

FORM ADV PART 2A (FIRM BROCHURE)

**Retirement Plans, Inc.
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March 1, 2024

Item 1 Cover Page

This brochure provides information about the qualifications and business practices of Retirement Plans, Inc. If you have any questions about the contents of this brochure, please contact us at 614-339-1910. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Retirement Plans, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Retirement Plans, Inc. is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Material Changes

This is the March 1, 2024 Form ADV Part 2A Brochure about Retirement Plans, Inc. which updates the last Form ADV 2A dated March 23, 2023.

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Annual Update

Retirement Plans, Inc. is providing this information as part of our annual updating amendment which contains material changes from our last annual brochure dated March 23, 2023. This section will discuss only material changes:

- There were no material changes in 2023

Generally, Retirement Plans, Inc. will notify clients of material changes on an annual basis. However, where we determine that an interim notification is either meaningful or required, we will notify our clients promptly. In either case, we will notify our clients in a separate document.

Full Brochure Availability

The Firm Brochure for Retirement Plans, Inc. is available by contacting us at 614-339-1910.

In 2024, all new clients are being provided a full copy of our brochure.

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Item 4 Advisory Business

Firm Description

Retirement Plans, Inc. ("RPI") is a registered investment adviser primarily based in Westerville, Ohio. We are organized as a corporation under the laws of the State of Ohio. RPI has been in business since 2011 providing third party administrator services and the company is also a licensed insurance agency. We have been providing investment advisory services since 2018.

Principal Owner

Richard Ritter is the principal owner.

Types of Advisory Services

RPI provides investment management services to individuals and retirement plans. Our strategy predominately uses no-load mutual funds, open end mutual funds, exchange traded funds (ETF's), closed end mutual funds, target date funds, stable value funds and money market funds. RPI will act as an investment advisor and will supervise and direct the investments and make all investment decisions for the client based on the client's risk aversion. RPI does not provide any financial planning services.

Tailored Relationships

We will work with our clients that have specific needs to tailor portfolios to meet their investment parameters, time horizon, risk tolerance, and return objectives.

You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing. Clients may impose reasonable restrictions or mandates on the management of their account (e.g., require that a portion of their assets be invested in socially responsible funds) if, in RPI's sole discretion, the conditions will not materially impact the performance of a portfolio strategy or prove overly burdensome to its management efforts.

Wrap Fee Programs

Retirement Plans, Inc. does not offer a wrap fee program.

Assets Under Management

Retirement Plans, Inc. manages \$244,833,362 in assets under management on a discretionary basis as of December 31, 2023.

Item 5 Fees and Compensation

Description & Fee Billing

Investment management services are provided based on written agreement. The agreement includes fee schedules, and advisory fees are generally payable monthly/quarterly based upon the net value of the account on the last business day of the previous quarter. For accounts opened during the quarter, the net value of assets contributed to the account serves as the basis for the fees for that month/quarter which is calculated on a prorated basis. As part of the written agreement, Client authorizes the custodian to deduct RPI's fee directly from the account upon presentation of an appropriate invoice showing the calculation of the fee. Fees are based solely upon a percentage of assets under management or being advised on.

The fee schedule is:

For Individuals, RPI provides investment advisory services for an annual fee based upon a percentage of the market value of the assets being managed by the firm. RPI's annual fee is exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and expenses which are incurred by the client. RPI does not, however, receive any portion of these commissions, fees, and costs. Fees will range from .5% to 1.00% as defined in the tiered fee schedule of the advisory agreement which is listed below.

Investment Value Range		Annual Fee
\$ 1.00	\$ 250,000.00	1.00%
\$ 250,001.00	\$ 500,000.00	0.85%
\$ 500,001.00	\$ 1,000,000.00	0.70%
\$ 1,000,001.00	and above	0.50%

For example, if your account is \$500,000 in value, the monthly fee is calculated by multiplying \$250,000 by 1% plus the next 250,000 is multiplied by .85%, then take the total sum and divide by 12 to arrive at the total due. If this fee were being paid quarterly the sum would be divided by 4 to arrive at the total due. In this example, the effective fee rate is 0.925%. All of your accounts are grouped when determining fee.

RPI may discount or waive fees based special circumstances and situations.

