

# **Alliant Retirement Services LLC**

## **Form ADV Part 2A – Disclosure Brochure**

**Effective: December 16, 2013**

This Disclosure Brochure provides information about the qualifications and business practices of Alliant Retirement Services, LLC (“ARS”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (713) 470-4208 or by email at [wconner@alliantretirementservices.com](mailto:wconner@alliantretirementservices.com).

ARS is a Registered Investment Advisor with the U.S. Securities and Exchange Commission. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about ARS to assist you in determining whether to retain the Advisor.

Additional information about ARS and its advisory persons are available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Alliant Retirement Services, LLC**  
**CRD No: 167970\_**  
**5847 San Felipe**  
**Suite 2750**  
**Houston, TX 77057**  
**Phone: (713) 470-4208 \* Fax: (713) 470-4272**  
**[www.alliantretirementservices.com](http://www.alliantretirementservices.com)**

## Item 2 - Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of ARS.

ARS believes that communication and transparency are the foundation of our relationship and continually strive to provide our Clients with the complete and accurate information at all times. We encourage all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

### Initial Filing

ARS is a new Registered Investment Advisor. This is the initial filing of the Disclosure Brochure.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of ARS.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

To review the firm information for ARS:

- Click **Investment Advisor Search** in the left navigation menu.
- Select the option for **Investment Advisor Firm** and enter \_\_\_\_\_ (our firm's CRD number) in the field labeled "Firm IARD/CRD Number".
- This will provide access to Form ADV Part 1 and Part 2.
- Item 11 of the ADV Part 1 lists legal and disciplinary questions regarding the Advisor.
- In the left navigation menu, Form ADV Part 2 is located near the bottom.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (713) 470-4208 or by email at [wconner@alliantretirementservices.com](mailto:wconner@alliantretirementservices.com).

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## **Item 4 - Advisory Services**

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### **A. Firm Information**

Alliant Retirement Services, LLC ("ARS" or the "Advisor") is a Registered Investment Advisor with the U.S. Securities and Exchange Commission, which is organized as a Limited Liability Company (LLC) under the laws of the State of Texas.

ARS was founded in March 2013, and is wholly owned by Alliant Insurance Services, the nation's largest specialty insurance brokerage firm.

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by ARS.

### **B. Advisory Services Offered**

ARS offers Retirement Plan Consulting and Customized Retirement Plan Services to Pension and Profit Sharing Plans in Texas and other states (each referred to as a "Client").

#### Retirement Plan Consulting ("Employers Fiduciary Liability Program")

ARS provides customized retirement plan consulting services to its plan sponsor Clients. ARS focuses on delivering services to help meet the specific needs of each Client by carefully listening to you to fully understand your organization's particular issues, challenges, and goals. Based on each Client's needs, the Employers Fiduciary Liability Program may include:

- Plan Trust document review and recommendations for appropriate liability coverage
- Investment Policy Statement development, including performance measurement standards
- Analysis of current investment options
- Benchmarking and peer group analysis
- Assistance in the formation of an Investment Committee
- Ongoing assistance and compliance consulting, including performance updates
- Monitoring investment results for compliance with the Investment Policy Statement
- Assistance in selecting new investment alternatives
- Assistance in correcting plan failures and getting plan administration in compliance with plan documents
- Keeping Clients up to date on new legislation and regulatory requirements
- Serve as co-fiduciary for Client's plan

ARS evaluates and recommends vendors and investment options for its Clients only after applying its internal due diligence process.

**Prior to rendering its recommendations, ARS will ascertain, in conjunction with the Client, the specific issues, needs and objectives of the Client's retirement plan and its employee participants.**

ARS will provide investment advisory services and will not provide securities custodial or other administrative services. At no time will ARS accept or maintain custody of a Client's funds or securities. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client Investment Advisory Agreement.

