

Hall Retirement Planning Services LLC Form CRS – Client Relationship Summary

November 2024

Introduction

Hall Retirement Planning Services, LLC (“RPS”) 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. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide?

We provide you with access to a variety of investment advisory services and programs that include a range of investment products, including stocks, bonds, ETF/ETNs, no-load mutual funds and cash or cash equivalents, and other securities deemed to be in your best interest. The services and programs available through RPS include asset allocation programs and financial planning services. More detailed information about our investment advisory services and programs can be found in Item 4 of our Form ADV Part 2A, which is available at <https://adviserinfo.sec.gov/firm/brochure/289847>. Your financial professional will typically monitor your advisory accounts, and the assets within those accounts, on an ongoing basis and make recommendations or changes deemed to be in your best interest. We do not offer proprietary accounts. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

RPS accounts are offered on a discretionary and non-discretionary basis as agreed to between you and your financial professional. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments.

CONVERSATION STARTERS: 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?

What fees will I pay?

The fee you pay to us is generally negotiated and reflected in the client agreement. For investment advisory services, we typically charge an ongoing asset-based fee on a quarterly basis. This fee is a percentage of the value of your account, and generally ranges up to 1.00% of the assets you designate to be under our management. For certain types of products like fee-based equity-indexed annuities with living benefit riders and fee-based multi-year annuities with no living benefit income stream and/or limited investment options, as well as for certain account types like 529 education savings plan accounts, we charge pursuant to a modified asset-based fee schedule that may be less (but never more) than our standard advisory fee described above. The more assets you have in an asset-based fee account, the more you will pay us in fees. This creates an incentive to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts. Since our fee schedule can vary based on your account type and the types of investment products into which you have invested, we also have an incentive to recommend account types and investment products that result in higher compensation to us.

For financial planning services, we charge a fixed fee or an hourly rate equal to \$300 for advisory representatives and \$100 for clerical services. Your fees will be negotiable and dependent on several factors including time spent with us, number of meetings, complexity of your situation, amount of research, services requested and/or staff

resources. Our financial planning fee is payable at the presentation of the financial plan or as invoiced by RPS. We may waive our fee for clients that sign up for our asset management services.

In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges. Please review your custodian's disclosure documents for a description of the fees and costs. We may also charge an hourly fee or fixed fee for additional services such as financial planning.

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. Detailed information on our advisory fees can be found in Item 5 of our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/brochure/289847>.

CONVERSATION STARTER: 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 adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, 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:

The custodian(s) we recommend provide(s) us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to <https://adviserinfo.sec.gov/firm/brochure/289847>.

CONVERSATION STARTER: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money? Our financial professionals make money by charging you an advisory fee based on your account value or by charging you flat or hourly fees related to financial planning services. Please see our Form ADV <https://adviserinfo.sec.gov/firm/brochure/289847>.

Do you or your financial professionals have legal or disciplinary history? No. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTER: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information. You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://www.seriousretirement.com>, emailing vicki@confidenceandrest.com, or calling (865) 220-9311.

CONVERSATION STARTER: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?