

Item 1 Cover Page

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This brochure provides information about the qualifications and business practices of Saving2Retire, LLC (S2R). If you have any question about the contents of this brochure, please contact us at 866-930-1870 or youngster92618@yahoo.com. 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 Saving2Retire, LLC also is available on SEC's website at www.adviserinfo.sec.gov.

Saving2Retire, LLC is a Registered Investment Advisor. Please note that registration does not imply a certain level of skill or training.

Item 2. Material Changes

Our last annual update to this Firm Brochure was on March 31, 2015. The only material change to report since that date is the firm is in the process of switching from an investment adviser registered with the Securities and Exchange to Commission to a state registered investment adviser.

In the future, this Item will discuss only specific material changes that are made to the Firm Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of this brochure.

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Item 4 Advisory Business

A. Description of business: Saving2Retire, LLC (S2R) has been a Registered Investment Advisor since 2011. Its principal, Marian P Young has been a Registered Investment Advisor since 1997. Ms. Young owns 100% of S2R.

B. Description of advisory services: Saving2Retire, LLC is an investment advisory firm that helps clients manage their portfolio for retirement.

The company provides investment advice on saving for retirement using the capital markets. The investment advice will be limited to investments and strategies suitable for retirement needs. This will include income generating strategies, safety of principle strategies, accumulation strategies; and distribution strategies. General securities (stock & bonds), mutual funds (including exchange traded funds or ETFs), and government securities will be used.

S2R may provide assistance in the following investment advisory services:

1. Identifying needs and establishing long term goals
2. Asset Allocation
3. Investment Policy Statement
4. Selection of investment managers and investment products
5. Portfolio rebalancing
6. Performance reporting
7. Advisor review & recommendations
8. Advisor monitoring & supervision
9. Investment Education

Note: The client is under no obligation to act upon the investment advisor's recommendations and; if the client elects to act upon any of the recommendations, the client is under no obligation to affect the transaction through the investment advisor.

C. Tailoring advisory services to individual needs: S2R will use questionnaires to assist each individual with selecting customized investment strategies. Clients may impose restrictions on investing in certain securities. Clients should present those restrictions in writing to S2R.

D. Wrap Fee programs: S2R does not have wrap programs.

E. Amount of assets we manage: As of December 3, 2015, S2R advises on \$4,530,238 in discretionary assets.

Item 5 Fees and Compensation

A. How we are compensated: Portfolio management fees are based on a percentage of assets under management. The annual management fee schedule is as follows:

Custodian Reported Account Value	Annual Management Fee
\$1 to \$100,000	2.00%
\$100,001 to \$500,000	1.62%
\$500,001 to \$3,000,000	0.85%
\$3,000,000 and above	0.50%

The management fee is calculated and paid monthly in arrears. The management fee is based on the custodian reported account value as of the last business day of the month. The fees are not negotiable.

Note: Lower fees for comparable services may be available from other sources.

- B. How fees are paid: With your signed permission on a Limited Power of Attorney, your custodian will withdraw your fees for managing your account each month from your account.
- C. Other types of fees: Our fees do not include transaction fees, brokerage commissions and other related costs and expenses you will pay. You may also pay fees charged by your custodian, mutual funds, and other money managers, including management fees, custodial fees, mutual fund fees, taxes and transfer fees. S2R does not receive a portion of any of these fees. Simply put, they are a necessary part of doing business in the securities industry. And please remember that by using no load products, we are keeping your out-of-pocket expenses as low as we possibly can. (Please refer to item 12.)
- D. Fees charged in advance: S2R does not charge fees in advance for portfolio management.
- E. Compensation (commissions) for the sale of securities: S2R does not accept commissions or any other form of compensation for any of its recommendation of investment products.

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

S2R does not charge performance based fees or side-by-side management.

Item 7. Types of Clients

Most clients are individuals. S2R does not impose any requirements on the minimum account size for opening or maintaining an account.

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

- A. Analysis & strategies: S2R may use both technical and fundamental security analysis in setting its strategies; as well as macro-economic analysis.

Fundamental analysis is a technique that attempts to determine a security's value by focusing on underlying factors that affect a company's *actual* business and its future prospects. The analysis is performed on historical and present data. On a broader scope, one can perform fundamental analysis on industries or the economy as a whole. The term refers to the analysis of the economic well-being of a financial entity as opposed to only its price

movements. The risk associated with fundamental analysis is that despite that appearance that a security is undervalued, it may not rise in value as predicted.

