

Form ADV Part 2A: Firm Brochure

March 20, 2013

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d.b.a Retirement Depot

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This brochure provides information about the qualifications and business practices of CWMA Nevada, LLC, doing business as Retirement Depot. If you have any questions about the contents of this brochure, please contact us at (702) 233-9126. 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.

Additional information about CWMA Nevada, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

CWMA Nevada, LLC is a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training.

2. Material Changes

As a result of new requirements recently adopted by the SEC, this brochure reflects changes in format and content from our previous disclosure documents. We encourage you to review it carefully. In the future, this section will summarize any material changes that have been made to the brochure from the date of our last annual update in March of each year.

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4. Advisory Business

CWMA Nevada, LLC d.b.a Retirement Depot (hereinafter referred to as “RD”) is a financial planning firm that operates as a Registered Investment Adviser (“RIA”) that provides investment advisory services through investment adviser representatives (“IARs”). RD began operations and licensed with the State of Nevada in September 2006. Additional information about RD is available via the SEC’s web site at www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with RD who are registered as IARs of RD.

RD is owned equally by Charles H. Hickmore and Ken Gulliver.

Types of Advisory Services Offered

Portfolio Management: RD provides portfolio management services to its investment advisory clients (the "Client(s)") on a discretionary basis. The services include, among other things, providing advice regarding investment strategy, asset allocation, investment selection and ongoing portfolio monitoring. Account management or supervision is guided by the stated objectives of the Client. In addition, RD considers the Client's risk profile and financial status prior to making any recommendations.

Financial Planning & Consulting: RD provides financial planning and consulting services consistent with its Clients' financial and tax status, in addition to their risk profile and return objectives. RD may also provide general non-securities advice on topics that may include tax and budgetary planning, estate tax considerations and business planning.

Tailored Client Relationships: Through IARs, RD gathers information from Clients using a questionnaire which captures a Client’s financial situation, risk tolerance, investment objectives, and any reasonable restrictions that the Client may impose on investing in certain securities and types of securities. After gathering information about a Client's financial situation and investment objectives, an IAR will work with the client to set realistic, defined and measurable goals. Clients should notify their IAR of any changes in their financial situation, risk tolerance, investment objectives or account restrictions.

Advisory Agreement: If a Client chooses a RD IAR to manage his or her assets, the IAR will provide an *Advisory Agreement* and new account package at the beginning of the relationship, which will detail all of the important terms and conditions pertaining to the Client account, including fees. Clients are encouraged to read all of the terms of the agreement before signing.

Fixed and Hourly Fees for Financial Planning and Consulting Services: RD offers financial planning and consulting services for which the IAR may charge by the hour or negotiate a fee based upon the complexity of the plan or project and the range of services provided. Client accounts are treated similarly no matter the fee arrangement chosen.

Otherwise, RD does not offer wrap fee programs.

Assets under Management

RD manages \$9,719,523.01 on a discretionary basis and \$0.00 on a nondiscretionary basis as of March 18, 2013.

5. Fees and Compensation

Portfolio Management

RD deducts its portfolio management fee directly from Clients' accounts. Client agrees and authorizes the custodian through signing of the RD advisory Agreement to deduct management fees directly from their account. Client will also authorize the deduction of management fees from their accounts via the custodian's account paperwork. In such cases, a statement is sent to the Client. The Custodians' quarterly reports to Clients include these fees. RD is compensated for portfolio management services based on Clients' assets under management at 2.50% per year or less if agreed by the Client and RD. For clients in the State of Utah the maximum management fee is 2.00% per year or less if agreed by the client and RD. Fees are billed/deducted quarterly in advance and are negotiable based on the IAR servicing the account. Fees are due on the first day of the calendar quarter, and are based on the account's asset value as of the last business day of the prior calendar month. Fees are prorated for new Clients' accounts opened during the calendar quarter.

Clients will have a period of five (5) business days from the date of signing the investment advisory agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, either party may terminate the investment advisory agreement with ten (10) days written notice. Upon termination, fees will be prorated to the date of termination and the unearned portion of the fee will be refunded to the client.

The account Custodian may charge fees, which are in addition to and separate from the investment advisory service fee. Custodians may charge accounts for various transaction costs, retirement plan and administration fees. In addition, some mutual fund assets deposited in the account may have been subject to deferred sales charges and 12(b)(1) fees and other mutual fund annual expenses as described in each fund's prospectus. Advisory clients should also note that fees for comparable services vary and lower fees for comparable services may be available from other sources.

