

Item 1. Introduction

Retirement Consulting Group, Inc. (“RCG,” “firm,” “we,” “us,” and “our”), is an Oregon corporation registered as an investment advisor with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services**What investment services and advice can you provide me?**

We offer portfolio management services, stand-alone financial planning and consulting services, and retirement plan consulting services to our clients.

Our portfolio management services include a review of your unique financial circumstances and the design, implementation, and ongoing management and supervision of your investment accounts. We will advise you regarding an investment strategy and asset allocation that meets with your financial needs and investment objectives and directly invest the assets deposited to your account at the custodian in accordance with the selected strategy. Following the implementation of your investment portfolio, we will monitor your account on an ongoing basis, suggesting and making changes to your holdings as we believe to be appropriate and in your best interests, acting as your fiduciary. You can choose an arrangement that allows us to buy and sell investments within your account without obtaining your consent prior to each transaction (a “discretionary account”) or an arrangement under which we must obtain your consent in advance of executing any proposed transaction(s) within your account (a “non-discretionary account”). You are always able to impose reasonable restrictions on our ability to invest in certain securities or types of securities within your account. We will formally review your investments at least annually and contact you periodically to review your investments and any changes in your financial circumstances. We will also provide you with ad-hoc financial consulting advice that is intended to assist you with the management of your overall financial affairs.

Our stand-alone financial planning and consulting services are tailored to assist clients in achieving their long- and short-term financial goals and objectives. Clients who engage us for these services receive a consultation (or consultations, as necessary) to discuss their unique financial circumstances, investment objectives and needs, tolerance for risk, time horizon for investments, and any particular issues of financial concern related to the selected financial planning and consulting topics. We will review pertinent financial documents and information you provide and provide you with a written financial plan or report at the conclusion of our services, as appropriate for the scope of the engagement. We will not review or update the written financial plan or report following its initial delivery to you, unless specifically agreed. Additional fees will apply to such reviews and updates.

We also offer retirement plan consulting services to qualified retirement plans (e.g., 401(k), profit sharing, defined benefit and cash balance plans) and non-qualified retirement plans (e.g., all types of 457 plans, executive bonus plans, etc.) which are customized based upon the needs of the plan. These services may cover plan establishment and conversion, fiduciary compliance, investment monitoring, investment committee governance, investment policy statement development and maintenance, fund manager search and replacement, vendor search services, participant education, fee benchmarking, and portfolio management services. These services may be engaged on a discretionary or non-discretionary basis, at the client’s election.

We primarily advise our clients regarding investments in mutual funds, exchange traded funds (“ETFs”), real estate investment trusts (“REITs”), individual stocks and bonds, cash and cash equivalents. At your request, we may also provide advice regarding certain “held away” assets (e.g., variable life insurance products, annuity contracts, assets held in employer sponsored retirement plans, 529 accounts, etc.) and/or other investments held in the client’s portfolio at the inception of our advisory relationship. We have no account opening minimums or minimum fee requirements to open an advisory relationship.

More detailed information about our advisory services and account minimums is contained in our Form ADV Part 2A “Firm Brochure” at Items 4 and 7.

Conversation Starter. Ask us the following:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct**What fees will I pay?**

We generally charge annual asset-based advisory fees for our portfolio management and retirement plan consulting services. For portfolio management services, these fees are based on a tiered fee schedule and range from 0.20% - 0.95% of the market value of the client’s account per year. Under this structure, different fee rates may apply across the market value of the client’s account, depending on the amount of assets under RCG’s management. For retirement plan consulting services, the annual asset-based fee to be charged to the client is set at a customized rate charged across the entirety of the market value of the plan’s account ranging from 0.10% - 1.00% per year. The specific annual fee rate to be charged for retirement plan consulting services will vary based upon the nature of the services selected, the size of the plan, the complexity of the engagement, our expectation of the time and resources necessary to provide services to the client, and other factors we deem relevant. Irrespective of the service chosen, our asset-based advisory fees are calculated and payable by the client quarterly in arrears based on the market value of the client’s account (as determined by the custodian) as of the last business day of the billing period. Such fees are pro-rated and adjusted for any partial billing periods.

We typically charge fixed fees for stand-alone financial planning and consulting services ranging from \$750 – \$1,500. The specific fixed fee applicable to your engagement will be set forth in a written advisory agreement and shall be determined by RCG based upon our expectation of the complexity, time, research, and resources required to provide services to you, and other factors we deem relevant. These fees are typically invoiced to the client in paper or digital format in arrears, in equal quarterly or monthly installments that are payable by the client within 30 days of invoicing. Any earned but unpaid fees are due in full upon delivery of the written financial plan or report to the client.

All fees are negotiable and individual clients may pay fees that are higher or lower (or otherwise materially different) than those described above.

Our advisory fees cover the costs of our investment advice only. You will be separately responsible to pay all of the following costs (as applicable): transaction-based fees, commissions, and other charges traditionally paid to brokers as a result of activity in your investment account(s); custodial fees and charges, margin fees, taxes, wire transfer fees, reporting fees, and similar charges related to your holdings; and all internal management fees and other costs and expenses associated with your purchase and sale of any mutual funds, ETFs, REITs, variable products, or other pooled investment vehicles. Where an asset-based fee applies, consider that the more assets you have in your account the more you will pay us, thus creating an incentive for us to encourage you to increase and/or maintain the level of assets in your account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

More detailed information about our advisory fees is contained in our Firm Brochure at Item 5

Conversation Starter. Ask us the following: “Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

Example 1: The value of your asset-based advisory fee account goes up, and while the annual percentage we charge may stay the same, the total compensation you pay us goes up proportionately.

Example 2: Your account value goes down, but you still must pay us an asset-based fee advisory fee proportional to your assets under management.

RCG is a “fee-only” investment advisory firm. This means we are compensated solely through the advisory fees paid by our clients. Neither our firm, nor any of our financial professionals receive or accept any fees or commissions for the sale of any securities or insurance products or services to clients or for referral of any clients to any third party. We believe this method of compensation best aligns with our fiduciary duty to you.

More detailed information related to these conflicts of interest is contained in our Firm Brochure at Items 5 and 10.

Conversation Starter: Ask us the following: “How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money?

Our financial professionals are compensated with annual salaries and/or discretionary bonuses.

More detailed information about our conflicts of interest is contained in our Firm Brochure at Item 5.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes. We encourage you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research any of our financial professionals.

Conversation Starter. Ask us the following: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5. Additional Information

You can find additional information regarding our firm, including our Firm Brochure by visiting www.adviserinfo.sec.gov and searching for our firm by name or by its CRD Number (311184). You can obtain a copy of this relationship summary by visiting our website at <http://www.retirementconsulting.com> or by contacting us by telephone at 503-225-1700. We are always available to answer any of your questions.

Conversation Starter. Ask us the following: “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”