Technical Analysis is a method of evaluating securities by analyzing statistics generated by market activity, such as past prices and volume. Technical analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future activity. The risk associated with technical analysis is that there is no broad consensus among technical traders on the best method of identifying future price movements.

The strategies are primarily geared for retirement investment accumulations and have evolved over years of market and portfolio management experience. The Client should be aware that investing in securities involves risk of loss that the client should be prepared to bear.

- B. Material risks involved in our analysis or strategies: The investment strategies are geared for retirement needs; the strategies are not believed to involve significant or unusual risk.
- C. Do we recommend primarily a particular type of security: Client accounts are placed in general securities (stocks & bonds), mutual funds, and government securities; none of which are customarily considered to involve significant or unusual risk, but, as noted above, investing in securities always involves risks.

Item 9. Disciplinary Information

- A. Criminal or civil actions: No criminal or civil actions.
- B. Administrative proceeding before The SEC or any other government agency: As of November, 23, 2015, Ms. Young is barred from associating with an investment adviser in California for failing to cooperate during an attempt to register in the state. The state claimed that Ms. Young failed to provide truthful and complete information. Mr. Young denies the claims and is fighting this action.
- C. Any self-regulatory organization (SRO) proceedings: There are none.

Item 10. Other Financial Industry Activities and Affiliations

- A. Are we registered representatives of a securities broker/dealer: No one at Saving2Retire is or will ever be a securities broker/dealer or a securities registered representative.
- B. Are we a futures commission merchant, commodity pool operator or a commodity trading advisor: No one at Saving2Retire is or ever will be a futures commission merchant, a commodity pool operator or a commodity trading advisor or an associated person of the above-mentioned 3 entities.

C. Do we have any other financial relationships or arrangements that are material to our business: S2R does not have any financial relationships or arrangements material to its business.

D. Do we recommend other registered investment advisors and receive compensation: S2R does not make recommendations for compensation.

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

A. Code of Ethics: Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity & trust. It ensures that we always put your interests first. We hold ourselves to high standards and diligence. Taken as a whole, our Code of Ethics is our promise to work hard in your interests, with complete confidentiality and honesty. We will immediately provide a copy of our Code of Ethics to any client or prospective client upon request.

B. Material financial interests in investments we recommend: We will not recommend an investment to you in which we have a material financial interest. We do not act as a principal and buy securities from, or sell securities to clients. We are not general partners in a partnership so we will not solicit your investments for such. We are not investment advisors to any investment company, so we will not solicit your investments for such.

C. Do we invest in securities we recommend to you: On occasion, we may buy or sell securities we recommend to you. We have found over the years that clients like to invest in the same investments we do. That makes sense. If we like it for ourselves, why shouldn't our clients like it too, always depending on their investment goals, objectives and time frame. We feel that there is just a tiny conflict of interest in owning the same securities as we recommend to you because the securities we recommend are widely held and publicly traded and we are too small advisors/investors to affect the market in widely held and publicly traded securities.

D. Do we buy or sell securities about the same time as you: No. In addition, we do not allow "front running" (buying or selling before you), or buying or selling securities contemporaneously with you.

Item 12. Brokerage Practices

A. Factors we used in selecting a custodian for you: We have selected a custodian based on its: Costs: Among the best in the world of custodians

- Skills: Very few mistakes so far
- Reputation: Other RIAs that use them have sworn by them. That's real important.
- Dependability: Rarely a problem

- **Compatibility with you:** This custodian deals mainly with small independent RIAs like us.

1. Soft dollars we don't do "soft dollars". It is difficult to define, but a good example would be if a custodian offered us research or other benefits to place our clients with them.
2. Brokerage for client referrals we don't do "brokerage for client referrals". By that we mean we haven't selected our custodian on the basis that it will send us other client referrals in exchange for your custodial business.
3. Directed brokerage: We don't do "directed brokerage". That means we don't recommend, request or require that you direct us to execute transactions through a specified broker/dealer. If we did it, we may be unable to achieve favorable execution of trades and it would cost you money.

