

A Summary of Your Advisory Relationship with American Retirement Planning Group, Inc.

March 21, 2024

Item 1:	Introduction
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American Retirement Planning Group, Inc. ("ARPG") is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. There are free and simple tools 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 advisers, and investing.

Item 2:	Relationship & Services	
What investment services and advice can you provide me?	<p>ARPG offers investment advisory services to retail investors. ARPG offers fee-based money management programs in which ARPG uses an in-house Macro Top-Down Fundamental / Technical Program. Tactical Asset Allocation as defined by Vanguard institutional research report is "a dynamic strategy that actively adjusts a portfolio strategic asset allocation based on short-term market forecasts" which helps us identify when to reallocate your funds. ARPG works with mutual funds, annuities, stocks, bonds, and insurance. There are three advisory services offered: Investment Management Services Account Program, Financial Consultation, and ERISA and Non-ERISA Fiduciary Services.</p> <p>Securities are reviewed every business day, triggering factors include but are not limited to, the state of the markets, price momentum, relative strength, group relative strength, volume, accumulation, distributions, earnings, and earnings potential. Mutual funds are reviewed to see if they meet expectations on a basis of risk versus reward. Client may select quarterly or annual reviews. We may manage your accounts on a discretionary basis upon obtaining your consent which provides us the ability to trade your account, the securities and amount of securities to be bought or sold, the timing of the purchase or sale. It does not extend to the withdrawal or transfer of your account funds. Recommended minimum investment for Investment Management Services Account Program is \$10,000; no minimum for our other services.</p>	<p>Conversation Starters:</p> <ul style="list-style-type: none">• Given my financial situation, should I choose an investment advisory service? Why or Why not?• How will you choose investments to recommend to me?• 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?	<p>Investment Management Service Account Program fees are based on account size and range from 0.025% - 2.5%, are paid quarterly in advance, and include separate per-trade transaction fees. Accounts values are based upon the market value of the assets held in your accounts as of the last business day of the preceding calendar quarter.</p>	<p>Conversation Starter:</p> <ul style="list-style-type: none">• 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?

	<p>Financial Consulting fees are \$450 an hour. Fees are negotiable and may be set at a reduced fee for whole account instead of specific account schedule.</p> <p>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.</p>	
What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?	<p>When we act as your investment adviser, we have to act in your best interest and not put our interests 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.</p> <ul style="list-style-type: none"> In addition to providing advisory services, our advisers will likely also offer you securities products, other investments, and insurance products which we will receive additional compensation. We will have a greater financial incentive to sell certain products as opposed to others (for example, in the case of mutual funds, those that have a higher 12b-1 fee than others). 	<p>Conversation Starter:</p> <ul style="list-style-type: none"> How might your conflicts of interest affect me, and how will you address them?
How do your financial professionals make money?	How are advisors paid? Compensation based on AUM of the clients.	
Item 4:	Disciplinary History	
Do you or your financial professionals have legal or disciplinary history?	No. Please visit Investor.gov/CRS for free and simple search tool to research our firm and our financial professionals.	<p>Conversation Starter:</p> <ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct?
Item 5:	Additional Information	
Additional information:	<p>Investors can find additional information about ARPG's services and request of copy of our Relationship Summary (Form CRS) below.</p> <p>Matthew D. Dahl 702.655.8300 1120 N. Town Center Dr. Suite 140 Las Vegas, NV 89129</p>	<p>Conversation Starters:</p> <ul style="list-style-type: none"> Who is my primary contact person? Is he or she a representative of the investment adviser? Who can I talk to if I have concerns about how this person is treating me?