from investments, typically by direct deposit if desired. Where applicable, RRC will also arrange to have federal and state income taxes withheld from income streams.

Step Four: Investment Endurance Review Meetings

Consistent prescheduled Investment Endurance Review Meetings are conducted in RRC’s office or on the telephone to help you develop and maintain financial confidence during all economic climates. At these meetings, in addition to receiving consolidated, “easy-to-read” performance reports for all investments, you will receive recommendations, if necessary, to maintain disciplined diversification and risk control, and to take advantage of new investment opportunities. RRC also provides a perspective on market and economic activity and how it impacts your investment strategy.

Step Five: The Annual Retirement Blueprint Reassessment™

Things have a way of changing over time: your life circumstances, your priorities, inflation, market performance, tax laws, etc. In order to help you maintain your financial confidence, RRC evaluates the effects of these changes on your custom-designed Retirement Blueprint™ each year by repeating the 7-point process used to create your original Retirement Blueprint™.

The Program provides you the ability to trade in mutual funds, index funds, exchange-traded funds, individual debt and equity securities, and other eligible securities without incurring separate brokerage commissions or transaction charges.

There are no restrictions on your ability to contact or consult with RRC regarding The Investment Endurance Program™ or your account(s).

Fees

The annualized fee (*which covers all transactional costs*) payable for The Retirement Coach Investment Endurance Program™ is a percentage of assets under management as follows:

Between \$1,000,000 and \$2,000,000.....	0.90%
Between \$2,000,001 and \$3,000,000.....	0.80%
Over \$3,000,000.....	0.70%

The Retirement Coach Investment Endurance Program™ fee is calculated based upon the fair market value when the account(s) are established, and prorated to the end of the month. Thereafter, the fee is calculated based upon the fair market value of the account(s) as of the last business day of the previous month. Program fees are not negotiable, and they are automatically deducted from an account you select each month.

The Retirement Coach Investment Endurance Program™ is a wrap fee program sponsored by RRC. RRC pays all transactional fees incurred for securities transactions, other than the SEC fee on equity transactions.

Similar investment management services may (or may not) be available from other investment advisers for a lower fee. Investment management fees, which include investment management and transaction costs, may be more or less costly than paying for the services separately, depending upon the investment advisory fees charged, the number of transactions for the account, the mutual fund share class you purchase and the underlying 12(b)-1 fee, and the level of brokerage and other fees that would be payable if you obtained the services available under the program individually.

All fees paid to RRC are separate and apart from any internal fees and expenses of mutual funds, variable annuity subaccounts, or Exchange Traded Funds that are ultimately borne by their shareholders. Mutual Funds utilized are either no-load, institutional shares, or funds purchased at NAV. A complete explanation of these fees and expenses is contained in each mutual fund's prospectus.

Related accounts are linked for purposes of fee calculation. This means that certain accounts, approved by RRC, may be grouped (or aggregated) for fee calculations and, thus, potentially lower your fee rate.

The fee charged is calculated as described above, and is not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of your funds.

The Investment Endurance Program™ Agreement, and your agreement with the custodian, authorizes the custodian to deduct the Program Fee from your account(s) and remit it directly to RRC. The account custodian (i.e. Charles Schwab Institutional, etc.) will send you a minimum of a quarterly statement indicating all amounts disbursed from your account(s).

Item 5 - Types of Members and Account Requirements

The *Relaxing Retirement Coaching Program™* is **only** for individuals and couples who are experiencing one of two situations in their lives:

1. They've reached the point (known as The Employment *Dependency Threshold™*) where they're looking to determine if they've accumulated enough money to be able to stop working in the very near future (*whether or not they choose to stop*), and then specifically how to confidently make a seamless transition to retirement. Or,
2. They've already stopped working (*or retired*), and they're not confident spending money. Their cash flow is not what they want it to be. They're paying more taxes than they believe they should have to pay. They're very concerned about their money lasting the rest of their lives.

Historically, those who can benefit the most do not have large monthly pensions which will support the majority of their spending needs in retirement.

Instead, their income in retirement will have to be generated from what they've accumulated in their 401(k)s, 403(b)s, IRAs, and personal investments, etc. Because of this, they now have the task of figuring out:

- a. Do we have enough? (*since there is no guaranteed monthly pension for them*), and
- b. How do we make the transition? How do we position everything to produce the inflation protected, lifestyle sustaining income stream we need without running out of money in the future?

To participate in The Retirement Blueprint Development Program™, there is no minimum amount of investments necessary. However, given the very nature of the program, those who get the most out of the program have already done a very good job of saving and accumulating over the years.

To participate in The Retirement Coach Investment Endurance Program™, RRC requires new members to have an aggregate household minimum account value of \$1,000,000. Rare exceptions are made for friends and family of existing members, and are determined on a case-by-case basis.

In situations where members were accepted prior to the establishment of the minimum aggregate household minimum account value, the Program Fee charged is 1.00% of aggregate household account values below \$1,000,000 until values exceed \$1,000,000.

RRC requires members to establish brokerage accounts at Charles Schwab Institutional. This allows RRC to efficiently service all member accounts.

Item 6 - Portfolio Manager Selection and Evaluation

RRC is the sponsor of The Investment Endurance Program™ and its sole Portfolio Manager.