For Retirement Plans, RPI provides investment advisory services for an annual fee based upon a percentage of the market value of the assets being advised on by the firm. Fees will range from .10% to .70% as defined in the fee schedule of the advisory agreement. The fees in the agreement/fee schedule may be listed as basis points in determining the compensation rate and will list whether the fee is being charged quarterly or monthly.

The Agreement may be cancelled by either party in accordance with the provisions of the Agreement. If the Agreement is canceled prior to the end of the calendar quarter, the unearned portion of the fee will be charged to the Client. Clients may also terminate the Agreement without incurring any fees within five days of signing. The foregoing describes RPI's basic fee schedule, however, fees may be negotiable in certain limited circumstances and arrangements.

Other Fees and Expenses

Our advisory fees are separate from charges assessed by third parties such as broker dealers, custodians and mutual fund companies. Brokerage and other transaction costs charged by broker dealers executing transactions and custodians maintaining your assets are in addition to the advisory fees and are not negotiable. Investment advisor clients that hold mutual funds in their portfolio(s) will also pay investment management fees and/or administrative fees. These fees are paid to the managers of the fund for their role in managing the fund(s) on a daily basis. Mutual funds, variable annuities and or other platforms may assess other fees and expenses such as 12B-1 fees or commissions in connection with the placement of your funds. To fully understand the total cost you will incur, you should review the prospectus for all the fees charged by mutual funds, exchange traded funds, our firm, and others. For information on our brokerage practices, please refer to the *Brokerage Practices* section of this brochure.

Fees Paid In Arrears

Management fees are charged quarterly (1/4 of annual fee) or monthly (1/12 of annual fee) in arrears based upon the quarter end or month end value of your account and the type of account.

Clients may terminate their advisory contract with the firm in writing, signed receipt required, at any time, and fees will be charged a pro-rated basis through the end of the calendar quarter/month. We may terminate relationships with clients, in writing, upon 30 days notice and will charge fees on a pro-rated basis through the end of the calendar quarter/month.

For Individuals - Your death will not terminate the Investment Management Agreement or authority granted to our firm to charge for management fees until we have received actual written notification of your death.

Additional Compensation for the Sale of Securities or Other Investment Products

Persons providing investment advice on behalf of our firm are also licensed insurance agent representatives. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

Retirement Plans, Inc. addresses this potential conflict of interest in that when acting as insurance agents who receive commissions from sales in insurance products are to make needs-based recommendations for the best available product, transactions are reviewed for suitability. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 6 Performance-Based Fees and Side-By-Side Management

Sharing of Capital Gains or Appreciation

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees that are based on a share of capital gains or capital appreciation from a qualified client's account. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Our fees are calculated as described in the *Fees and Compensation* section above.

Item 7 Types of Clients

Description

We offer investment advisory services to individuals, pension and profit sharing plans; and corporations.

Account Minimums

The account minimums for individuals is \$50,000.00. The firm reserves the right to accept smaller accounts on a case by case basis.

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

Methods of Analysis

We may use one or more methods of analysis or investment strategies when providing investment advice to you. We will primarily use Fundamental Analysis. Listed below is information related to the risk(s) related to these methods of analysis.

Fundamental Analysis - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company and its industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.

- **Risk:** The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance

Investment Strategies

Retirement Plans, Inc. will explore and consider investments in various securities such as mutual funds, exchange traded funds (ETF's), target date funds, stable value funds and money market funds. Exposure to mutual funds that include foreign companies and economies may be employed to take advantage of growth opportunities in other regions of the world.

Long-Term Purchases - securities purchased with the expectation that the value of those securities, will grow over a relatively long period of time, generally greater than one year.

- **Risk:** Using a long-term purchase strategy generally assumes the financial markets will go up in the long-term which may not be the case. There is also the risk that the segment of the market that you are invested in or perhaps just your particular investment will go down over time even if the overall financial markets advance. Purchasing investments long-term may create an opportunity cost - "locking-up" assets that may be better utilized in the short-term in other investments.

Tax Considerations

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you consult with a tax professional regarding the investing of your assets.

