

Form ADV Part 2A Brochure

ONE Retirement, LLC

Retirement Plan Division

10851 Mastin Boulevard, Ste 270
Overland Park, KS 66210
www.oneretirement.com
913-663-2376

March 1, 2013

This Brochure provides information about the qualifications and business practices of ONE Retirement, LLC (ONE). If you have any questions about the contents of this Brochure, please contact us at 913-663-2376. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

ONE is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information from which you determine whether to hire or retain an Adviser.

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

Item 2 – Material Changes

This Brochure, dated March 1, 2013, represents an amendment to the previously published annual update Brochure of the ONE Retirement, LLC, Retirement Plan Division.

Since the filing of the firm's annual update Brochure on January 8, 2013 we have updated our address in the Brochure from 4000 W. 114th St., Suite 160, Leawood, KS 66211, to our new address 10851 Mastin Boulevard, Suite 270, Overland Park, KS 66210.

No other materials changes were made.

Pursuant to SEC Rules, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (913) 663-2376.

Additional information about ONE is also available via the SEC's web site **www.adviserinfo.sec.gov**. The SEC's web site also provides information about any persons affiliated with ONE who are registered as investment adviser representatives of the firm.

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Item 4 – Advisory Business

ONE Retirement, LLC (CRD # 161614) (ONE) is registered as an investment adviser with the United States Securities and Exchange Commission. ONE is based in Kansas and is organized as a limited liability company under the laws of the State of Kansas and the United States of America. ONE was organized as an LLC in 2011, but its affiliate, Sanders Booze & Company has been in business since 2003. ONE currently has 3 employees.

ONE's principal office and place of business is located at 10851 Mastin Boulevard, Suite 270, Overland Park, KS 66210. Regular business hours are from 8:00am to 5:00pm Monday through Friday. The firm can be contacted by phone at (913) 663-2376 and by fax at (877) 822-1807. The firm's primary web address is www.oneretirement.com.

Ronald Nelson Sanders, AIF® and Jonathan Lawrence Booze, J.D., CFP®, AIF® are co-founders of ONE Retirement, LLC.

ONE Retirement, LLC has both a Retirement Plan Division and a Private Client Division. This Brochure relates to ONE's Retirement Plan Division. For information about ONE's Private Client Division, please refer to ONE's Private Client Division Form ADV Part 2A Brochure.

Retirement Plan Services

The "ONE Retirement Plan Program" is a comprehensive 401(k) retirement plan program made available to plan sponsors. The program includes many of the plan sponsor's fiduciary responsibilities, including investment manager and record keeper due diligence, fee reviews and vendor negotiations. ONE Retirement, LLC serves as the named fiduciary and program manager for the ONE Retirement Plan Program.

Retirement Plan Sub-Advisory Services

ONE also provides retirement plan services, similar to those described above, to clients of Sanders Booze Capital Advisors, LLC (SBCA), an affiliate of ONE, pursuant to a sub-advisory agreement between SBCA and ONE.

As of January 4, 2013 ONE managed approximately \$ 118,600,000 in assets on a discretionary basis.

Item 5 – Fees and Compensation

For the ONE Retirement Plan program, ONE typically charges an annual fee based on the amount of assets held by the plan and number of plans in the program. Fees are negotiated on a case-by-case basis and are determined with each client depending upon the size and complexity of the retirement plan and the services rendered.

Fees are generally billed quarterly and may be collected in arrears or advance. Fees may be either billed to the client or deducted directly from the account. If billed, fees are due within 30 days from the date of the billing notice. The exact fee charged and payment arrangements will be quoted and disclosed in the agreement for services prior to commencing such services. Upon termination of an agreement, any fees paid in advance will be prorated and any unearned fees will be refunded.

Retirement Plan Sub-Advisory Services

ONE charges SBCA fee pursuant to the subadvisory agreement between SBCA and ONE.

Item 6 – Performance-Based Fees and Side-By-Side Management

ONE does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) for the ONE Retirement Plan Program, and consequently does not simultaneously manage performance based and non performance based accounts.

Item 7 – Types of Clients

Through its Retirement Plan Division, ONE provides services to defined contribution plans through its ONE Retirement Program. ONE also provides retirement plan services to various clients of SBCA, ONE's affiliate, pursuant to a services and facilities agreement between the two firms.

For the ONE Retirement Plan Program, ONE does not require a minimum plan size, but does require a minimum fee of \$2,500. The foregoing minimum may be waived by ONE at its discretion.