#### Customized Retirement Plan Services

ARS offers customized, project-based consulting services for plan sponsors. These services may include:

- Request for Proposal (RFP)

- Fiduciary Risk Due Diligence
- Plan Reviews
- Investment Reviews
- Other Plan-related Reviews

### **C. Client Account Management**

Prior to engaging ARS to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Plan Trust document review and recommendations for appropriate liability coverage
- Investment Policy Statement development, including performance measurement standards
- Analysis of current investment options
- Benchmarking and peer group analysis
- Assistance in the formation of an Investment Committee
- Ongoing assistance and compliance consulting, including performance updates
- Monitoring investment results for compliance with the Investment Policy Statement
- Assistance in selecting new investment alternatives
- Assistance in correcting plan failures and getting plan administration in compliance with plan documents
- Keeping Clients up to date on new legislation and regulatory requirements
- Serve as co-fiduciary for Client's plan

### **D. Wrap Fee Programs**

ARS does not manage or place Client assets into a wrap fee program.

### **E. Assets Under Advisement**

ARS is a newly established advisor. Assets under advisement shall be reported following the Advisor's December 31, 2012 fiscal year end. Clients may request more current information at any time by contacting the Advisor.

ARS does not provide assets under management.

Clients may request more current information at any time by contacting the Advisor.

## **Item 5 - Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for investment adviseement. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of ARS and the Client.

### **A. Fees for Advisory Services**

#### Retirement Plan Consulting ("Employers Fiduciary Liability Program")

Investment Advisory Fees are paid quarterly in arrears pursuant to the terms of the Investment Advisory Agreement.

Investment Advisory Fees may be based on one of the following factors (which will be described in each Client's Investment Advisory Agreement):

- A percentage of assets under advisement
- Fixed quarterly fees
- Number of plan participants.

Investment Advisory Fees typically fall into the following ranges, depending on the size and complexity of the Client relationship.

Percentage of assets under advisement	0.05% to 0.50\$ based on plan size
Fixed quarterly fees	\$10,000 to \$95,000 based on services provided
Number of plan participants	\$35-\$50 per participant, based on plan size and assets

Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee.

Investment Advisory Fees in the first quarter of service are prorated to the inception date of the account to the end of the first quarter. Fees may be negotiable at the discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under advisement with Advisor. All securities held in accounts under advisement by ARS will be independently valued by the designated Custodian. ARS will not have the authority or responsibility to value portfolio securities.

The Client may be able to attain similar services for a lower fee from other service providers.

#### Customized Retirement Plan Services

ARS offers customized retirement plan consulting services consulting services on a fixed fee basis ranging from \$15,000 to \$95,000, which may be negotiable depending on the nature and complexity of each Client's circumstances.

The Advisor's fee is exclusive of, and in addition to brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs. The fixed fees are determined after considering many factors, such as the level and scope of the services.

### **B. Fee Billing**

#### Retirement Plan Consulting ("Employers Fiduciary Liability Program")

Investment Advisory Fees will be automatically deducted from the Client Account by the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account at the respective quarter end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to either the total assets under advisement with ARS at the end of each quarter or the average daily balance for the previous quarter.

Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the Investment Advisory Fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting ARS to be paid directly from their accounts held by the Custodian as part of the Investment Advisory Agreement and separate account forms provided by the Custodian.

#### Customized Retirement Plan Services

Consulting fees are invoiced 50% upon execution of the Consulting Agreement and 50% upon receipt of the agreed upon deliverable.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than ARS, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Investment Advisory Fee charged by ARS is separate and distinct from these custodian and execution fees.

In addition, all fees paid to ARS for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of ARS, but would not receive the services provided by ARS which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by ARS to fully understand the total fees to be paid.

### **D. Advance Payment of Fees and Termination**

#### Retirement Plan Consulting ("Employers Fiduciary Liability Program")

ARS is compensated for its services at the end of the quarter after investment advisory services are rendered. Clients may request to terminate their Investment Advisory Agreement with ARS, in whole or in part, by providing advance written notice. The Client shall be responsible for Investment Advisory Fees up to and including the effective date of termination.

The Client's Investment Advisory Agreement with the Advisor is non-transferable without Client's written approval.

#### Customized Retirement Plan Services

In the event that a Client should wish to cancel the consulting agreement under which any plan is being created, the Client shall be billed based on percentage of work completed. Any surplus in the Advisor's possession as the result of collecting a deposit at the time of signing the consulting agreement will be returned to the Client within 5 business days of cancellation.

Either party may terminate a planning or consulting agreement at anytime by providing written notice to the other party. In addition, the Client may terminate the agreement within five (5) days of signing the Advisor's consulting agreement at no cost to the Client. After the five day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Refunds will be given on a pro-rata basis.

