

Form ADV Part 2A

Brochure

ONE Retirement, LLC

Retirement Plan Division

10851 Mastin Boulevard, Ste 270
Overland Park, KS 66210
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December 1, 2015

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

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

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

Item 2 – Material Changes

This Brochure, dated December 1, 2015, represents the annual amendment to the previously published annual update Brochure of the ONE Retirement, LLC, Retirement Plan Division.

Since the filing of the firm's annual update Brochure on March 08, 2014, subsequently amended March 11, 2015, we have made various updates to our Brochure but no materials changes were made.

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

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

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

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Item 4 – Advisory Business

ONE Retirement, LLC (CRD # 161614) (ONE) is registered as an investment adviser with the United States Securities and Exchange Commission. ONE is based in Kansas and is organized as a limited liability

company under the laws of the State of Kansas and the United States of America. ONE was organized as an LLC in 2011, but its affiliate, Sanders Booze & Company has been in business since 2003. ONE currently has 5 employees.

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

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

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

Retirement Plan Services

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

As of December 31, 2014 ONE managed approximately \$ 149,269,000 in assets on a discretionary basis.

Item 5 – Fees and Compensation

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

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

All management fees paid to ONE are separate and unrelated to any retirement plan platform fees, any expenses assessed by mutual funds or exchange traded funds, or any trade commission charged by an account custodian. Information pertaining to fund-generated fees and expenses can be found in mutual fund and exchange traded fund prospectuses.

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

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

Item 7 – Types of Clients

Through its Retirement Plan Division, ONE provides services to defined contribution plans through its ONE Retirement Program.

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

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

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

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

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

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

Item 9 – Disciplinary Information

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

Item 10 – Other Financial Industry Activities and Affiliations

Ronald Sanders and Jonathan Booze cofounded, manage, and are investment adviser representatives of an affiliated SEC registered investment advisory firm, Sanders Booze Capital Advisors, LLC, (SBCA) located in Overland Park, KS.

Although SBCA's client relationships have moved to ONE, SBCA continues to provide investment advisory services to ONE. SBCA also continues to maintain a referral agreement with Russell Financial Services Inc. ("RFS"), from whom SBCA receives a referral fee for clients that it referred to RFS. Because ONE may use or recommend mutual funds managed by Russell Investment Management Company, the parent of RFS, in client accounts, a potential conflict of interest exists. However, ONE's use of, or recommendations related to, mutual funds, including those managed affiliates of RFS, are based solely on the individual needs of the client.

Item 11 – Code of Ethics

Code of Ethics

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

Trading Conflicts of Interest

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

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

Item 12 – Brokerage Practices

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

Your Brokerage and Custody Costs

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

Products and Services Available to Us from Brokers/Custodians

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

Item 13 – Review of Accounts

Reviews of Accounts

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

All ongoing clients are advised that it remains their responsibility to advise us of any changes to their

retirement plan document, and/or corporate objectives related to their retirement plan.

Regular Reports Provided to Clients

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

Item 14 – Client Referrals and Other Compensation

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

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

Item 15 – Custody

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

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

Item 16 – Investment Discretion

With respect to ONE Retirement Plan Program accounts, ONE will accept discretionary authority for certain functions of the plan. Any discretionary authority will be detailed in writing in the client agreement.

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

Item 17 – Voting Client Securities

ONE does not vote proxies on behalf of clients.

Item 18 – Financial Information

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

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