
The Retirement Store, Inc.
Form ADV Part 2A – Firm Brochure

512-291-2228

Dated May 12, 2014

This Brochure provides information about the qualifications and business practices of The Retirement Store, Inc., “TRS”. If you have any questions about the contents of this Brochure, please contact us at 512-291-2228. 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.

The Retirement Store, Inc. is registered as an Investment Adviser with the Securities and Exchange Commission. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about TRS is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 171451.

Item 2: Material Changes

Since this is the first filing of the Form ADV Part 2A for TRS, there is nothing to report. In the future, any material changes during the year made will be reported here.

Item 3: Table of Contents

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Item 4: Advisory Business

Description of Advisory Firm

The Retirement Store, Inc. is registered as an Investment Adviser with the Securities and Exchange Commission and its principal place of business is in Austin, Texas. We were founded in 2002. Al DiCristofaro and Sue DiCristofaro are the principal owners of TRS. TRS provides pension consulting services to governmental entities within the State of Texas.

Pension Consulting Services

TRS provides investment advisory consultant services to plan sponsors and plan committees to assist them in meeting their fiduciary responsibilities under Federal and State law. These consulting services include the development of Investment Policy Statements and other related documents that establish the foundation for effective fiduciary oversight of the plan(s); assistance with the selection and training of oversight committee members; and the on-going monitoring of the Plan's record keepers and investment providers.

Investment Policy Statement - TRS will assist the Plan Sponsor with developing a Statement of Investment Policy for your retirement plan that provides the guidelines for selecting and evaluating investments offered in your plan. TRS will work with the Plan Sponsor to create an Investment Policy Statement consistent with best Industry practices. The Policy will document the plan's objectives and set into writing the plan's investment policies regarding investment selection, monitoring, and de-selection.

Manager Selection - TRS's investment manager research and selection process is a fully integrated process designed to select asset managers for each asset class and style to be represented within the plan. Our screening ensures that each manager meets standards for style consistency, risk adjusted performance, consistency of performance and expenses levels that are consistent with the needs of the Plan. We further assess the philosophy behind the numbers, the process by which it is implemented and, most importantly, the people who manage the portfolios.

Monitor & Measure - TRS will establish and manage a process to select, de-select, and monitor investments offered to plan participants. TRS will evaluate the plan's current offering by benchmarking the investment return, risk, and expenses to its peers and relative indices, by providing an assessment of asset class overlap or gaps, and by evaluating overall investment offerings to the plan's current investment policy statement.

Trustee & Investment Committee Meetings - – TRS meets regularly with the Plan Trustees & Investment Committees to document the performance of the plan’s investments and to make any recommendations that may be appropriate for changes. These meetings are documented and become part of the plan’s due diligence file.

Retirement Plan Investment - TRS provides services to assist plan sponsors, plan trustees and investment committees to meet their fiduciary responsibilities. TRS shares fiduciary responsibility with plan trustees and oversight committees as it relates to the assets TRS is under agreement to provide investment management or advisory services. As a part of a client’s fiduciary team, TRS provides the investment expertise to implement the plan’s investment policies and objectives.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm’s disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Pension Consulting Fee

Pension consulting is offered on both an hourly fee and a fixed fee basis. The hourly rate is \$195 and is paid in arrears. Fixed fees will be determined on a case by case basis with the fee based on the complexity of the situation and the needs of the client. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$ 20,000 and \$50,000. The fee is negotiable. If a fixed fee option is chosen, the fee is billed in arrears upon completion of the work.

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

We do not offer performance-based fees.

Item 7: Types of Clients

We provide pension consulting services to the defined contribution plans of governmental entities. We do not have a minimum plan size requirement.

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

Among our services, we recommend the use of third-party money managers (“outside managers”). Our analysis of outside managers involve the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager’s underlying holdings, strategies, concentrations and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager’s compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager’s portfolio, there is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager’s daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.

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 your evaluation of TRS or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

TRS currently does not participate in other financial industry activities and is not affiliated with other financial firms.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.

- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics.

Our firm and its “related persons” (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

The Retirement Store, Inc. does not manage the assets of any clients, therefore we do not maintain a relationship with any broker-dealer, nor do we recommend broker-dealers to clients.

Item 13: Review of Accounts

Al DiCristofaro, President and CCO (Chief Compliance Officer) of TRS, will work with plans to obtain current information regarding their plan assets, services, and investment holdings and will review this information as part of our pension consulting services. TRS does provide specific reports to Plan Sponsors regarding the structure and components of Defined Contribution plans.

Item 14: Client Referrals and Other Compensation

TRS does not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

TRS does not accept custody of client funds.

Item 16: Investment Discretion

TRS does not provide investment management services and, therefore, does not exercise discretion.

Item 17: Voting Client Securities

TRS does not provide investment management services and does not vote client securities. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$1,200 in fees per client six months in advance.