Financial Planning & Consulting

Clients are charged an hourly or fixed fee for financial planning and consulting services. Clients who select planning or consulting services are billed at the rate of \$150 an hour or a fixed fee that generally ranges from \$1,625 to \$6,500, depending on the complexity of the plan or project and the range of services provided. In certain circumstances and at RD's discretion, RD may waive or reduce the financial planning fixed or hourly fees.

Hourly fees are payable as services are performed. Fixed fees are due and payable in advance of services. It is anticipated that the financial plan produced will be delivered within six

(6) months or sooner of the date of the agreement. RD earns fees for financial planning as progress is realized.

Under no circumstances will RD earn fees in excess of \$500 more than six (6) months in advance of services rendered.

A planning or consulting Client will have a period of five (5) business days from the date of signing the agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, the Client may terminate the agreement by providing RD with written notice. Fees for fixed fee projects will be billable at the hourly if the agreement terminates prior to delivery of the plan or completion of services.

Neither RD nor its supervised persons will accept compensation for the sale of securities or other investment products, other than that which is specifically mentioned in this brochure. However, supervised persons and RD's management receive compensation and commissions for the sale of various insurance and fixed annuity product sales.

6. Performance-Based Fees and Side-By-Side Management

RD does not use a performance-based fee structure.

7. Types of Clients

RD provides investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, corporations and similar business entities. RD does not require any additional or special conditions for opening or maintaining an account.

8. Methods of Analysis, Investment Strategies and Risk of Loss

Investment Types

RD's investment advisory programs offer several investment strategies that involve investing in a wide range of securities and other financial instruments, including:

- Equity securities
- Exchange-listed securities
- Over-the-counter securities
- Corporate debt
- Commercial paper
- Certificates of deposit
- United States government securities
- Municipal securities
- Variable annuities
- Mutual fund shares

- Interests in partnerships investing in real estate

Analysis Methods, Investment Strategies

RD utilizes various investment and market analysis techniques including:

- Charting
- Fundamental analysis
- Technical analysis
- Quantitative analysis and qualitative analysis methods including cyclical analysis.

In conducting security analysis, RD uses a broad spectrum of information, including financial newspapers and magazines, third-party research materials, annual reports, prospectuses, regulatory filings and company press releases.

Investment Strategies

A Client's personal investment strategy is based upon the objectives discussed with the IAR during initial and continuing consultations. Investment strategies may include asset allocation, long-term purchases, and short-term purchases.

Risk of Loss

Investing in securities involves risk of loss that Clients should be prepared to bear. There is no guarantee that any investment strategy will meet its objective. Depending on the types of securities a Client invests in, Clients may face the following investment risks:

Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk: The price of a security may fluctuate in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances.

Inflation Risk: When any type of inflation is present, the value of the dollar will decrease because purchasing power is eroding at the rate of inflation.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of its profitability because the company must now meet the terms of its loan obligations in addition to the company's ordinary expenses. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Liquidity Risk: When consistent with a Client's investment objectives, guidelines, restrictions and risk tolerances, Client portfolios may be invested in illiquid securities, subject to applicable investment standards. Investing in an illiquid security may restrict the ability to dispose of investments in a timely fashion or at an advantageous price. Some accounts may hold securities which are partnerships. Most partnership securities are often illiquid and are subject to significantly less regulation than public investments.

Fixed Income Risks: Portfolios that invest in fixed income securities are subject to certain risks, including but not limited to, interest rate risk, credit risk, and market risk, which could reduce the yield that an investor receives from his or her portfolio. These risks may occur from fluctuations in interest rates, a change to an issuer's individual situation or industry, or events in the financial markets.

High-yield Bond Risk: Investments in high-yielding, non-investment grade bonds involve higher risk than investment grade bonds. Adverse conditions may affect the issuer's ability to make timely interest and principal payments on these securities.

Small/Mid Cap Risk: Stocks of small or mid-sized, emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Diversification Risk: Investments that are concentrated in one or a few industries or sectors may involve more risk than more diversified investments, including the potential for greater volatility.

Portfolio Turnover Risk: Frequent trading in securities may increase transaction costs and can negatively affect performance.

Security Selection and Asset Allocation Risk: Securities selected from a particular asset class (e.g., stocks, bonds, money market instruments) may experience unusual market volatility or may not perform as expected. An asset allocation program does not guarantee achievement of a Client's investment objective nor protect against loss.

Conflicts of Interest: As described elsewhere in this brochure, RD is subject to various conflicts of interest as a result of our management of multiple accounts, the nature of our compensation arrangements, and the use of our fund structure.

9. Disciplinary Information

There have been no legal or disciplinary events involving RD or any of our principals or executive officers that are material to a Client's or prospective Client's evaluation of our business or the integrity of our management.

