

**Part 2A of Form ADV: Firm Brochure**

Item 1 Cover Page

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(under reconstruction)  
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This brochure provides information about the qualifications and business practices of Saving2Retire, LLC. If you have any question about the contents of this brochure, please contact us at 866-930-1870 or [youngster92618@yahoo.com](mailto:youngster92618@yahoo.com). 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 Saving2Retire, LLC also is available on SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Saving2Retire, LLC is a Registered Investment Advisor in the State of California. Please note that registration does not imply a certain level of skill or training.

This information is not to be used for solicitation or published on any website without the written permission of Saving2Retire, LLC and Marian P. Young.

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Not Applicable

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Item 4 Advisory Business

A. Description of business: Saving2Retire, LLC (S2R) has been a Registered Investment Advisor since 2011. Its principal, Marian P Young has been a Registered Investment Advisor since 1997. Ms Young owns 100% of S2R.

B. Description of advisory services: Saving2Retire, LLC is an investment advisory firm that specializes in helping clients manages their portfolios for retirement.

The focus of the firm will be to assist in the retirement needs and retirement goals of the public. The investment advice will be limited to investments and strategies suitable for retirement needs. This will include income generating strategies, safety of principle strategies, accumulation strategies; and distribution strategies. General securities (stock & bonds), mutual funds (including exchange traded funds or ETFs), and government securities will be used.

S2R will provide assistance in the following investment advisory services:

1. Identifying needs and establishing long term goals
2. Asset Allocation
3. Investment Policy Statement
4. Selection of investment managers and investment products
5. Portfolio rebalancing
6. Performance reporting
7. Advisor review & recommendations
8. Advisor monitoring & supervision
9. Investment Education

When managing client portfolios, S2R will take under consideration clients' financial personal situation which includes employment status, cash reserves, retirement account values, current age, anticipated retirement date, other sources of income as well as their personal tolerance for risk and volatility. With this information, S2R will assist clients with developing an appropriate investment strategy. S2R will monitor and adjust the client portfolios in accordance with the agreed upon investment strategy.

Note: The client is under no obligation to act upon the investment advisor's recommendations and; if the client elects to act upon any of the recommendations, the client is under no obligation to affect the transaction through the investment advisor.

C. Tailoring advisory services to individual needs: The questionnaires will assist each individual with selecting customized investment strategies.

D. Wrap Fee programs: None

E. Amount of assets we manage: As of December 2014; \$4-5million.

Item 5 Fees and Compensation

- A. How we are compensated: Managed money fees range from ½ of 1% - 3% annually; depending on the size and complexity of your account and the services selected. The fee is paid monthly, based on the value of the portfolio on the last day of the previous month. The fees are not negotiable. Low cost fees for model portfolios are also available from \$9.99 to \$59.99 per month; posted on the website.

Note: Lower fees for comparable services may be available from other sources.

- B. How fees are paid: With your signed permission on a Limited Power of Attorney, your custodian will withdraw your fees for managing your account each month.
- C. Other types of fees: Our fees do not include transaction fees, brokerage commissions and other related costs and expenses you will pay. You may also pay fees charged by your custodian, mutual funds, and other money managers, including management fees, custodial fees, mutual fund fees, taxes and transfer fees. S2R does not receive a portion of any of these fees. Simply put, they are a necessary part of doing business in the securities industry. And please remember that by using no load products, we are keeping your out-of-pocket expenses as low as we possibly can. (Please refer to item 12.)
- D. Fees charged in advance: None
- E. Compensation (*commissions*) for the sale of securities: S2R does not accept commissions or any other form of compensation for any of its recommendation of investment products.

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

Inapplicable

Item 7      Types of *Clients*

Most clients are individuals. S2R does not impose any requirements on the minimum account size for opening or maintaining an account.

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

- A. Analysis & strategies: S2R may use both technical and fundamental security analysis in setting its strategies; as well as macro economic analysis. The strategies are primarily geared for retirement investment accumulations and have evolved over years of market and portfolio management experience. The Client should be aware that investing in securities involves risk of loss that the client should be prepared to bear.
- B. Material risks involved in our analysis or strategies: The investment strategies are geared for retirement needs; the strategies are not believed to involved significant or unusual risk.
- C. Do we recommend primarily a particular type of security: Client accounts are placed in general securities (stocks & bonds), mutual funds, and government securities; none of which are customarily considered to involve significant or unusual risk, but, as noted above, investing in securities always involves risks.

Item 9      Disciplinary Information

A. Criminal or civil actions:    Inapplicable

B. Administrative proceeding before The SEC or any other government agency:  
Inapplicable

C. Any self-regulatory organization (SRO) proceedings:    Inapplicable

Item 10      Other Financial Industry Activities and Affiliations

A. Are we registered representatives of a securities broker/dealer: No one at Saving2Retire is or will ever be a securities broker/dealer or a securities registered representative.

B. Are we a futures commission merchant, commodity pool operator or a commodity trading advisor: No one at Saving2Retire is or ever will be a futures commission merchant, a commodity pool operator or a commodity trading advisor or an associated person of the above-mentioned 3 entities.

