



Form ADV Part 2A – Disclosure Brochure

Effective: 03/30/2024

Retirement plans that are uniquely designed for your company, flat fees based on an upfront scope, enhanced fiduciary risk protection, and advisors who are genuine partners. These are the advantages you gain when you choose to work with Alliant Retirement Consulting (ARC).

ARC offers a customized experience and in-depth retirement benefit knowledge to help employers meet the increasingly complex compliance issues and fiduciary risks associated with selecting and managing a retirement plan. The guidance we offer includes the following:

- Retirement plan design
- Vendor review, search, and placement
- Employee education and engagement services
- Fiduciary services
- Investment selection and review as co-fiduciary
- Human resources and finance team support

About Alliant Retirement Services, LLC

(Alliant Retirement Consulting is the marketing name) With over 600 retirement plans and over \$13.6 billion under advisement, Alliant Retirement Consulting (ARC) serves a broad range of clients – from start-ups to Fortune 500 companies. It is also listed among the top-rated 401(k) teams, according to Plan Sponsor publications.

This Disclosure Brochure provides information about the qualifications and business practices of Alliant Retirement Services, LLC (Alliant Retirement Consulting - ARC). If you have any questions about the contents of this Disclosure Brochure, please contact Wendy Conner, Chief Compliance Officer, at (713) 470-4208 or by email at wconner@alliant.com.

Alliant Retirement Services, LLC, is a Registered Investment Advisor with the U.S. Securities and Exchange Commission. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority.

Registration as an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about ARC to assist you in determining whether to retain the Advisor. Retirement Plan Consulting is offered through Alliant Retirement Services, LLC, a Registered Investment Advisor.

Additional information about ARC and its advisory persons is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 – Material Changes

Since our last annual filing on February 17th, 2022, we have made no material changes.

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about various topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the advisory personnel of ARC.

ARC believes that communication and transparency are the foundation of our relationship and continually strives to provide our Clients with complete and accurate information at all times. We encourage all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And, of course, we always welcome your feedback.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of ARC.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

To review the firm information for ARC:

Click Investment Advisor Search in the left navigation menu.

Select the option for Investment Advisor Firm and enter 167970 (our firm's CRD number) in the field labeled "Firm IARD/CRD Number."

This will provide access to the latest Form ADV, and Part 2 Brochures Item 11 of the ADV Part 1 lists legal and disciplinary questions regarding the Advisor.

In the left navigation menu, Form ADV Part 2 is located near the bottom.

You may also request a copy of this Disclosure Brochure at any time by contacting us at (713) 470-4208 or by email at wconner@alliant.com.

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Item 4 – Advisory Services

Firm Information

Alliant Retirement Services, LLC (“ARC” or the “Advisor”) is a Registered Investment Advisor with the U.S. Securities and Exchange Commission, which is organized as a Limited Liability Company (LLC) under the laws of the State of California.

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by ARC.

Advisory Services Offered

ARC offers Retirement Plan Consulting and Customized Retirement Plan Services to Pension and Profit Sharing Plans in California and other states (each referred to as a “Client”). These advisory services are in the form of ERISA 3(38) or 3(21) fiduciary service to employers or plan sponsors for the benefit of its employee retirement plan. Unless specifically excluded, we are fiduciaries for all of our Client Services, which may include some of the following, in addition to services expressed in the Retirement Consulting Services Agreement (CSA) between ARC and the Client.

Retirement Plan Consulting (“Employers Fiduciary Liability Program”)

ARC provides customized retirement plan consulting services to its plan sponsor Clients. ARC focuses on delivering services to help meet the specific needs of each Client by carefully listening to the client to fully understand their organization’s particular issues, challenges, and goals. Based on each Client’s needs, the Employers Fiduciary Liability Program can include assistance with the following:

- Investment Policy Statement development, including performance measurement standards;
- Analysis of current investment options;
- One-on-One Participant Education;
- M&A Retirement Plan Due Diligence on Target Companies;
- Vendors and Recordkeeping agreements and services;
- Benchmarking and peer group analysis;
- Formation of an Investment Committee
- Monitoring investment results for compliance with the Investment Policy Statement;
- Selecting new investment alternatives;
- Correcting plan failures and getting plan administration in compliance with plan documents; and,
- Keeping Clients up to date on new legislation and regulatory requirements.

Prior to rendering any recommendations, ARC will ascertain, in conjunction with the Client, the specific issues, needs, and objectives of the Client’s retirement plan and its employee participants.