Through its Private Client Division, ONE provides portfolio management services to individuals, trusts, estates, charitable organizations and business entities. For additional details about these services, please refer to the Private Client Division Brochure.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

The ONE Retirement Plan Program does not directly manage assets. Instead, the program will manage some or all of the following on the client's behalf:

- Program management and key fiduciary responsibilities
- Fee reviews and vendor negotiations
- Regulatory compliance
- Record keeper, investment manager, and auditor ongoing due diligence
- Investment policy implementation

Plan sponsors and plan participants should understand that investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, and political risk, among others.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of our management. Neither SBCA nor ONE are currently subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 10 – Other Financial Industry Activities and Affiliations

Ronald Sanders and Jonathan Booze cofounded, manage, and are investment adviser representatives of an affiliated SEC registered investment advisory firm, Sanders Booze Capital Advisors, LLC, located in Leawood, KS. ONE provides sub-advisory services to SBCA pursuant to a sub-advisory agreement between the two firms.

Mr. Sanders and Mr. Booze are also registered as investment advisory representatives of another non affiliated SEC registered investment advisory firm, Wealth Management Advisors, Inc., located in Leawood, Kansas. Both individuals are representatives of WMA, serve on the investment committee of WMA, and may refer wealth management clients to WMA from time to time.

Item 11 – Code of Ethics

Code of Ethics

ONE has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. ONE's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients. The Code also requires compliance with applicable securities laws and details possible disciplinary measures for violations. ONE will provide a complete copy of its Code of Ethics to any client upon request to the firm.

Trading Conflicts of Interest

Individuals associated with ONE are permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by ONE is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, ONE requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. ONE also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

Item 12 – Brokerage Practices

ONE does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated “qualified custodian”, generally a broker dealer, trust company, or bank. ONE makes brokerage and custodian recommendations to its institutional retirement plan clients on a case by case basis, and in some instances may have discretionary authority to select and retain brokers and/or custodians.

Your Brokerage and Custody Costs

Our retirement plan clients receive various services directly from their custodians and brokers, so consequently incur varying costs. Fees applicable to our client accounts however may be treated favorably based on our volume of business. We feel this benefits you because the overall rates you pay may be are lower than they might be otherwise.

Products and Services Available to Us from Brokers/Custodians

Custodians and brokers used by our retirement plan clients generally do not provide us with any additional product or services. In limited cases where products or services may be made available to us, we could have an incentive to make a recommendation based on our interests rather than yours. However, we believe that our recommendations are made in the best interests of our clients, and that our recommendations are supported by the scope, quality, and price of their services to you and not any factors that would benefit us.

Item 13 – Review of Accounts

Reviews of Accounts

Reviews for ONE Retirement Plan Program clients are generally held annually, but may vary depending on the needs of the client.

All ongoing clients are advised that it remains their responsibility to advise us of any changes to their retirement plan document, and/or corporate objectives related to their retirement plan.

Regular Reports Provided to Clients

ONE Retirement Plan Program client accounts will receive reports from the record keeper, investment manager, and/or custodian on at least a quarterly basis, and generally have on demand 24/7 access to account information.

Item 14 – Client Referrals and Other Compensation

Related to our Retirement Plan Division, ONE may also pay individuals or other professional entities to refer clients to us via a Solicitor's Agreement. Such agreements are structured to be in compliance with applicable securities laws. Each client is provided a disclosure statement prior to or at the time of entering into any advisory contract which describes the specific compensation arrangement, and details the advisory fee charged, which may or may not increase as a result of the referral arrangement.

ONE may also receive economic benefits for referring clients or prospective clients to unrelated investment advisory firms. When ONE does so, ONE may be paid a portion of the fees generated by the referred prospect. Such arrangements are structured to be in compliance with applicable securities laws. Investors are advised that ONE may have a conflict of interest by referring those third-party investment advisors that have agreed to pay a portion of their advisory fee to ONE.

Item 15 – Custody

As mentioned in Item 12 above, ONE does not maintain custody of client assets, but instead requires that all client assets be maintained in an account at a non affiliated “qualified custodian”.

Plan sponsors and plan participants will receive account statements directly from their custodian at least quarterly, which will be sent to the email or postal mailing address provided by the plan. We urge clients to carefully review these custodial statements when received and compare them to any reports received from us.

Item 16 – Investment Discretion

With respect to ONE Retirement Plan Program accounts, ONE will accept discretionary authority for certain functions of the plan. Any discretionary authority will be detailed in writing in the client agreement. With respect to sub-advisory accounts, ONE will also accept discretionary authority to manage such accounts of SBCA clients pursuant to the sub-advisory agreement between the two firms.

ONE will not exercise any discretionary authority until it has been given authority to do so in writing.

Item 17 – Voting Client Securities

ONE does not vote proxies on behalf of clients.

Item 18 – Financial Information

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make certain disclosures.

ONE has no financial or operating conditions which trigger such additional reporting requirements.

Item 19 – Requirements for State-Registered Advisers

As an SEC registered firm, this Item is non-applicable.