### **E. Compensation for Sales of Securities**

ARS does not buy or sell securities and does not receive any compensation for securities transactions in any Client account.

## **Item 6 - Performance-Based Fees and Side-By-Side Management**

ARS does not charge performance-based fees for its investment advisory services. The fees charged by ARS are as described in Item 5 - Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.



ARS does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

## **Item 7 - Types of Clients**

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ARS provides investment advisory services to Pension and Profit Sharing Plans (Retirement plan sponsors or company plans).

The relative percentage each type of Client is available on ARS's Form ADV Part 1. These percentages will change over time. ARS generally does not impose a minimum account size for establishing a relationship.

## **Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss**

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### **A. Methods of Analysis**

ARS primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from ARS is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

### **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. ARS will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included in Item 13.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

ARS may use margin in Client accounts to manage the timing of purchases and sales, as appropriate. ARS may employ options strategies to hedge or gain additional exposure to a particular asset class or sector. ARS's

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investment strategy encompasses active trading in concentrated portfolios. Following are some of the risks associated with Options, Margin and Short-Sale transactions:

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact us at (713) 470-4208 or via email at [wconner@alliantretirementservices.com](mailto:wconner@alliantretirementservices.com).**

## **Item 9 - Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving ARS or any of its employees.** ARS and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). To review the firm information contained in ADV Part 1, select the option for Investment Adviser Firm and enter \_\_\_\_\_ in the field labeled "Firm IARD/CRD Number". This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions. You may also research the background of Wendy Conner by selecting the Investment Adviser Representative and entering Ms. Conner's Individual CRD# **4169248** in the field labeled "Individual CRD Number".

## **Item 10 - Other Financial Industry Activities and Affiliations**

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### Broker-Dealer Affiliation

Certain representatives of ARS may also be registered representatives of LPL Financial LLC . LPL Financial LLC is a registered broker-dealer (CRD No. 6413), member FINRA, SIPC. In their separate capacity as registered representatives, they will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by these representatives. The Advisor will not earn investment advisory fees in connection with any services implemented in their separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by ARS to its Clients are implemented by Ms. Conner in his role as an Investment Adviser Representative, not in his role as a Registered Representative. As such, Clients of ARS only pay only advisory fees as described above. In no circumstances will ARS earn an advisory fee and a commission on the same investment. In the event that Ms. Conner earns a commission on an investment, the advisory fee will be waived by ARS.

### Insurance Agency Affiliations

Certain representatives of ARS may serve as sales agents Alliant Insurance Services, the Advisor's parent company. This activity is done separate and apart from their role with ARS. As an insurance agent, they may receive customary commissions and other related revenues from the insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by these representatives or the Advisor.

## **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **A. Code of Ethics**

ARS has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with ARS. The Code of Ethics was developed to provide general ethical

guidelines and specific instructions regarding our duties to you, our Client. ARS and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of ARS associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. ARS has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (713) 470-4208 or via email at [wconner@alliantretirementservices.com](mailto:wconner@alliantretirementservices.com).

#### **B. Personal Trading with Material Interest**

ARS allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. ARS does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advice an investment company. ARS does not have a material interest in any securities traded in Client accounts.

#### **C. Personal Trading in Same Securities as Clients**

ARS allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you.

In addition the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of employees, Employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

#### **D. Personal Trading at Same Time as Client**

While ARS allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, these trades do not occur at the same time. ARS will place trades only after Client orders have been placed and filled.

**At no time, will ARS or any associated person of ARS, transact in any security to the detriment of any Client.**

### **Item 12 - Brokerage Practices**

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#### **A. Recommendation of Custodian[s]**

ARS does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "custodian") to safeguard Client assets and authorize ARS to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, ARS does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where ARS does not exercise discretion over the selection of the custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by ARS. ARS may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the custodian's offices. ARS does not receive

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research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

Following are additional details regarding the brokerage practices of the Advisor:

1. **Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **ARS does not participate in soft dollar programs sponsored or offered by any broker-dealer.**
2. **Brokerage Referrals** - ARS does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

#### **B. Aggregating and Allocating Trades**

ARS does not have trading discretion and does not place trades for its Clients.

### **Item 13 - Review of Accounts**

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#### **A. Frequency of Reviews**

Accounts are monitored on a regular and continuous basis. Formal reviews are generally conducted quarterly at least annually or more or less frequently depending on the needs of the Client.

#### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in the Client's situation. The Client is encouraged to notify ARS if changes occur that might adversely affect their investment plan. Additional reviews may be triggered by material market, economic or political events.

#### **C. Review Reports**

All Clients are given quarterly reviews of their asset allocation, demographics, investment performance, and benchmarks. These reports may also include regulatory and industry updates, fund manager reports, and other qualitative information.

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

### **Item 14 - Client Referrals and Other Compensation**

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#### **A. Compensation Received by ARS**

ARS does not receive compensation for referring clients to third parties.

#### **B. Client Referrals from Solicitors**

ARS does not engage paid solicitors for Client referrals.

### **Item 15 - Custody**

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ARS does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct ARS to utilize that custodian for the Client's security transactions. ARS encourages Clients to review statements provided by the account custodian. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

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#### **Item 16 - Investment Discretion**

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ARS does not have discretion over the selection and amount of securities to be bought or sold in Client accounts.

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#### **Item 17 - Voting Client Securities**

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ARS does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

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#### **Item 18 - Financial Information**

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Neither ARS, nor its management has any adverse financial situations that would reasonably impair the ability of ARS to meet all obligations to its Clients. Neither ARS, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. ARS is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

## **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Wendy Conner**  
**Chief Compliance Officer**

**Effective: December 16, 2013**

This Brochure Supplement provides information about the background and qualifications of Wendy Conner (CRD# **4169248**) in addition to the information contained in the Alliant Retirement Services, LLC (“ARS” or the “Advisor” CRD #\_\_\_\_\_) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or ARS’s Disclosure Brochure, please contact us at (713) 470-4208 or by email at [wconner@alliantretirementservices.com](mailto:wconner@alliantretirementservices.com).

Additional information about Wendy Conner is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Wendy Conner is the Chief Compliance Officer of Alliant Retirement Services, LLC. Ms. Conner, born in 1967, is dedicated to serving the Clients of Alliant Retirement Services, LLC.

Ms. Conner earned a Bachelor of Arts in English from University of Central Oklahoma in 2001.

Additional information regarding Ms. Conner's employment history is included below.

### **Employment History:**

Chief Compliance Officer, Alliant Retirement Services, LLC	8/2007 to Present
LPL Financial/ Managing OSJ	8/2009 to Present
N/A, Unemployed	10/2005 to 08/2007
OSJ, AIG Valic	09/2001 to 10/2005

## Item 3 – Disciplinary Information

*There are no legal, civil or disciplinary events to disclose regarding Ms. Conner.*

Ms. Conner has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Conner.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Conner.***

However, we do encourage you to independently view the background of Ms. Conner on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **4169248** in the field labeled "Individual CRD Number".

## Item 4 – Other Business Activities

### Broker-Dealer Affiliation

Ms. Conner is also a registered representative of LPL Financial LLC. LPL Financial LLC is a registered broker-dealer (CRD No. 6413), member FINRA, SIPC. In her separate capacity as a registered representative, Ms. Conner will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Ms. Conner. Neither the Advisor nor Ms. Conner will earn investment advisory fees in connection with any services implemented in Ms. Conner's separate capacity as a registered representative where commissions are earned or as employee of LPL Financial

Generally, recommendations made by ARS to its Clients are communicated to the plan sponsor by Ms. Conner in her role as an Investment Adviser Representative of ARS, not in her role as a Registered Representative. As such, Clients of ARS only pay only advisory fees as described above. In no circumstances will ARS earn an

advisory fee and a commission on the same investment. In the event that Ms. Conner earns a commission on an investment, the advisory fee will be waived by ARS.

#### Insurance Agency Affiliations

Ms. Conner, Chief Compliance Officer of ARS, may serve as sales agent for various insurance companies. This activity is done separate and apart from her role with the ARS. As an insurance agent, Ms. Conner may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Conner or the Advisor.

#### Item 5 – Additional Compensation

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Ms. Conner has additional business activities where compensation is received. These business activities are detailed in Item 4 - Other Business Activities above.

#### Item 6 – Supervision

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Ms. Conner serves as the Chief Compliance Officer and Chief Compliance Officer of ARS. Ms. Conner can be reached at (713) 470-4208.