ARC will provide consulting services but will not provide securities custodial or other administrative services as part of the RIA. At no time will ARC accept or maintain custody of a Client’s funds or securities. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client’s Consulting Service Agreement (“CSA”).

Customized Retirement Plan Services

ARC offers customized, project-based consulting services for plan sponsors. These services can include:

- Request for Proposal (“RFP”)
- Fiduciary Risk Due Diligence
- Plan Reviews
- Investment Reviews
- Other Plan-related Reviews

Client Account Management

Prior to engaging ARC to provide Consulting Services, each Client is required to enter into a CSA with the Advisor that defines the terms, conditions, authority, and responsibilities of the Advisor and the Client.

These services may include:

- Serving as co-fiduciary for Client’s plan
- Developing an Investment Policy Statement, including performance measurement standards
- Facilitating participant education
- Analysis of current investment options
- Benchmarking and peer group analysis
- Assisting in the formation of an Investment Committee
- Monitoring investment results for compliance with the Investment Policy Statement
- Assisting in selecting new investment alternatives
- Assisting in correcting plan failures and getting plan administration in compliance with plan documents
- Keeping Clients up to date on new legislation and regulatory requirements

Wrap Fee Programs

ARC does not manage or place Client assets into a wrap fee program.

Assets under Advisement

Assets under advisement totaled \$17,092,172,791 and \$144,134,704 in assets under management as clients under ERISA 3(38) agreements as of December 31, 2023, including shall be reported following the Advisor’s December 31, 2023 fiscal year end. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for investment advisement clients.

Each Client shall sign a CSA that details the responsibilities of ARC and the Client.

Fees for Advisory Services

Consulting Services Fees are paid in accordance with the terms of the CSA.

We provide flexibility in how fees are assessed on a plan based on the Client’s CSA.

Fees will be based on one or more of the following:

- A percentage of assets under advisement
- Fixed quarterly fees
- Number of plan participants
- Complexity of services

Consulting Services Fees typically fall into the following ranges, depending on the size and complexity of the Client relationship.

Percentage of assets under advisement	0.05% to 0.50% based on plan size
Fixed annual fees billed quarterly	\$5,000 to \$150,000 based on services provided
Number of plan participants	\$35-\$50 per participant, based on plan size and assets

Relationships with multiple objectives, specific reporting requirements, portfolio restrictions, and other complexities may be charged a higher fee which will be reflected in the CSA. Smaller plans may be charged a combination of flat fees and asset-based fee, but the limits are generally reflected above as a total fee.

Consulting Services Fees in the first quarter of service are prorated from the inception date of the account to the end of the first quarter. Fees may be negotiable at the discretion of the Investment Advisor Representative (IAR). The Client's fees will consider the aggregate assets under advisement with Advisor. The designated Custodian will independently value all securities held in accounts under advisement by ARC. ARC will not have the authority or responsibility to value portfolio securities.

There may be more than one agreement per client, depending on the services provided to the plan. However, all fees will be disclosed, covering all plans at least annually.

The Client may be able to attain similar services for a lower fee from other service providers.

Retirement Plan Services

ARC offers customized retirement plan consulting services on a fixed fee basis ranging from \$1,000 to \$150,000, which is negotiable depending on the nature and complexity of each Client's circumstances.

The Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses which the Client may incur. However, the Advisor shall not receive any portion of these commissions, fees, and costs. The fixed fees are determined after considering many factors, such as the level and scope of the services.

Fee Billing

Consulting Services Fees will be invoiced according to the CSA, which can be automatically deducted from the Client Account by the Custodian or paid by the Client.

Clients will be provided with a statement, at least annually, reflecting the deduction of the Consulting Services Fee or the amount due from the Client. In addition, the Advisor will provide the Client a report at least annually itemizing the fee, including the calculation period covered by the fee, the account value, and the methodology used to calculate the fee. It is the Client's responsibility to verify the accuracy of these fees as listed on the custodian's brokerage statement, as the Custodian does not assume this responsibility. Clients provide written authorization permitting ARC to be paid directly from their accounts held by the Custodian as part of the CSA and separate account forms provided by the Custodian under the applicable fee arrangement.

Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than ARC, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Consulting Services Fee charged by ARC is separate and distinct from these custodian and execution fees.

In addition, all fees paid to ARC for Consulting Services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage, and account reporting), and a possible distribution fee. The Client could invest in these products directly, without the services of ARC, but would not receive the services provided by ARC, which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives.

Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by ARC to understand the total fees to be paid fully.

Advance Payment of Fees and Termination

ARC is generally compensated for its services quarterly. Clients may request to terminate their CSA with ARC, in whole or in part, by providing advance written notice. The Client shall be responsible for Consulting Services Fees up to and including the effective date of termination.

The Client's CSA with the Advisor is non-transferable without the Client's written approval.

Customized Retirement Plan Services

The CSA will provide guidance under which the contract may be canceled under mutually agreed terms. In the event that a Client should wish to cancel the consulting service agreement under which any plan is being created, the Client shall be billed based on a percentage of work completed. Any surplus paid in advance will be returned to the Client as soon as administratively possible.

Either party may terminate a planning or consulting agreement at any time by providing written notice to the other party. In addition, the Client may terminate the agreement within five (5) days of signing the Advisor's consulting agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination, and such fees will be due and payable by the Client. Refunds will be given on a pro-rata basis. The CSA will supersede any terms here, as this is an expression of general terms but not intended to replace any negotiated terms.

Compensation for Sales of Securities

ARC does not buy or sell individual securities and does not receive any compensation for securities transactions in any Client account. However, we may serve as a 3(38) fiduciary with discretionary authority over investment options.

Item 6 – Performance-Based Fees and Side-by-Side Management

ARC does not charge performance-based fees for its Consulting Services.

ARC does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

ARC provides Consulting Services to Pension and Profit Sharing Plans (Retirement plan sponsors or company plans).

The relative percentage for each type of Client is available on ARC's Form ADV Part 1. Currently, 100% of our clients are employer-sponsored retirement plans. These percentages may change over time. ARC generally does not impose a minimum account size for establishing a relationship unless specified in the CSA.

Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of Analysis

ARC primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from ARC are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and reviews of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. ARC works with Retirement Plans to minimize risk through diversification and risk measurements. Individual investment choices are participant-directed, being mindful of 404(c) safe harbor protections if available.

Our fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the analyzed entity. Assets are deemed suitable if they meet certain criteria generally guided by an Investment Policy Statement to indicate that they are acceptable investments for a retirement plan.

While this type of analysis helps the Advisor evaluate a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included in Item 13.

Each Client engagement will entail a due diligence review of the Client's goals and plan expenses. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the Client's responsibility to inform the Advisor of any changes in financial condition, goals, or other factors that may affect this analysis.

ARC does not employ options strategies to hedge or gain additional exposure to a particular asset class or sector.

Past performance is not a guarantee of future returns. Investing in securities and other investments involves a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact us at (713) 470-4208 or via email at wconner@alliant.com.

Item 9 – Disciplinary Information

There are no material legal, regulatory or disciplinary events involving ARC. Please see the ADV Part 2B individual disclosure for any disciplinary events involving employees of ARC. ARC and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with which you partner. However, because we work employer-sponsored plans, there may be pending litigation at any given time, which may result in legal repercussions and will be reported accordingly.

Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. To review the firm information contained in ADV Part 1, select the option for Investment Adviser Firm and enter "167970" in the field labeled "Firm IARD/CRD Number." This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions. You may also research the background of Wendy Conner by selecting the Investment Adviser Representative and entering Ms. Conner's Individual CRD 4169248 in the field labeled "Individual CRD Number."

Item 10 – Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

Certain representatives of ARC may also be registered representatives of Cetera Advisor Networks, LLC. Cetera Advisor Networks, LLC is a registered broker-dealer (CRD No. 13572), member FINRA, SIPC. In their separate capacity as registered representatives, they will typically receive commissions to implement recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by these representatives. The Advisor will not earn Consulting Services fees in connection with any services implemented in their separate capacity as a registered representative where commissions are earned.

Generally, recommendations made under the ARC Consulting Agreement are implemented by the advisor as an Investment Advisor Representative, not as a Registered Representative. As such, Clients of ARC pay only advisory fees as described above. ARC will not earn an advisory fee and a commission on the same retirement plan held at the same vendor. In the event that the advisor earns a commission on an investment, the advisory fee will be waived by ARC. There may be circumstances that a Client's retirement plan has assets at two vendors, and one pays the commission, and the other is covered under a CSA. These circumstances are generally limited and disclosed to the client.

Insurance Agency Affiliations

Certain representatives of ARC may serve as sales agents for Alliant Insurance Services, the Advisor's parent company. This activity is done separately and apart from their role with ARC. As insurance agents, they may receive customary commissions and other related revenues from the insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are not obligated to implement any recommendations by these representatives or the Advisor.

