

**FORM ADV****Uniform Application for Investment Adviser Registration****Part II - Page 1****OMB APPROVAL**

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Hours per response.....9.402

Name of Investment Adviser: Retirement Counseling Associates, LLC						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	397 Post Road, Suite 103	Darien	CT	06820	203-656-9393	

**This part of FORM ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any government authority.**

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.

Applicant: **Retirement Counseling Associates, LLC**

SEC File Number:  
801-

Date:  
**03/24/2009**

**1. A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

**Applicant:**

- |   |  |             |
|---|--|-------------|
| <input checked="" type="checkbox"/> (1) | Provides investment supervisory services .....   | <u>75</u> % |
| <input type="checkbox"/> (2)            | Manages investment advisory accounts not involving investment supervisory services.....  | _____ %     |
| <input checked="" type="checkbox"/> (3) | Furnishes investment advice through consultations not included in either service described above...  | <u>17</u> % |
| <input type="checkbox"/> (4)            | Issues periodicals about securities by subscription .....  | _____ %     |
| <input type="checkbox"/> (5)            | Issues special reports about securities not included in any service described above.....   | _____ %     |
| <input type="checkbox"/> (6)            | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... | _____ %     |
| <input checked="" type="checkbox"/> (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities...   | <u>8</u> %  |
| <input type="checkbox"/> (8)            | Provides a timing service .....  | _____ %     |
| <input type="checkbox"/> (9)            | Furnishes advice about securities in any manner not described above.....   | _____ %     |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? . . . . . Yes ☒ No ☐

C. Applicant offers investment advisory services for: (check all that apply)

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management      | <input type="checkbox"/> (4) Subscription fees      |
| <input checked="" type="checkbox"/> (2) Hourly charges                               | <input checked="" type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other                  |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> A. Individuals           | <input type="checkbox"/> E. Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/> B. Banks or thrift institutions     | <input type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies             | <input type="checkbox"/> G. Other (describe on Schedule F)                                  |
| <input type="checkbox"/> D. Pension and profit sharing plans |   |

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)**

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Applicant: **Retirement Counseling  
Associates, LLC**

SEC File Number:  
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**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities                                       | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities                             | <input checked="" type="checkbox"/> I. Options contracts on:               |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter                     | <input checked="" type="checkbox"/> (1) securities                         |
| <input type="checkbox"/> (3) Foreign issuers   | <input checked="" type="checkbox"/> (2) commodities                        |
| <input type="checkbox"/> B. Warrants   | <input type="checkbox"/> J. Futures contracts on:                          |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles                                     |
| <input type="checkbox"/> D. Commercial paper   | <input type="checkbox"/> (2) intangibles                                   |
| <input checked="" type="checkbox"/> E. Certificates of deposit                                 | <input type="checkbox"/> K. Interests in partnerships investing in:        |
| <input checked="" type="checkbox"/> F. Municipal securities                                    | <input type="checkbox"/> (1) real estate                                   |
| <input checked="" type="checkbox"/> G. Investment company securities:                          | <input type="checkbox"/> (2) oil and gas interests                         |
| <input checked="" type="checkbox"/> (1) variable life insurance                                | <input type="checkbox"/> (3) other (explain on Schedule F)                 |
| <input checked="" type="checkbox"/> (2) variable annuities                                     | <input type="checkbox"/> L. Other (explain on Schedule F)                  |
| <input checked="" type="checkbox"/> (3) mutual fund shares                                     |  |

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

A. Applicant's security analysis methods include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting    | (4) <input checked="" type="checkbox"/> Cyclical           |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |  |

B. The main sources of information applicant uses include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input checked="" type="checkbox"/> Timing services  |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the<br>Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input type="checkbox"/> Company press releases  |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) <input type="checkbox"/> Other (explain on Schedule F)   |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |  |  |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions  |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options,<br>uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days)                            | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |  |

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)**

**FORM ADV**  
**Part II - Page 4**

Applicant: Retirement Counseling  
Associates, LLC

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Date:  
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**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ..... ☐ Yes ☒ No