10. Other Financial Industry Activities and Affiliations

RD has a contractual arrangement with Envestnet Asset Management, Inc. and Clients are required to contract with Envestnet Asset Management, Inc. who in turn will provide certain services in regards to Client accounts. These services including the following: investment research, due diligence, and reporting; portfolio analysis and management; billing, statements and back office administration. Envestnet Asset Management, Inc. does not have direct contact with Clients other than written statements. Clients may be requested to execute limited powers of attorneys for some services provided.

Envestnet Asset Management, Inc. provides these Client services for RD, who in turn, is ultimately responsible for Client accounts. Conflicts of interest are addressed by Client's contracting directly with Envestnet Asset Management, Inc. as well as with RD.

By entering into the Advisory Agreement with RD, Client implicitly and explicitly authorizes RD to use the above mentioned third-party arrangements in servicing Client's account and to share non-public, personal information with the third-party service provider during administration and management of the Client's account. Additionally, RD executes a "Confidentiality Agreement" binding such third-party service providers from sharing this information with any unauthorized person or entity.

RD will direct clients to third party money managers and clients will pay a separate fee to the third party money managers; meaning that the client fee reflected on the billing statements is a combination of the Advisor Fee and the Program and the Manager fee. The fees are disclosed in each Statement of Investment Selection between RD and the client and each third party adviser and the client. The combined fees will not exceed any limit imposed by any regulatory agency. Fees will vary depending on the third party adviser.

Mr. Charles H. Hickmore and Kenneth G. Gulliver are the sole and equal owners of RD and Comprehensive Insurance Services, LLC ("CIS"). Mr. Charles H. Hickmore also owns Alpine Meadows Financial Services, Inc. ("Alpine"). Alpine and CIS are insurance marketing companies with representation contracts to sell on behalf of various life insurance companies. Mr. Hickmore spends approximately 5% of his available time in the sale and wholesale sale support of insurance products through Alpine. No insurance products are sold to clients through Alpine. RD may advise Clients to acquire fixed annuities and/ or life and health insurance through CIS. Persons associated with RD may be insurance agents of CIS. Since CIS and/or the insurance agents will receive insurance commissions for placing and selling

insurance policies, there is a potential conflict of interest between the interests of RD, its related persons, its representatives and those of its Clients. However, Clients are under no obligation to act upon any recommendations of RD or its associated persons in their capacity as insurance agents or effect any recommendations through CIS if they decide to follow the recommendations.

11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

RD has adopted a Code of Ethics (the "Code") for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. RD and its personnel owe their Clients a duty of loyalty, fairness and good faith, and the obligation to adhere the specific provisions of the Code and the general principles that guide the Code.

The Code covers a range of topics that may include: general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code, review and enforcement processes, amendments to Form ADV and supervisory procedures. RD will provide a copy of the Code to any Client or prospective Client upon request.

Interests in Related Transactions

As detailed in Item 10 of this brochure, RD and its IARs may recommend to Clients investments in annuities, health or life insurance sold through CIS. Mr. Hickmore and Mr. Gulliver will benefit from any product purchased by a Client from CIS by virtue of their ownership of the same. Additionally, since CIS and/or their insurance agents will receive insurance commissions for placing and selling insurance policies, there is a potential conflict of interest between the interests of RD, its related persons, its IARs in referring Clients to these entities. However, Clients are under no obligation to act upon any recommendations of RD or its associated persons in their capacity as insurance agents or effect any recommendations through CIS if they decide to follow the recommendations.

RD and its IARs may invest in the same or related security as its Clients. However, RD and its IARs will always transact all Client transactions before Advisor or IAR transactions.

12. Brokerage Practices

Investment advisers are obligated to provide "best execution" of customer orders. "Best execution" refers to using reasonable diligence to determine the best market to buy or sell a security and obtaining a price as favorable as possible under prevailing market conditions.

RD may recommend, but does not require, that Clients establish brokerage accounts with Charles Schwab & Co., Inc. or potentially other registered broker-dealers (collectively,

"Custodians") to maintain custody of Clients' assets and provide other brokerage services. However, RD does not require Clients to utilize any recommended Custodian as a prerequisite to RD's services and does not receive any compensation from Custodians for making such recommendations. RD may be unable to achieve most favorable execution of a Client's transactions if the Client directs its Custodian. A Client directing brokerage may cost the Client more money. For example, in a Client directed brokerage account, the Client may pay higher brokerage commissions because RD may not be able to aggregate orders to reduce transaction costs, or the Client may receive less favorable prices. At times, fees charged by Custodians and broker-dealers are reduced as the assets RD custodies increase, which is one factor used in recommending a Custodian.