At times, certain advisors may participate in sales contests originating with Alliant Insurance Services for the purpose of cross-selling insurance products to the advisors' clients. The advisor becomes eligible for the cross-selling Program by referring the account(s) to another producer for the new insurance business, including employee benefits and property-casualty insurance. These activities do not adversely affect the pricing or are a required stipulation of any contract written with advisory clients.

Third Party Administrator Affiliations

Certain representatives of ARC may also serve as a third-party administrator (TPA) for the retirement plans as a division of Alliant Insurance Services, the Advisor's parent company. This activity may overlap with the work of ARC but not more than an overlap would exist with a TPA outside of Alliant. This does represent a conflict of interest in that there is an economic benefit to a group of Advisors under ARC in writing this type of business that is similar to insurance sales. Clients are not obligated to implement any recommendations made by these representatives or the Advisor, and the Alliant TPA is not the exclusive TPA for ARC Clients.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

ARC has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with ARC. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. ARC and its personnel owe a duty of loyalty, fairness, and good faith toward each Client. It is the obligation of ARC associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting

personal securities trading, reportable securities, initial public offerings, and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures.

Personal Trading with Material Interest

ARC allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. ARC does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund or advise an investment company. ARC has no material interest in any securities traded in Client accounts.

Personal Trading in Same Securities as Clients

ARC allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you.

In addition, the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of employees, Employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

Personal Trading at the Same Time as Client

ARC does not place trades for clients.

At no time will ARC or any associated person of ARC transact in any security to the detriment of any Client.

Item 12 – Brokerage Practices

Recommendation of Custodian[s]

ARC does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "custodian") to safeguard Client assets and authorize ARC to direct trades to this custodian as agreed in the Consulting Services Agreement. Further, ARC does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where ARC does not exercise discretion over the custodian selection, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by ARC. ARC may recommend a custodian based on criteria such as, but not limited to, the reasonableness of commissions charged to the Client, services made available to the Client, and the location of the custodian's offices. ARC does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

Following are additional details regarding the brokerage practices of the Advisor:

Soft Dollars

Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. ARC does not participate in soft dollar programs sponsored or offered by any broker-dealer.

Brokerage Referrals

ARC does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

Aggregating and Allocating Trades -

ARC does not have trading discretion and does not place trades for its Clients.

Item 13– Review of Accounts

Frequency of Reviews

Accounts are monitored on a regular and continuous basis. Formal reviews are generally conducted quarterly, at least annually, or more or less frequently depending on the needs of the Client.

Causes for Reviews

Each Client account shall be reviewed at least annually by ARC. Reviews may be conducted more or less frequently at the Client's request. Reviews may be triggered by significant changes in the market, client situation, or any other factor that may have a significant bearing on the overall investment portfolio.

Review Reports

All Clients are given quarterly reviews of their asset allocation, demographics, investment performance, and benchmarks. These reports may also include regulatory and industry updates, fund manager reports, and other qualitative information.

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions, and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Quarterly invoices provided serve as a regular disclosure of fees for flat fee clients. Other disclosures are provided by the recordkeepers and at least annually during investment committee meetings.

Item 14 - Client Referrals and Other Compensation

Compensation Received by ARC

As disclosed under the Fees and Compensation section in this brochure, persons providing investment advice on behalf of our firm are licensed insurance agents and may be registered representatives with Cetera Advisors Network, a securities broker-dealer, and a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. For information on the conflicts of interest this presents, and how we address these conflicts, refer to the Fees and Compensation section.

Some Investment Advisor Representatives (Advisors) of the ARC may receive compensation for referrals of business outside of the scope of services described in the CSA but will fully disclose any payments to the clients not disclosed in the CSA as a conflict of interest. These referrals have no impact on our CSAs or pricing. This creates a conflict of interest; however, you are not obligated to retain any recommended firm for services.

Client Referrals from Solicitors

ARC directly compensates non-employee (strategic partners with shared ownership and outside of ARC control) consultants, individuals, and/or entities (Solicitors) for client referrals. In order to receive a cash referral fee from our firm, Solicitors must comply with the requirements of the jurisdictions in which they operate. If you were referred to our firm by a Solicitor, you should have received a copy of this brochure along with the Solicitor's disclosure statement at the time of the referral. If you become a client, the Solicitor that referred you to our firm will receive a flat fee or a percentage of the advisory fee you pay our firm for as long as you are a client with our firm or until such time as our agreement with the Solicitor expires. You will not pay additional fees because of this referral arrangement. Referral fees paid to a Solicitor are contingent upon your entering into an advisory agreement with our firm. Therefore, a Solicitor has a financial incentive to recommend our firm to you for advisory services. This creates a conflict of interest; however, you are not obligated to retain our firm for advisory services. Comparable services and/or lower fees may be available through other firms.

