

UNITED STATES OF AMERICA
Before the
SECURITIES EXCHANGE COMMISSION

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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 SAVING2RETIRE,
LLC'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, Saving2Retire, LLC ("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 and assert the following:

II.

A. SUMMARY

1. Respondent denies all allegations asserted in Paragraph 1, except admits that, Saving2Retire, LLC registered with the Security Exchange Commission ("Commission") in 2011.

B. RESPONDENTS

2. Respondent denies all allegations in Paragraph 2, except admits that Saving2Retire is an investment advising firm located in Sugar Land, Texas and has been registered with the Commission since April 8, 2011.

3. Paragraph 3 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 3 are denied.

C. FACTS

4. Respondent denies all allegations in Paragraph 4, except admits that Saving2Retire filed its initial Form ADV on March 4, 2011.

5. Respondent denies all allegations in Paragraph 5.

6. Respondent denies all allegations in Paragraph 6, except admits Saving2Retire's eligibility for Commission registration.

7. Respondent denies all allegations in Paragraph 7.

8. Respondent denies all allegations in Paragraph 8.

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. VIOLATION OF RESPONDENT'S RIGHT TO A JURY TRIAL

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

B. CONFLICTING STATUTORY PROVISIONS

16. 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 d/b/a Saving2Retire, LLC