C. Do we have any other financial relationships or arrangements that are material to our business: Inapplicable

D. Do we recommend other registered investment advisors and receive compensation: No

A. Code of Ethics: Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity & trust. It ensures that we always put your interests first. We hold ourselves to high standards and diligence. Taken as a whole, our Code of Ethics is our promise to work hard in your interests, with complete confidentiality and honesty. We will immediately provide a copy of our Code of Ethics to any client or prospective client upon request.

B. Material financial interests in investments we recommend: We will not recommend an investment to you in which we have a material financial interest. We do not act as a principal and buy securities from, or sell securities to clients. We are not general partners in a partnership so we will not solicit your investments for such. We are not investment advisors to any investment company, so we will not solicit your investments for such.

C. Do we invest in securities we recommend to you: On occasion, we may buy or sell securities we recommend to you. We have found over the years that clients like to invest in the same investments we do. That makes sense. If we like it for ourselves, why shouldn't our clients like it too, always depending on their investment goals, objectives and time frame. We feel that there is just a tiny conflict of interest in owning the same securities as we recommend to you because the securities we recommend are widely held and publicly traded and we are too small advisors/investors to affect the market in widely held and publicly traded securities.

D. Do we buy or sell securities about the same time as you: No. In addition, we do not allow "front running" (buying or selling before you), or buying or selling securities contemporaneously with you.



A. Factors we used in selecting a custodian for you: We have selected a custodian based on its:

- Costs: Among the best in the world of custodians
- Skills: Very few mistakes so far
- Reputation: Other RIAs that use them have sworn by them. That's real important.
- Dependability: Rarely a problem
- Compatibility with you: This custodian deals mainly with small independent RIAs like us.

1. Soft dollars we don't do "soft dollars". It is difficult to define, but a good example would be if a custodian offered us research or other benefits to place our clients with them.

2. Brokerage for client referrals we don't do "brokerage for client referrals". By that we mean we haven't selected our custodian on the basis that it will send us other client referrals in exchange for your custodial business.

3. Directed brokerage: We don't do "directed brokerage". That means we don't recommend, request or require that you direct us to execute transactions through a specified broker/dealer. If we did it, we may be unable to achieve favorable execution of trades and it would cost you money.

B. Aggregating client accounts: We rarely have the opportunity to "aggregate" the purchase or sell of securities for you. Since all our clients are different in age, size of portfolio, wants & needs and risk taking; they may transact sales and buys at different times through the internet website.

Item 13      Review of Accounts

A. Frequency & nature of reviews: The client will indicated frequency of review desired; the client will have the option of selecting monthly, quarterly, semi-annual, and annual or no review. All accounts are reviewed by S2R president, Marian P. Young.

B. Reviews on an other than periodic basis: On occasions, such as a dramatic market move (in either direction), or any catastrophe, we review client accounts to ascertain if we need to make appropriate repositioning moves for you.

C. Client reports: Clients may select from the menu of services, written performance reports on a quarterly or annual basis. S2R does not prepare regular client *reports*, unless this service is selected by the client. At the end of each month we receive a statement from your custodian detailing your monthly activity. We then review the statement and check the calculations. Your custodian sends you account statements, transaction confirmations, fees deducted, all applicable tax documents, required minimum distributions form from any qualified plans, and proxy documents, including ballots and any communication from public companies. In addition, you also receive statements from any mutual funds you may own and other money managers you may utilize.

Item 14      *Client* Referrals and Other Compensation

A. Do we get economic benefits from a non-client for providing certain advice to you: No, In addition, we do not accept sales awards or other prizes, such as trips. We pay for our own trips.

B. Do we pay for client referrals: We do not *pay* for client referrals.

Item 15      *Custody*

Inapplicable

Item 16 Investment Discretion

Investment decisions are managed based on the investment policy statement. If you do authorize us to use discretion on your account, you may tell us any limitations you want on your account.

In order for you to have an account with us, we must first have you authorize it with a Limited Power of Attorney, which your custodian provides to you. Before executing the power of attorney, the custodian insures that your signed contract with us authorizes us to have certain privileges and these are then indicated on your new account form. You may authorize us to open the account, authorize us to manage your account with discretion or not, authorize us to receive duplicate confirmations & statements and authorize the custodian to deduct our fees from your account.

Item 17 Voting *Client* Securities

A. Do we accept authority to vote client securities: We do not vote client securities.

B. If we do not have that authority, disclose that fact: We do not have the authority to vote client securities. You will receive your proxies or other solicitations directly from your custodian and we encourage you to discuss them with your legal representatives as we not in a position to answer any of your questions regarding proxies.

Item 18 Financial Information

A. Do we require prepayment of fees of more than \$1,200/ more than 6 months in advance: No, we never charge more than \$1,200 more than 6 months in advance.

B. If we require such prepayment, is there any impairment for us to make a refund: Inapplicable

C. Bankruptcy: Neither Marian P Young, nor Saving2Retire, LLC has ever filed for bankruptcy.