Custodians, including Schwab, regularly makes available to RD other products and services that benefit it but may not benefit its Clients' accounts. Some of these other products and services assist RD in managing and administering Clients' accounts. These include software and other technology, allocation of aggregated trade orders for multiple Client accounts, research, pricing information and other market data, facilitate payment of RD's fees from its Clients' accounts, and assist with back-office functions, record keeping, and Client reporting. Custodians at times also offer other services intended to help RD manage and further develop its business enterprise. These services include consulting, research, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. The above services to RD are referred to as "soft-dollar benefits."

It is possible that RD from time to time will affect securities transactions and pay a commission that exceeds the commission another broker-dealer would have charged because of its recommendations of Custodians which also provide soft-dollar benefits. Generally, RD will determine in good faith that such commissions are reasonable in relation to the value of the services provided by the Custodian, viewed in terms of either the particular transaction or the overall relationship.

RD does not charge its Clients any additional fees for research provided through soft-dollar benefits and may utilize the same research in the provision of RD's investment services to all Clients, whether or not the Clients are with the broker-dealer providing the soft-dollar benefit. RD does not allocate soft dollar benefits proportionately to Clients' utilizing the broker-dealers providing soft dollar benefits.

Order Aggregation

RD buys and sells securities for Client accounts individually. RD does not aggregate security transactions for any Clients.

Client Referrals

RD does not receive or pay fees for client referrals, see section 14 below for further detail.

13. Review of Accounts

IARs perform reviews of their assigned investment advisory accounts not less than quarterly. Accounts are reviewed for consistency with the investment strategy and performance among other things. Reviews may also be triggered by changes in an account holder's personal, tax or financial status. Macroeconomic and company specific events may also trigger reviews. There is currently no limit on the number of accounts that can be reviewed by an IAR.

IARs will also have a financial review with each Client at least once per year to gather updated information from Clients and review the prior year's performance. Financial plan only or hourly fee Client products or plans are reviewed only upon request unless RD is retained to update the plan on a continuous basis.

RD does not provide regular written reports to Clients other than service billing invoices, and sporadic market updates.

14. Client Referrals and Other Compensation

RD does not receive any economic benefit, directly or indirectly from any third party for advice rendered to RD clients. RD does not compensate any third- party for Client referral services.

Custody

RD has no custody of Clients' advisory account assets. RD has limited custody through the debiting of management fees. If and to the extent that RD is deemed to have "custody of client funds or securities" within the meaning of Rule 206(4)-2 under the Investment Advisers Act of 1940, RD will comply with the requirements of such rule, including the rule's provision for an annual audit to be conducted by an independent public accountant.

RD, through Custodians, may execute authorized transactions on behalf of Clients. Written brokerage statements are generated by Custodians on a monthly basis. These statements are sent directly from the account Custodian to the Clients. These reports list the account positions, activity in the account over the covered period, RD advisory fees and other related information. Clients are also sent confirmations following each brokerage account transaction unless confirmations have been waived. RD urges Clients to carefully review such statements and confirmations. RD's statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

15. Investment Discretion

RD has discretionary authority to manage securities on behalf of all of our Clients. By executing the Advisory agreement, Clients appoint RD as their agent and attorney-in-fact with

full discretion to execute the transactions within the Clients' accounts without first seeking approval from or discussing these investment decisions with the Clients. Clients may contact RD at (702) 233-9126 with questions about a particular solicitation.

16. Voting Client Securities

As a matter of policy and practice, RD does not have any authority to and does not vote proxies on behalf of Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in Client portfolios. RD may, upon request, provide advice to clients regarding the clients' voting of proxies. Clients will receive proxies directly from their Custodian.

17. Financial Information

RD does not require prepayment of fees for services to be provided longer than 6 months from the date of fee receipt.

RD does not have any financial condition that is reasonably likely to impair its ability to meet its contractual commitments to Clients. RD has never been the subject of a bankruptcy petition. However, Mr. Kenneth Gulliver, RD's President and IAR, filed for bankruptcy under Title 11, Chapter 7 of the U.S. Code on or about September 9, 2010 due to certain business debts that he personally was obligated to. The bankruptcy was discharged on December 15, 2010.

18. Requirements for State-Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

RD currently has two management persons/executive officers; Charles H. Hickmore and Kenneth G. Gulliver. Their education and business background can be found on the Supplemental ADV Part 2B form.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

All other business activities of RD personnel can be found on the Supplemental ADV Part 2B form.

C. How Performance Based Fees are Calculated and Degree of Risk to Clients

RD does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person at RD or RD has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither RD, nor its management persons, has any relationship or arrangement with issuers of securities.