

## **ITEM 1 - INTRODUCTION**

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RetireMitten Financial LLC ("RetireMitten" or "Firm" or "we") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. One of the requirements of being a Registered Investment Adviser ("RIA") is to produce this Client Relationship Summary.

As an RIA, we do not sell products or accept commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interest. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). This site also provides educational materials about investment advisors, broker-dealers, and investing.

## **ITEM 2 – RELATIONSHIP & SERVICE**

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### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

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We offer investment management services and financial planning services to retail investors. As part of our investment management services, we advise based on your investment objectives, risk tolerance, net worth, income, age, investment time horizon, tax situation, and other relevant factors. We continuously monitor your accounts and conduct a review at least annually. You have the option to grant us discretionary authority via the Client Services Agreement. If you grant us discretionary authority, we make all decisions to buy, sell, or hold securities, cash, or other investments in your account without consulting you first.

As an investment adviser, we provide investment advice and monitoring to you through our Investment Adviser Representatives ("IARs") for an ongoing fee. Based on your financial needs and objectives, your IAR will advise you on the management of your investments, including comprehensive fee based financial planning. This service is included as part of the Firm's standard advisory services. Our Firm requires a minimum portfolio value of \$250,000 to provide advisory services to you. Our Firm also offers financial planning services for our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services.

**FOR MORE INFORMATION, PLEASE SEE ITEMS 4 & 7 OF OUR FORM ADV 2A "BROCHURE."**

- *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 3A – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT**

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### **WHAT FEES WILL I PAY?**

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You will pay an annual fee for our investment services ("Investment Management Fee") based on a percentage of the total assets we manage for you based on the fee schedule below. Our maximum advisory fee is 2.00%. The exact advisory fee is outlined in your Client Services Agreement and is negotiable. Portfolio Management Fees are billed quarterly in arrears based on the ending market value of the account as of the last business day of the quarter. We do not accept solicitor fees. For clients that need a one-time financial plan, clients will be charged based on a fixed-fee arrangement with the maximum fee being \$4,800. Financial Planning fees are negotiable.

You will also pay brokerage commissions, transaction charges, handling fees, Third-Party Investment Manager fees, custodial fees, overlay fees, service charges, ticket charges, and other similar charges incurred with transactions for your Account(s). In addition to the fees described above, you may also pay fees imposed directly by a mutual fund, index fund, or annuity (for example, fund management fees, initial or deferred sales charges, mutual fund sales loads, 12b-1 fees, surrender charges, annuity fees, and other fund expenses).

**FOR MORE INFORMATION, PLEASE SEE ITEM 5 OF OUR FORM ADV 2A "BROCHURE."**

The fees you pay us create conflicts of interest. For example, we recommend you roll over your retirement plan assets into an account we manage. This recommendation creates a conflict of interest as we will earn a new (or increase our current) advisory fee due to the rollover.

**FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 5, 10, 11 & 12 OF OUR FORM ADV 2A "BROCHURE."**

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

- *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?*

## **ITEM 3B – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT**

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY & 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, how we make money may conflict with your interests. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means. The fees you pay us create conflicts of interest. For example, we recommend you rollover your retirement plan assets into an account we manage. This recommendation creates a conflict of interest as we will earn a new (or increase our current) advisory fee due to the rollover.

**FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 5, 10, 11, 12 & 14 OF OUR FORM ADV PART 2A "BROCHURE."**

- *How might your conflicts of interest affect me, and how will you address them?*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our IARs are compensated by salary, incentive pay based on the amount of client assets they manage and/or discretionary bonuses. This presents a conflict of interest since we will receive greater compensation as you increase the assets in your account.

## **ITEM 4 – DISCIPLINARY HISTORY**

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research RetireMitten and our financial professionals.

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*
- *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?*

## **ADDITIONAL INFORMATION**

For additional information about our investment advisory services, visit the SEC's website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov). Our firm's IARD number is 300779. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at (248) 935-0470.

## **SUMMARY OF MATERIAL CHANGES**

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This is our initial filing with the SEC. As a result, we do not have any material changes to report.