Item 7 - Member Information Provided to Portfolio Managers

As RRC is Sponsor and Investment Manager, RRC contacts and/or meets with members directly to obtain updated suitability and other information.

Item 8 - Member Contact with Portfolio Managers

RRC does not place any restrictions on your ability to contact and consult with RRC.

Item 9 - Additional Information

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of RRC or the integrity of RRC's management.

RRC has no disciplinary history to report.

Other Financial Industry Activities and Affiliations

RRC is not registered as a broker-dealer, and none of its management persons are registered representatives of a broker-dealer.

Neither RRC, nor any of its management persons, is registered as (or associated with) a futures commissions merchant, commodity pool operator, or a commodity trading advisor.

Neither RRC nor any of its management persons have a material relationship or arrangement with any related person who is a financial services entity.

RRC's president, John (Jack) Phelps, may be appointed with several insurance companies and may be able to receive separate compensation for transactions implemented through various insurance companies. Members are not obligated to use any company for insurance product purchases, and may work with any insurance agent they choose. Insurance compensation will be separate and distinct from any fees charged by RRC. Mr. Phelps spends less than 1% of his time on insurance related issues.

RRC does not recommend or select other investment advisors for RRC's members.

RRC's president, John (Jack) Phelps, is also the President of *Profitable Retirement Coaching Systems, Inc.* (PRCS), which provides marketing and operational consulting to investment advisors. Mr. Phelps spends less than 10% of his time on PRCS business matters.

Code of Ethics

RRC is dedicated to providing effective and proper retirement coaching and financial management services to RRC's members. RRC's success depends upon a high level of public and member confidence. That confidence can be maintained only if RRC's employees observe the highest standards of ethical behavior in the performance of their duties.

RRC has the obligation to exercise authority for the benefit of RRC's members, to place the interest of RRC's members first, and to refrain from having outside interests that conflict with the

interests of RRC's members. RRC must avoid any circumstances that might adversely affect, or appear to affect, RRC's duty of complete loyalty to RRC's members. RRC does not recommend to members, or buy or sell for member accounts, securities in which RRC has a material financial interest.

While it is not possible to specifically define and prescribe rules regarding all possible cases in which conflicts might rise, RRC's Code of Ethics sets RRC's policy regarding conduct in those situations in which conflicts are most likely to develop.

RRC's Code of Ethics contains the following key provisions:

- ∞ Statement of General Principles
- ∞ Policy on and reporting of Personal Securities Transactions
- ∞ A prohibition on Insider Trading
- ∞ Restrictions on the acceptance of significant gifts
- ∞ Procedures to detect and deter misconduct and violations
- ∞ Requirement to maintain confidentiality of member information

RRC's employees must follow these fundamental fiduciary principles:

1. Place interests of members first. RRC's personnel must scrupulously avoid serving their own interests ahead of those of members when making any decision relating to personal investments;
2. Not take inappropriate advantage of their positions;
3. Keep information concerning members investments confidential; and
4. Always provide professional investment management advice based upon unbiased independent judgment.

These principles govern all conduct by employees whether or not such conduct is covered by specific procedures. RRC's employees must acknowledge the terms of the Code of Ethics at least annually. Any individual not in compliance with the Code of Ethics may be subject to termination.

John (Jack) Phelps, President and Chief Compliance Officer, reviews all employee trades each quarter.

Members and prospective members can obtain a copy of RRC's Code of Ethics by contacting John (Jack) Phelps at (781) 235-7550.

Review of Accounts and Reporting

Two types of reviews occur on a regular and ongoing basis:

1. Investment Endurance Review Meetings

Independent of Relaxing Retirement Coaching Program™ member meetings, account reviews are performed on a regular basis by John (Jack) Phelps.

Additionally, several times a year, during pre-scheduled, one-on-one Retirement Coaching Meetings (*either at the office or on the telephone*), your goals and priorities are revisited, performance (in relation to those goals) is objectively evaluated, and adjustments are made, if necessary.

At these meetings, in addition to receiving consolidated allocation and performance reports for all investments, you receive recommendations, if necessary, to maintain disciplined diversification and risk control, and to take advantage of new investment opportunities.

2. Annual Retirement Blueprint Reassessment Program™

Once each year, the effect of various changes (life circumstances, priorities, inflation, market performance, tax laws, etc.) on your Retirement Blueprint are evaluated. You are provided with The Retirement Blueprint Reassessment Guide™ to assist you in updating your information and any personal changes you wish to evaluate.

After receiving the requested information from you, and preparing a completely updated Retirement Blueprint™, a one-on-one meeting is conducted with you to review the effect of any changes on your Retirement Blueprint™, as well as any previously uncompleted Action Steps.

Adjustments are recommended if necessary.

Reporting

Each month, the custodian (Charles Schwab, etc.) provides you with an account statement for each of your accounts which may include individual holdings, cost basis information, deposits and withdrawals, accrued income, dividends, and performance. In addition, the account custodian provides you with trade confirmations for each position bought and sold.

Member Referrals and Other Compensation

RRC does not make or accept referral fees or any form of remuneration from other professionals when a prospect or member is referred to them.

Financial Information

RRC has no financial commitment that impairs RRC's ability to meet contractual and fiduciary commitments to members, and have not been the subject of a bankruptcy proceeding.

RRC does not require prepayment of fees of more than \$1,200 per member, and six months or more in advance.



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