Form ADV Part 2B Brochure Supplement

Jonathan L. Booze, J.D., CFP®, AIF®
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March 1, 2013

This Brochure Supplement provides information about Jonathan L. Booze that supplements the ONE Retirement (ONE) Brochure which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Booze is available on the SEC's website at **www.adviserinfo.sec.gov**.

Item 2 – Educational Background and Business Experience

Jonathan L. Booze, born in 1970, co-founded ONE Retirement, LLC and is a member of the firm. He also co-founded Sanders Booze and Company, an affiliate of ONE Retirement, in 2003 and currently serves as a Principal of that firm.

Mr. Booze worked for American Century Investments as an Investor Relations representative (1992 – 1996), practiced law with the Employee Benefits and Executive Compensation Group of Husch Blackwell Sanders LLP (then generally known as Blackwell Sanders LLP) (1999 – 2003), practiced law with the Stockton Law Offices L.L.C. (2003 - 2004), and is Vice-President of Sanders Booze & Co (2003 – Present) (parent company of Sanders Booze Capital Advisors, LLC) and of Sanders Booze Capital Advisors, LLC (2008 – Present).

Mr. Booze earned his CFP certificate in 2004. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10 hour exam, complete at least three years of full time financial planning related experience, and agree to be bound by the CFP Board's Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education hours every two years and continue to agree to be bound by the Standards of Professional Conduct.

Mr. Booze earned the AIF® designation in 2006. The AIF® (Accredited Investment Fiduciary) is a professional certification granted by the Center for Fiduciary Studies. To attain the right to use the AIF® mark, an individual must pass a comprehensive exam, complete 6 hours of continuing education hours every year and continue to agree to be bound by the Code of Ethics.

Mr. Booze received a B.A. in Oxbridge Institutions & Policy from William Jewell College in 1992, a M.B.A. with emphasis in finance from the Bloch School of Business at the University of Missouri- Kansas City in 1996, and a Juris Doctor from University of Kansas School of Law in 1999.

Item 3 – Disciplinary Information

Mr. Booze is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4 – Other Business Activities

Mr. Booze is registered as an investment advisory representative of another non affiliated SEC registered investment advisory firm, Wealth Management Advisors, Inc, located in Leawood, Kansas. Mr. Booze serves on the investment committee of WMA and may refer clients to the firm from time to time.

Mr. Booze also provides consulting services to a non profit religious organization regarding various financial matters, and additionally may from time to time teach college courses on a part-time basis in the area of law, finance, or economics.

Item 5 – Additional Compensation

Mr. Booze does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 – Supervision

Mr. Booze is a principal of the firm and consequently does not report to a supervisor.

Item 7 – Requirements for State-Registered Advisers

As an SEC registered firm, this Item is non-applicable.

Form ADV Part 2B Brochure Supplement

Ronald N. Sanders, AIF®
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913-663-2376

March 1, 2013

This Brochure Supplement provides information about Ronald N. Sanders that supplements the ONE Retirement (ONE) Brochure which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Sanders is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Ronald N. Sanders, born in 1965, co-founded ONE Retirement, LLC and currently serves as a principal of the firm. He also co-founded Sanders Booze and Company, an affiliate of ONE Retirement, in 2003 and currently serves as a Principal of that firm also.

Mr. Sanders has served as an officer in the United States Navy Reserve. Mr. Sander's career includes various managerial positions and serving as an equity analyst for American Century Investments (1990 – 2000); being a consultant for DeMarche Associates, a national retirement plan and corporate finance consulting firm (2001-2003), and serving as President of Sanders Booze & Co. (2003 – Present) (parent company of Sanders Booze Capital Advisors, LLC) and President of Sanders Booze Capital Advisors, LLC (2008 to Present).

Mr. Sanders earned the AIF® designation in 2006. The AIF® (Accredited Investment Fiduciary) is a professional certification granted by the Center for Fiduciary Studies. To attain the right to use the AIF® mark, an individual must pass a comprehensive exam, complete 6 hours of continuing education hours every year and continue to agree to be bound by the Code of Ethics.

Mr. Sanders received a BA degree in Economics from Central Missouri State University and an MBA from in Finance from Rockhurst University.

Item 3 – Disciplinary Information

Mr. Sanders is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4 – Other Business Activities

Mr. Sanders is registered as an investment advisory representative of another non affiliated SEC registered investment advisory firm, Wealth Management Advisors, Inc., located in Leawood, Kansas. Mr. Sanders serves on the investment committee of WMA and may refer clients to the firm from time to time.

Item 5 – Additional Compensation

Mr. Sanders does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 – Supervision

Mr. Sanders is a principal of the firm and consequently does not report to a supervisor.

Item 7 – Requirements for State-Registered Advisers

As an SEC registered firm, this Item is non-applicable.