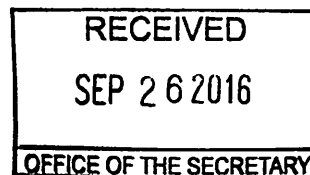


UNITED STATES OF AMERICA
Before the
SECURITIES EXCHANGE COMMISSION

INVESTMENT ADVISORS ACT OF 1940
Release No. 4457 / July 19, 2016

ADMINISTRATIVE PROCEEDING
File No. 3-17352



In the Matter of

SAVING2RETIRE, LLC
AND MARIAN P. YOUNG,

Respondents.

RESPONDENT MARIAN P. YOUNG'S
ANSWER TO THE COMMISSION'S
ORDER INSTITUTING
ADMINISTRATIVE AND CEASE-AND-
DESIST PROCEEDINGS PURSUANT
TO SECTIONS 203(e), 203 (f), AND
203(k) OF THE INVESTMENT
ADVISORS ACT OF 1940

I.

Respondent, Marian Young ("Respondent") hereby answers the Order Instituting Administrative and Cease-and-Desist Proceedings Pursuant to Sections 203(e), 203(f), and 203 (k) of the Investment Advisors Act of 1940 ("Advisers Act") and assert the following:

II.

A. SUMMARY

1. Respondent denies all allegations asserted in Paragraph 1, except admits that, Respondent is the sole owner and managing member of Saving2Retire, LLC ("Saving2Retire").

B. RESPONDENTS

2. Paragraph 2 contains no factual allegations regarding Respondent; therefore, Respondent is not required to answer. To the extent that a response is required, all allegations in Paragraph 2 are denied.

3. Respondent denies all allegations in Paragraph 3, except admits that Marian Young is the sole owner, managing member, and employee of Saving2Retire, LLC and Respondent is now 59 years and a resident of Sugar Land, Texas.

C. FACTS

4. Paragraph 4 contains no factual allegations regarding Respondent; therefore, Respondent is not required to answer. To the extent that a response is required, all allegations in Paragraph 4 are denied.

5. Respondent denies all allegations in Paragraph 5.

6. Respondent denies all allegations in Paragraph 6.

7. Paragraph 7 contains no factual allegations regarding Respondent; therefore, Respondent is not required to answer. To the extent that a response is required, all allegations in Paragraph 7 are denied.

8. Paragraph 8 contains no factual allegations regarding Respondent; therefore, Respondent is not required to answer. To the extent that a response is required, all allegations in Paragraph 8 are denied.

9. Respondent denies all allegations in Paragraph 9.

D. VIOLATIONS

10. Respondent denies all allegations in paragraph 10.

11. Respondent denies all allegations in Paragraph 11.

12. Respondent denies all allegations in Paragraph 12.

III.

13. Section III contains no factual or legal allegations regarding Respondent; therefore, Respondent is not required to answer. To the extent that a response is required, all allegations in Section III are denied.

IV.

14. Section III contains no factual or legal allegations regarding Respondent; therefore, Respondent is not required to answer. To the extent that a response is required, all allegations in Section III are denied.

V.

Respondent asserts the following affirmative defenses:

A. FAILURE TO STATE A CLAIM

15. The Commission failed to properly state a claim in Paragraph 10. The Commission failed to state with specificity the provision upon which the Commission's claim for aiding and abetting alleged violations of Section 203A of the Advisers Act rests. Such pleading is improper because it is overly broad and fails to state a specific violation. Therefore, the preliminary threshold of proper pleading has not been met by the Commission.

16. The Commission failed to properly state a claim in Paragraph 11. The Commission failed to state with specificity the provision upon which the Commission's claim for aiding and abetting allegedly failing to produce requested documents rests.

Therefore, the preliminary threshold of proper pleading has not been met by the Commission.

17. The Commission failed to properly state a claim in Paragraph 12. The Commission failed to state with specificity which provision the Commission's claim for aiding and abetting the alleged failure to maintain and preserve certain records rests.

B. VIOLATION OF RESPONDENT'S RIGHT TO A JURY TRIAL

18. The administrative proceeding instituted by their order violates Respondent's right to a trial by jury guaranteed in the Seventh Amendment.

C. CONFLICTING STATUTORY PROVISIONS

19. The Commission assertions that Saving2Retire and Respondent did not qualify for registration under the Advisers Act and that Saving2Retire and Respondent violated the Advisers Act by failing to maintain records are odds with each other. The Commission's claim cannot argue that Respondent was not qualified for registration but subject to the regulation of registered entities.

Respectfully submitted,

Marian P. Young