Solicitors that refer business to more than one investment adviser may have a financial incentive to recommend advisers with more favorable compensation arrangements. We request that our Solicitors disclose to you whether multiple referral relationships exist and that comparable services may be available from other advisers for lower fees and/or where the Solicitor's compensation is less favorable.

The Solicitation fees paid have no bearing on the fees paid to us by our clients. Fees are based on the complexity of the plan, amount of assets, number of employees, and services offered only.

Item 15 – Custody

ARC does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct ARC to utilize that custodian for the Client's security transactions. ARC encourages Clients to review statements provided by the account custodian. For more information about custodians and brokerage practices, see Item 10 - Brokerage Practices.

Item 16 – Investment Discretion

ARC can have discretion over the selection and amount of securities to be bought or sold in Client accounts in its capacity as a 3(38). There is an Investment Committee made up of Investment Advisor Representatives (IAR) of ARC. All 3(38) potential investments are reviewed quarterly and in accordance with an Investment Policy Statement which is available to the Client by written request or via email. ARC has the authority to change these investments for the Client through the process established with the record-keeper. The client is required to distribute all necessary employee communications with participants in the retirement plan. The IAR will communicate the changes to the plan in a timely manner to ensure delivery by the client, but does not require the Client to make those changes if the record-keeper allows the IAR to do so. The details of this arrangement are available in the record-keeper's service agreement or the CSA.

Item 17 – Voting Client Securities

ARC does not accept proxy-voting responsibility for any Client unless delegated to ARC by Client or CSA. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither ARC, nor its management has any adverse financial situations that would reasonably impair the ability of ARC to meet all obligations to its Clients. Neither ARC, nor any of its advisory persons, has been subject to bankruptcy or financial compromise. ARC is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

Privacy Policy

Effective February 17th, 2022

Our Commitment to You

Alliant Retirement Consulting (“ARC”) is committed to safeguarding the use of your personal information that we have as your Investment Advisor. ARC (also referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

ARC does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and proper business purposes in connection with the servicing and management of our relationship with you as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Privacy Policy.

Why you need to know?

Registered Investment Advisors (“RIA’s”) share some of your personal information. Federal and State laws give you the right to limit some of this sharing. Federal and State laws require RIA’s to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address	Investment activity
Account information (including other institutions)	Investment experience and goals

What sources do we collect information from in addition to you?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How we share your information?

RIAs do need to share personal information regarding its clients to effectively implement the RIA’s services. In the section below, we list some reasons we may share your personal information.

Basis for sharing	Sharing	Limitations
<p>Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed services to you consistent with applicable law, including but not limited to:</p> <ul style="list-style-type: none"> • Processing transactions; • General account maintenance; • Responding to regulators or legal investigations; and • Credit reporting, etc. 	Advisors may share this information.	Clients cannot limit the Advisors ability to share.
<p>Administrators We may disclose your non-public personal information to companies we hire to help administrate our business.</p> <p>Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.</p>	Advisors may share this information.	Clients cannot limit the Advisors ability to share.
<p>Marketing Purposes ARC does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where ARC or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>	Advisors do not share personal information.	Clients cannot limit the Advisors ability to share.
<p>Authorized Users In addition, your non-public personal information may also be disclosed to you and persons we believe to be your authorized agent or representative.</p>	Advisors do share personal information.	Clients can limit the Advisors ability to share within the terms of the CSA
<p>Information About Former Clients ARC does not disclose, and does not intend to disclose, non- public personal information to non-affiliated third parties with respect to persons who are no longer our clients.</p>	Advisors do not share personal information regarding former clients	Clients can limit the Advisors ability to share within the terms of the CSA

How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings.

Our employees are advised about ARC's need to respect the confidentiality of each client's non-public personal information. We train our employees on their responsibilities.

We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third party agreements.

Changes to our Privacy Policy.

We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise our Privacy Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

State specific regulations

California	In response to a California law, to be conservative, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.
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Questions: You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting Wendy Conner, ARC Chief Compliance Officer, at (713) 470-4208 or via email at wconner@alliant.com.