Risk of Loss

RPI's investment activities may involve a significant degree of risk. The performance of any investment is subject to numerous factors which are neither within the control of nor predictable by RPI. Such factors include a wide range of economic, political, competitive, technological and other conditions (including acts of terrorism and war) that may affect investments in general or specific industries or companies. The securities markets may be volatile, which may adversely affect the ability of RPI to realize profits. As a result of the nature of RPI's investing activities, it is possible that the financial performance may fluctuate over time and from period to period.

Market or Interest Rate Risk

The price of most fixed income securities move in the opposite direction of interest rates. For example,

as interest rates rise, the prices of fixed income securities fall. Changes in interest rates will affect the values of fixed income securities

Item 9 Disciplinary Information

Legal and Disciplinary

Registered Investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of RPI and the integrity of our management of your assets. We have no information that applies to this item.

Criminal or Civil Action

Registered Investment advisors are required to disclose all material facts regarding any criminal or civil action events that would be material to your evaluation of RPI and the integrity of our management of your assets. We have no information that applies to this item.

Administrative Proceeding

Registered Investment advisors are required to disclose all material facts regarding any administrative proceeding that would be material to your evaluation of RPI and the integrity of our management of your assets. We have no information that applies to this item.

Self-Regulatory Proceeding

Registered Investment advisors are required to disclose all material facts regarding any Self-Regulatory Organization proceedings that would be material to your evaluation of RPI and the integrity of our management of your assets. We have no information that applies to this item.

Item 10 Other Financial Industry Activities and Affiliations

Broker-Dealer or Registered Representative Registrations

The investment advisor representatives of RPI are not registered representatives of a broker dealer. RPI is not affiliated with a broker dealer.

Futures Commission Merchant, Commodity Pool Operator, Commodity Trading Adviser or Associated Person

RPI and our staff are not affiliated with a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Adviser.

Material Relationships or Arrangements with Financial Industry

RPI is also a Third Party Administrator (TPA) to 401(k) and retirement plan programs. This services is offered through a separate services contract and is invoiced separately from investment advisory services. It is possible that some clients could be both an Investment Advisory Services Client and a Third Party Administration Services Client with RPI. RPI is also an insurance agency as noted below.

RPI has no other material relationships or arrangements with the financial industry not disclosed elsewhere in this document.

Recommend or Select Other Investment Advisers

RPI does not recommend or select other investment advisors for our clients.

Insurance Affiliations

RPI and our staff have insurance affiliations. RPI is an insurance agency registered with the Ohio Division of Insurance.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Our Code of Ethics also requires that certain persons associated with our firm submit reports of their personal account holdings and transactions to a qualified representative of our firm who will review these reports on a periodic basis. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Recommend Securities with Material Financial Interest

RPI and its investment advisor representatives do not have any material financial interest in any public companies. Neither our firm nor any persons associated with our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Invest in Same Securities Recommended to Clients

A RPI staff member may invest in the same securities as recommended to clients under the firm personal trading policy listed below.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell securities for you at the same time we or persons associated with our firm buy or sell such securities for staff member accounts. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

Item 12 Brokerage Practices

RPI recommends clients use Folio One and/or Charles Schwab & Company and/or SEI Private Trust Company as a custodian to effect portfolio transactions.

Research and Other Soft Dollar Benefits

RPI does not receive non-cash compensation from investment companies, custodians, and third party vendors in the capacity of an investment advisor.

As an insurance agency, our firm has access to research tools that the firm does not pay for. The firm in its capacity as a Third Party Administrator (TPA) has received override fees payments from insurance companies and mutual fund companies. As a TPA, the firm may receive non-cash compensation in the form of trips.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

You may utilize the broker-dealer of your choice and have no obligation to purchase or sell securities through such broker as, we recommend.

In limited circumstances, and at our discretion, some clients may instruct our firm to use one or more particular brokers for the transactions in their accounts. If you choose to direct our firm to use a particular broker, you should understand that this might prevent our firm from effectively negotiating brokerage commissions on your behalf. This practice may also prevent our firm from obtaining favorable net price and execution. Thus, when directing brokerage business, you should consider whether the commission expenses, execution, clearance, and settlement capabilities that you will obtain through your broker are adequately favorable in comparison to those that we would otherwise obtain for you.