B. Aggregating client accounts: We rarely have the opportunity to "aggregate" the purchase or sell of securities for you. Since all our clients are different in age, size of portfolio, wants & needs, risk taking; they add and withdraw funds at different times; they generally transact sales and buys at different times throughout the year.

Item 13 Review of Accounts

A. Frequency & nature of reviews: The capital markets and securities are reviewed on ongoing basis. Client accounts are reviewed quarterly against the backdrop of the capital markets. All accounts are reviewed by STR president, Marian P. Young.

B. Reviews on an other than periodic basis: On occasions, such as a dramatic market move (in either direction), or any catastrophe, we review client accounts to ascertain if we need to make appropriate repositioning moves for you.

C. Client reports: S2R prepares regular client *reports*, the reports include performance of individual securities and portfolio performance. Also return to date information is included. These reports are written. Your custodian sends your account statements, transaction confirmations, all applicable tax documents, required minimum distributions form from any qualified plans, and proxy documents, including ballots and any communication from public companies. In addition, you also receive statements from any mutual funds you may own and other money managers you may utilize.

Item 14 Client Referrals and Other Compensation

A. Do we get economic benefits from a non-client for providing certain advice to you: No, In addition, we do not accept sales awards or other prizes, such as trips. We pay for our own trips.

B. Do we pay for client referrals: We do not *pay* for client referrals.

Item 15 Custody

All client funds, securities and accounts are held at third-party custodians. S2R does not take possession of a client's funds or securities. However, with respect to Portfolio Management Services the client will be asked to authorize your account's custodian with the ability to deduct S2R's management fees directly from your account. A client may terminate this authorization at any time by notifying S2R or your custodian (email notice is acceptable). Your custodian will also send monthly statements indicating the amount of fees withdrawn from your account. S2R urges each client to carefully review such statements.

Item 16 Investment Discretion

Investment decisions are managed based on the client investment policy statement on a discretionary basis. Any adjustments to the investment strategy is discussed with and approved by clients prior to changes. Any authorizations on your account are indicated by the Limited Power of Attorney you sign on the opening of your accounts at the custodian.

Included in your account opening paperwork is a custodian provided Limited Power of Attorney (LPOA). By signing the custodian's LPOA, you authorize us to open the account, trade securities in your account, and send withdrawals of funds to your address of record upon your request. You also authorize us to receive duplicate confirmations & statements and along with authorizing the custodian to deduct our fees from your account.

Item 17 Voting Client Securities

A. Do we accept authority to vote client securities: We do not vote client securities.

B. If we do not have that authority, disclose that fact: We do not have the authority to vote client securities. You will receive your proxies or other solicitations directly from your custodian and we encourage you to discuss them with your legal representatives as we not in a position to answer any of your questions regarding proxies.

Item 18. Financial Information

A. Do we require prepayment of fees of more than \$500/more than 6 months in advance: No, we never charge more than \$500 more than 6 months in advance.

B. If we require such prepayment, is there any impairment for us to make a refund: See above.

C. Bankruptcy: Neither Marian P Young, nor Saving2Retire, LLC has ever filed for bankruptcy.

Item 19. Requirements for State-Registered Advisers

A. Executive Officer: We have one executive officer (management person), Marian Young. Her biographical information is provided in the attached Brochure Supplement document.

B. Other Business Activity: Ms. Young is not engaged in any other business activities.

C. Additional Compensation/Performance Fees: Ms. Young does not receive any additional compensation or performance fees.

D. Disciplinary History: As of November, 23, 2015, Ms. Young is barred from associating with an investment adviser in California for failing to cooperate during an attempt to register in the state. The state also claimed that Ms. Young failed to provide truthful and complete information. Mr. Young is fighting this bar.

E. Relationships with Issuers of Securities. Mr. Young does not have any relationships or arrangement with issuers of securities.

Conflicts of Interest Disclosure

Pursuant to California Code of Regulations Section 260.238(k), in this Part 2, Adviser, its representatives and employees have disclosed all material conflicts of interests that could reasonably be expected to impair the rendering of unbiased and objective advice. The conflicts of interest may include, but are not limited to: (a) compensation arrangements connected with advisory services which are in addition to the advisory fees, (b) other financial industry activities or affiliations, or (c) participation of interest in Client transactions.