(If yes, please describe these standards on Schedule F)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

**7. Other Business Activities.** (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- ☐ C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input checked="" type="checkbox"/> (1) broker-dealer  | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input type="checkbox"/> (3) other investment adviser  | <input checked="" type="checkbox"/> (9) insurance company or agency                |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input checked="" type="checkbox"/> (6) banking or thrift institution  | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.. ☐ Yes ☒ No

(If yes, describe on Schedule F the partnerships and what they invest in.)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)**

**FORM ADV**  
**Part II - Page 5**

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**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☒ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes No  
☐ ☒

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

See Schedule F

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

See Schedule F

**12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- |  |                                     |                                     |
|--|-------------------------------------|-------------------------------------|
|  | Yes                                 | No                                  |
| (1) securities to be bought or sold? .....           | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (2) amount of securities to be bought or sold? ..... | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (3) broker or dealer to be used? .....               | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                     | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ..... ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- |   |                                     |                                     |
|---|-------------------------------------|-------------------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? ..... | Yes                                 | No                                  |
|   | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B. directly or indirectly compensates any person for client referrals? .....  | Yes                                 | No                                  |
|   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?..... ☒ Yes ☐ No

**Schedule F of  
FORM ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
Retirement Counseling  
Associates, LLC

SEC File Number:  
801-

Date:  
03/24/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Retirement Counseling Associates, LLC</b>		IRS Empl. Ident. No.: <b>06-1531582</b>
Item of Form (identify)	Answer	
Item 1.D	<p><b>Investment Management &amp; Fees</b></p> <p>Retirement Counseling Associates, LLC, (the "Advisor") manages investment accounts on a discretionary basis. This entails deciding the appropriate investments within the accounts to meet asset allocation goals, determining when those investments should be changed, and making the actual investment changes to implement those decisions.</p> <p>Clients are subject to a fee of \$800 per year plus a percentage of assets under management. A fee of .15% of value is billed on annuities. A fee of .50% of value is billed on all other assets under management. The fee is billed quarterly, in advance, and is based on the asset values as of the last day of the prior calendar quarter. The fee is billed on the first day of the month following the end of a calendar quarter. Termination may be made at any time with a pro-rata refund of unearned fee. The amount of fee returned to the client is calculated by allocating the previously billed fee between earned and unearned as of the notification date of the termination of services. Clients are also subject to a nonrefundable \$50 fee to open one or two Schwab accounts and \$25 to open each additional Schwab account.</p> <p>Advisor renders general financial planning advice on non-investment matters such as budgeting, accumulation plans to attain financial goals, mortgage refinancing, choice of optimum retirement date, calculating inflation-hedged retirement income, choice of pension option, Social Security, Medicare, insurance, etc..</p> <p>Advice is given for life insurance, annuities, and long term care, medical, hospitalization, and disability insurance. Advisor maintains broker relationships with various insurance companies to enable him to efficiently implement insurance recommendations. Client chooses whether this work is to be done on a fee or commission basis. Advisor stands to receive commissions from those companies when the client elects to implement the recommendations with those companies. Client is free to implement insurance or annuity recommendations or to direct Advisor to perform the implementation.</p> <p><b>Financial planning &amp; Fees</b></p> <p>Advisor provides financial planning and gives investment advice to individuals. Advice is focused on determining income client may expect in retirement, ways to increase that income, and help establishing plans to accomplish retirement goals of the individual. For clients at the point of retirement, advice is provided to help make the many unique financial decisions called for at retirement. Furthermore in giving advice the Advisor educates the client in the various methods for increasing personal wealth, makes recommendations for the investment of funds, and meets with client from time to time to assess progress in attaining goals and to review recommendations in light of changing circumstances. Recommendations are made in light of client's goals, risk attitudes, obligation, education and experience.</p> <p>Advisor's fees are \$270 per hour for a financial planner, \$90 per hour for a para-planner and \$120 per hour for travel. Fees are payable on the first of the</p>	