ARS has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of ARS. Further, ARS is subject to regulatory oversight by various agencies. These agencies require registration by ARS and its employees. As a registered entity, ARS is subject to examinations by regulators, which may be announced or unannounced. ARS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**Sean Waggoner  
Senior Vice President**

**Effective: December 16, 2013**

This Brochure Supplement provides information about the background and qualifications of Sean Waggoner (CRD# **2748574**) in addition to the information contained in the Alliant Retirement Services, LLC (“ARS” or the “Advisor” CRD #\_\_\_\_\_) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or ARS’s Disclosure Brochure, please contact us at (713) 470-4208 or by email at [wconner@alliantretirementservices.com](mailto:wconner@alliantretirementservices.com).

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**Alliant Retirement Services, LLC**

5847 San Felipe

Suite 2750 \* Houston, TX 77057

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<http://www.alliantretirementservices.com/>

Additional information about Sean Waggoner is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Educational Background and Business Experience**

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Sean Waggoner Senior Vice President of Alliant Retirement Services, LLC. Mr. Waggoner, born in 1972, is dedicated to serving the Clients of Alliant Retirement Services, LLC.

Mr. Waggoner earned a Bachelor of Arts in Finance from University of Texas at Austin in 1996.

Additional information regarding Mr. Waggoner's employment history is included below.

### **Employment History:**

Senior Vice President, Alliant Retirement Services, LLC	02/2002 to Present
Registered Representative, LPL Financial	12/2009 to Present
Registered Representative, NFP Securities, Inc.	02/2002 to 12/2009

## **Item 3 – Disciplinary Information**

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Waggoner.*

Mr. Waggoner has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Waggoner.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Waggoner.*

However, we do encourage you to independently view the background of Mr. Waggoner on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **2748574** in the field labeled "Individual CRD Number".

## **Item 4 – Other Business Activities**

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### **Broker-Dealer Affiliation**

Mr. Waggoner is also a registered representative of LPL Financial LLC. LPL Financial, LLC is a registered broker-dealer (CRD No. 6413), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Waggoner will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Mr. Waggoner. Neither the Advisor nor Mr. Waggoner will earn investment advisory fees in connection with any services implemented in Mr. Waggoner's separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by ARS to its Clients are implemented by Mr. Waggoner in his role as an Investment Advisor Representative of ARS, not in his role as a Registered Representative. As such, Clients of ARS only pay only advisory fees as described above. In no circumstances will ARS earn an advisory fee and a commission on the same investment. In the event that Mr. Waggoner earns a commission on an investment, the advisory fee will be waived by ARS.

#### Insurance Agency Affiliations

Mr. Waggoner, Senior Vice President of ARS, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the ARS. As an insurance agent, Mr. Waggoner may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Waggoner or the Advisor.

#### Item 5 – Additional Compensation

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Mr. Waggoner has additional business activities where compensation is received. These business activities are detailed in Item 4 - Other Business Activities above.

#### Item 6 – Supervision

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Mr. Waggoner serves as the Senior Vice President of ARS and is supervised by Wendy Conner, the Chief Compliance Officer. Wendy Conner can be reached at (713) 470-4208.

ARS has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of ARS. Further, ARS is subject to regulatory oversight by various agencies. These agencies require registration by ARS and its employees. As a registered entity, ARS is subject to examinations by regulators, which may be announced or unannounced. ARS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Individual Disclosure Brochure**

**for**

**James A. Laschinger  
Vice President**

**Effective: December 16, 2013**

This Brochure Supplement provides information about the background and qualifications of James A. Laschinger (CRD# **2960596**) in addition to the information contained in the Alliant Retirement Services, LLC (“ARS” or the “Advisor” CRD #167970) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or ARS’s Disclosure Brochure please contact us at (713) 470-4208 or by email at [wconner@alliantretirementservices.com](mailto:wconner@alliantretirementservices.com).

Additional information about James A. Laschinger is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

James A. Laschinger is Vice President of Alliant Retirement Services, LLC. Mr. Laschinger, born in 1974,, is dedicated to serving the Clients of Alliant Retirement Services, LLC.

Mr. Laschinger earned a Bachelor of Arts in Finance from University of Georgia in 1996.

Additional information regarding Mr. Laschinger's employment history is included below.