Order Aggregation or Block Trades

We do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (the practice of combining multiple orders for shares of the same securities is commonly referred to as "block trading") unless you have given us discretionary authority. Accordingly, you may pay different prices for the same securities transactions than other clients pay. Furthermore, we may not be able to buy and sell the same quantities of securities for you and you may pay higher commissions, fees, and/or transaction costs than other clients.

Item 13 Review of Accounts**Periodic Reviews**

Richard Ritter of Retirement Plans, Inc. will monitor your accounts on an ongoing basis and will conduct formal account reviews at least annually or upon your request. The reviews are designed to ensure the advisory services provided to you, and the portfolio mix, are consistent with your stated investment needs and objectives.

Review Triggers

Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security specific events, and/or,
- changes in your risk/return objectives.

Account Reports

You will receive trade confirmations and monthly or quarterly statements from your account custodian(s). You should carefully review those statements promptly when you receive them.

Item 14 Client Referrals and Other Compensation

Economic Benefits

RPI does not receive any compensation other than the compensation discussed in Item 5. There currently are no other arrangements, oral or in writing where it directly or indirectly receives compensation for client referrals.

Third Party Solicitors

RPI may use, employ, or compensate non-employee (outside) consultants, individuals, and/or entities (Solicitors) for client referrals. If your investment advisor relationship is obtained through a Solicitor, you will receive a Solicitor Disclosure Form that will describe the solicitor relationship and the compensation earned by the Solicitor. Your fee will not increase because of the Solicitor relationship. This form will require you to sign the form acknowledging this relationship.

Beyond the disclosures provided in this Brochure, we do not receive any compensation from any third party in connection with providing investment advice to you.

Item 15 Custody

Retirement Plans, Inc. does not take custody of your funds and securities. Your broker dealer custodian maintains actual custody of your assets. As a result, our firm does not accept securities or forward securities to your brokerage firm or custodian. The only checks accepted as payable to Retirement Plans, Inc. are those submitted for payment of advisory fees. RPI's Agreement and/or the separate agreement with your Financial Institution may authorize us through such Financial Institutions to debit your account for the amount of our fee and to directly remit that management fee to our firm in accordance with applicable custody rules. Under government regulations, we are deemed to have custody of your assets due to our ability to deduct management fees in accordance with the advisory agreement, but we do not otherwise have any access to client assets.

Account Statements

The Financial Institutions you use should send to you by mail or e-mail a statement to you the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to our firm. In addition, as discussed in Item 13, our firm also sends periodic supplemental reports to clients. You will receive account statements directly from your broker dealer custodian at least quarterly. They will be sent to the email or postal mailing address you provided to your broker dealer. You should carefully review those statements promptly when you receive them.

Item 16 Investment Discretion

Discretionary Authority for Trading

Before we can buy or sell securities on your behalf, you must first sign our discretionary management agreement and the appropriate trading authorization form(s).

This gives us discretion over the selection of securities, timing when transactions are made and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s). For example, you may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry or security. Please refer to the *Advisory Business* section in this brochure for more information on our discretionary management services.

Non-Discretionary Agreements - If you enter into non-discretionary arrangements with our firm, we will obtain your approval prior to the execution of any transactions for your account(s). You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Limited Power of Attorney

Our firm does not have any limited power attorney accounts. We do not use limited power of attorney to make investments in your account(s).

Item 17 Voting Client Securities

Proxy Voting

Without exception, we will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder. You will receive proxy materials directly from the account custodian.

Item 18 Financial Information

Prepayment of Fees

Management fees are charged quarterly (1/4 of annual fee) or monthly (1/12 of annual fee) in arrears based upon the quarter end value of your account and the type of account. Additional information is contained in Item 5, "Fees Paid in Arrears".

Financial Condition

We are not required to provide a balance sheet or other financial information to our clients because we do not require the prepayment of fees in excess of \$500 and six months or more in advance; we do not take custody of client funds or securities; and, we do not have a financial condition that is reasonably likely to impair our ability to meet our commitments to you.

Bankruptcy

Moreover, we have never been the subject of a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

Retirement Plans, Inc. is a SEC Registered Investment Adviser. This item is not applicable to Retirement Plans, Inc.