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of  
FORM ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
Retirement Counseling  
Associates, LLC

SEC File Number:  
801-

Date:  
03/24/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Retirement Counseling Associates, LLC</b>		IRS Empl. Ident. No.: <b>06-1531582</b>
Item of Form (identify)	Answer	
Item 6	<p>month following the performance of the service. Services are provided on an ongoing basis (pay as you go). Fees are not negotiable or refundable since billing is made after services are rendered.</p> <p>403(b)(7) Accounts with Fidelity Investments &amp; Fees</p> <p>Clients are subject to a \$50 set up fee for each new Fidelity account, which includes the initial account application, submission of all paperwork and correspondence with employer and custodian and submission of initial investment instructions. There is also a \$20 special or supplemental administrative requests or account transfer fee.</p> <p>403(b)(7) Accounts other than Fidelity Investments &amp; Fees</p> <p>Clients are subject to a .005% fee to transfer funds from an existing TSA to custodial account, handle all correspondence and follow-up to assure amounts are properly transferred and credited to new account without tax. A \$125 minimum and \$400 maximum fee applies. Non Fidelity custodians may have their own administrative charges, which are separate from the fees charged by the Advisor.</p> <p>Education &amp; Background</p> <p>Fred Munk, born 1943, University Connecticut graduate, BS Business Administration, Insurance major (1965). Fred began charging fees for service in the early 1980's, initially for financial planning for retirement, but money management duties now account for most of his time with the balance devoted to financial planning.</p> <p>Mr. Munk majored in insurance in college and has practiced in this field since graduation in 1965. As a result, he continues to practice through the sale of insurance products and maintains licenses for this purpose. Time devoted to sales was 2.3% in 2008, the balance to money management, financial planning and office management.</p> <p>Activities &amp; Affiliations</p> <p>Mr. Munk is a licensed life, health and annuity insurance agent. As such he holds agent as well as brokerage licenses and contracts with many health and life insurance companies and brokerage agencies. Commissions are received as compensation for the sale of various insurance and annuity products.</p> <p>The Advisor is affiliated with discount broker Charles Schwab &amp; Co., Inc. under their "Schwab Institutional Service". No remuneration is given to Advisor for placing clients, handling transactions, or for anything else with Schwab. Software and the computer support to run it properly are provided by</p>	
Items 7.B, 8.C (1,6 & 9)		

(Complete amended pages in full, circle amended items and file with execution page (page 1).)



**Schedule F of  
FORM ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
Retirement Counseling  
Associates, LLC

SEC File Number:  
801-

Date:  
03/24/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

Retirement Counseling Associates, LLC

IRS Empl. Ident. No.:

06-1531582

Item of Form (identify)	Answer
Items 9 (B & E) & 13	<p>Schwab to facilitate the downloading of client account information and securities' prices and other financial on-line services from Schwab to Advisor's office. This is provided without cost.</p> <p>To provide clients with a 403b investment carrier, Advisor became affiliated with QUADS Trust Company of Frederick, Maryland, as a representative in late 1995. No remuneration is given to Advisor for placing clients, handling transactions, or for anything else.</p> <p>Advisor has a "Schwab Institutional Service" agreement with discount broker, Charles Schwab &amp; Co., Inc. Clients who open accounts with Charles Schwab &amp; Co. under this agreement have reduced transaction fees and commissions reduced below Schwab's standard fee and commission schedule.</p> <p>Client also gives Advisor a limited power of attorney to direct transactions within the Schwab account for ease of management since the client doesn't have to place trades (buys and sells) on his/her own. It enables Schwab to pay Advisor's fee from the account. It provides monthly account statements to both Advisor and client. Most important, it enables Advisor to better monitor a large number of individual accounts through computerization.</p> <p>Charles Schwab &amp; Co., Inc. pays no commission, fee, nor any other financial remuneration to Advisor in this, or any other capacity. Mr. Munk is neither an employee nor broker for Schwab.</p> <p><b>Transactions &amp; Other Compensation</b></p> <p>Mr. Munk receives commissions as compensation for the sale of various insurance and annuity products.</p> <p>Associated persons may own an interest in or buy or sell for their accounts the same mutual funds, which may be purchased or sold in the accounts of advisory clients. The Advisor does not typically recommend investments in individual securities; however, associated persons are aware of the rules regarding material non-public information and insider trading.</p> <p>Advisor has instituted a code of ethics which requires that clients are owed the duties of care, honesty, loyalty and good faith and that client interests are always placed before those of the Advisor. Further, Advisor and all employees must conduct all personal security transactions in a manner consistent with the code of ethics and to avoid any actual or potential conflicts of interest. Advisor and all employees must hold all client information as confidential, must maintain independence in the investment decision making process and may not take inappropriate advantage of their positions. A copy of the Advisor's code of ethics will be provided to any client or potential client upon request.</p>
Items 11 (A & B)	<p><b>Account Reviews</b></p> <p>Since financial planning services are provided on an "as-needed" basis, and paid for on a pay-as-you-go arrangement, there is no formal periodic review procedure. Clients are encouraged to meet with Frederick L. Munk, Jr. at least yearly to review plans, recommendations, and progress.</p>