### **Employment History:**

Vice President, Alliant Retirement Services, LLC	10/2005 to Present
Registered Representative, LPL Financial	12/2009 toPresent
Producer, Mercer H&B	05/2004 to 10/2005
Producer, USI Consulting Group	07/2002 to 04/2004

## Item 3 – Disciplinary Information

*There are no legal, civil or disciplinary events to disclose regarding Mr. Laschinger.*

Mr. Laschinger has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Laschinger.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Laschinger.*

However, we do encourage you to independently view the background of Mr. Laschinger on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **2960596** in the field labeled "Individual CRD Number".

## Item 4 – Other Business Activities

### Broker-Dealer Affiliation

Mr. Laschinger is also a registered representative of LPL Financial, LLC. . LPL Financial, LLC is a registered broker-dealer (CRD No. 6413), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Laschinger will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Mr. Laschinger. Neither the Advisor nor Mr. Laschinger will earn investment advisory fees in connection with any services implemented in Mr. Laschinger's separate capacity as a registered representative where commissions are earned.

Generally, recommendations made by ARS to its Clients are managed by Mr. Laschinger in his role as an Investment Advisor Representative of ARS, not in his role as a Registered Representative. As such, Clients of ARS only pay only advisory fees as described above. In no circumstances will ARS earn an advisory fee and a commission on the same investment. In the event that Mr. Laschinger earns a commission on an investment, the advisory fee will be waived by ARS.

### Insurance Agency Affiliations

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Mr. Laschinger, Vice President of ARS, may serve as sales agent for various insurance companies. This activity is done separate and apart from his role with the ARS. As an insurance agent, Mr. Laschinger may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Laschinger or the Advisor.

#### **Item 5 – Additional Compensation**

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Mr. Laschinger has additional business activities where compensation is received. These business activities are detailed in Item 4 - Other Business Activities above.

#### **Item 6 – Supervision**

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Mr. Laschinger serves as the Vice President of ARS and is supervised by Wendy Conner, the Chief Compliance Officer. Wendy Conner can be reached at (713) 470-4208.

ARS has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of ARS. Further, ARS is subject to regulatory oversight by various agencies. These agencies require registration by ARS and its employees. As a registered entity, ARS is subject to examinations by regulators, which may be announced or unannounced. ARS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## Privacy Policy

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Effective: December 16, 2013

### Our Commitment to You

Alliant Retirement Services ("ARS") is committed to safeguarding the use of your personal information that we have as your Investment Advisor. ARS (also referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

ARS does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and proper business purposes in connection with the servicing and management of our relationship with you as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Privacy Policy.

### Why you need to know?

Registered Investment Advisors ("RIAs") share some of your personal information. Federal and State laws give you the right to limit some of this sharing. Federal and State laws require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

### What sources do we collect information from in addition to you?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How we share your information?

RIAs do need to share personal information regarding its clients to effectively implement the RIA's services. In the section below, we list some reasons we may share your personal information.

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Basis for sharing	Sharing	Limitations
<b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed services to you consistent with applicable law, including but not limited to: <ul style="list-style-type: none"> <li>• Processing transactions;</li> <li>• General account maintenance;</li> <li>• Responding to regulators or legal investigations; and</li> <li>• Credit reporting, etc.</li> </ul>	ARS may share this information.	Clients cannot limit the Advisors ability to share.
<b>Administrators</b> We may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.	ARS may share this information.	Clients cannot limit the Advisors ability to share.
<b>Marketing Purposes</b> ARS does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where ARS or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b>	ARS does not share personal information.	Clients cannot limit the Advisors ability to share.
<b>Authorized Users</b> In addition, your non-public personal information may also be disclosed to you and persons we believe to be your authorized agent or representative.	ARS does share personal information.	Clients can limit the Advisors ability to share.
<b>Information About Former Clients</b> ARS does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.	ARS does not share personal information regarding former clients	Clients can limit the Advisors ability to share.

### How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings.

Our employees are advised about ARS's need to respect the confidentiality of each client's non-public personal information. We train our employees on their responsibilities.

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We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third party agreements.

#### Changes to our Privacy Policy.

We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise our Privacy Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

#### State specific regulations

California	In response to a California law, to be conservative, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.
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**Questions:** You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (713) 470-4208 or via email at [wconner@alliantretirementservices.com](mailto:wconner@alliantretirementservices.com).