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of  
FORM ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
Retirement Counseling  
Associates, LLC

SEC File Number:  
801-

Date:  
03/24/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Retirement Counseling Associates, LLC</b>		IRS Empl. Ident. No.: <b>06-1531582</b>
Item of Form (identify)	Answer	
Items 12.A(1 & 2) & 12.B	<p>Many do so by contacting Frederick L. Munk, Jr. or one of the associate financial planners for a periodic financial review. Some clients are scheduled for an asset rebalance (not a comprehensive financial planning review) annually, semi-annually or quarterly. When the review date arrives, Frederick L. Munk, Jr. calls the client for permission to conduct the asset rebalance review and trade as necessary. The comprehensive financial planning review consists of a meeting with the client to review progress and change from the last meeting and to reassess needs and goals. Changes would be made in financial plans as indicated by the client's present situation in relation to present needs and goals and Advisor's current market outlook. Frederick L. Munk, Jr. or associate financial planner, Susan Hunter (CRD 5308219), will do the review as assigned by and under supervision of Frederick L. Munk, Jr..</p> <p>Most clients receive no regular reports. Clients receive statements of all transactions plus statement of current value from the investment companies in which client's funds are invested. Some clients receive quarterly statements from Advisor summarizing all investments giving account numbers, market values, yield information, market category and pertinent notes. These clients are on a quarterly billing basis.</p> <p><b>Discretion and Brokerage Recommendations</b></p> <p>Advisor manages accounts, in which certain clients' investments are bought and sold, on a discretionary basis, within the clients' existing accounts. The money under management cannot be transferred out of the clients' accounts without the clients' approval and participation.</p> <p>In many cases, Advisor has "trading authorization" for client brokerage accounts with a discount broker or mutual fund company. This is to facilitate implementing investment recommendations made in discussions with client. Advisor receives no commission or remuneration of any sort from any brokerage company or mutual fund company for any such trading activity.</p> <p>Whenever a client does not have any existing stock broker, and one is necessary to implement our recommendation, Advisor recommends a nationally prominent discount broker (Charles Schwab &amp; Co.) or mutual fund company (usually Fidelity or Vanguard mutual funds) be used. Commissions charged by these companies are based on their standard national scale and are much lower than those charged by the full service brokerage firms. Advisor receive no remuneration, bonuses, gifts, special services or any benefit from the recommended broker for such recommendations.</p>	

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**Schedule F of  
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Applicant:  
Retirement Counseling  
Associates, LLC

SEC File Number:  
801-

Date:  
03/24/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

Retirement Counseling Associates, LLC

IRS Empl. Ident. No.:

06-1531582

Item of Form  
(identify)

Answer

(Complete amended pages in full, circle amended items and file with execution page (page 1).)