

# Form ADV Part 2A Brochure

## **ONE Retirement, LLC**

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Leawood, KS 66211

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913-663-2376

February 22, 2012

This Brochure provides information about the qualifications and business practices of ONE Retirement, LLC (ONE). If you have any questions about the contents of this Brochure, please contact us at 913-663-2376. 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.

ONE is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information from which you determine whether to hire or retain an Adviser.

Additional information about ONE is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

This Brochure dated February 22, 2012, is an initial Brochure prepared according to the SEC's requirements and rules.

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

Pursuant to SEC Rules, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (913) 663-2376.

Additional information about ONE is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with ONE who are registered as investment adviser representatives of the firm.

### Item 3 - Table of Contents

Item 1 – Cover Page .....	i
Item 2 – Material Changes .....	ii
Item 3 - Table of Contents.....	iii
Item 4 – Advisory Business .....	1
Item 5 – Fees and Compensation.....	1
Item 6 – Performance-Based Fees and Side-By-Side Management.....	2
Item 7 – Types of Clients .....	2
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss .....	2
Item 9 – Disciplinary Information.....	3
Item 10 – Other Financial Industry Activities and Affiliations .....	3
Item 11 – Code of Ethics .....	3
Item 12 – Brokerage Practices.....	3
Item 13 – Review of Accounts.....	4
Item 14 – Client Referrals and Other Compensation .....	5
Item 15 – Custody.....	5
Item 16 – Investment Discretion .....	5
Item 17 – Voting Client Securities .....	5
Item 18 – Financial Information .....	6
Item 19 – Requirements for State-Registered Advisers .....	6
Brochure Supplement(s)	

#### **Item 4 – Advisory Business**

ONE Retirement, LLC (CRD # 161614) (ONE) is registered as an investment adviser with the United States Securities and Exchange Commission. ONE is based in Kansas and is organized as a limited liability company under the laws of the State of Kansas and the United States of America. ONE was organized as an LLC in 2011, but its affiliate, Sanders Booze & Company has been in business since 2003. ONE currently has 3 employees.

ONE's principal office and place of business is located at 4000 W. 114<sup>th</sup> St., Suite 160, Leawood, Kansas 66211. Regular business hours are from 8:00am to 5:00pm Monday through Friday. The firm can be contacted by phone at (913) 663-2376 and by fax at (877) 822-1807. The firm's primary web address is [www.oneretirementplan.com](http://www.oneretirementplan.com).

The "ONE Retirement Plan Program" is a comprehensive 401(k) retirement plan program made available to plan sponsors. The program includes many of the plan sponsor's fiduciary responsibilities, including investment manager and record keeper due diligence, fee reviews and vendor negotiations. ONE Retirement, LLC serves as the named fiduciary and program manager for the ONE Retirement Plan Program.

Ronald Nelson Sanders, AIF® and Jonathan Lawrence Booze, J.D., CFP®, AIF® are co-founders of ONE Retirement, LLC.

As of October 27, 2011 Sanders Booze Capital Advisors, LLC, ONE's affiliate, managed approximately \$91,118,000 in assets on a discretionary basis. ONE was not in operation until early 2012 and therefore had no assets under management in 2011.

#### **Item 5 – Fees and Compensation**

For the ONE Retirement Plan program, ONE typically charges an annual fee based on the amount of assets held by the plan and number of plans in the program. Fees are negotiated on a case-by-case basis and are determined with each client depending upon the size and complexity of the retirement plan and the services rendered.

Fees are generally billed quarterly and may be collected in arrears or advance. Fees may be either billed to the client or deducted directly from the account. If billed, fees are due within 30 days from the date of the billing notice. The exact fee charged and payment

arrangements will be quoted and disclosed in the agreement for services prior to commencing such services. Upon termination of an agreement, any fees paid in advance will be prorated and any unearned fees will be refunded.

#### **Item 6 – Performance-Based Fees and Side-By-Side Management**

ONE does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) for the ONE Retirement Plan Program, and consequently does not simultaneously manage performance based and non performance based accounts.

#### **Item 7 – Types of Clients**

The ONE Retirement Plan program provides services to defined contribution plans.

For the ONE Retirement Plan Program, ONE does not require a minimum plan size, but does require a minimum fee of \$5,500. The foregoing minimum may be waived by ONE.

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

The ONE Retirement Plan Program does not directly manage assets. Instead, the program will manage some or all of the following on the client's behalf:

- Program management and key fiduciary responsibilities
- Fee reviews and vendor negotiations
- Regulatory compliance
- Recordkeeper, investment manager, and auditor ongoing due diligence
- Investment policy implementation

Plan sponsors and plan participants should understand that investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, and political risk, among others.

## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of our management. Neither SBCA nor ONE are currently subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

## **Item 10 – Other Financial Industry Activities and Affiliations**

Ronald Sanders and Jonathan Booze are also registered as investment advisory representatives of another non affiliated SEC registered investment advisory firm, Wealth Management Advisors, Inc., located in Leawood, Kansas. Both individuals are representatives of WMA, serve on the investment committee of WMA, and may refer wealth management clients to WMA from time to time.

## **Item 11 – Code of Ethics**

### **Code of Ethics**

ONE has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. ONE's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients. The Code also requires compliance with applicable securities laws and details possible disciplinary measures for violations. ONE will provide a complete copy of its Code of Ethics to any client upon request to the firm.

## **Item 12 – Brokerage Practices**

ONE does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated “qualified custodian”, generally a broker dealer, trust company, or bank. ONE makes brokerage and custodian recommendations to its institutional retirement plan clients on a case by case basis, and in some instances may have discretionary authority to select and retain brokers and/or custodians.

### Your Brokerage and Custody Costs

Our retirement plan clients receive various services directly from their custodians and brokers, so consequently incur varying costs. Fees applicable to our client accounts however may be treated favorably based on our volume of business. We feel this benefits you because the overall rates you pay may be lower than they might be otherwise.

### Products and Services Available to Us from Brokers/Custodians

Custodians and brokers used by our retirement plan clients generally do not provide us with any additional product or services. In limited cases where products or services may be made available to us, we could have an incentive to make a recommendation based on our interests rather than yours. However, we believe that our recommendations are made in the best interests of our clients, and that our recommendations are supported by the scope, quality, and price of their services to you and not any factors that would benefit us.

## **Item 13 – Review of Accounts**

### **Reviews of Accounts**

Reviews for ONE Retirement Plan Program clients are generally held annually, but may vary depending on the needs of the client.

All ongoing clients are advised that it remains their responsibility to advise us of any changes to their retirement plan document, and/or corporate objectives related to their retirement plan.

### **Regular Reports Provided to Clients**

ONE Retirement Plan Program client accounts will receive reports from the recordkeeper, investment manager, and/or custodian on at least a quarterly basis, and generally have on demand 24/7 access to account information.

#### **Item 14 – Client Referrals and Other Compensation**

Clients may be referred to the ONE Retirement Plan Program through relationships established through one of our affiliated companies (Sanders Booze Capital Advisors, LLC or Wealth Management Advisors, Inc.). ONE does not pay for these referrals or use the services of a solicitor.

#### **Item 15 – Custody**

As mentioned in Item 12 above, ONE does not maintain custody of client assets, but instead requires that all client assets be maintained in an account at a non affiliated “qualified custodian”.

Plan sponsors and plan participants will receive account statements directly from their custodian at least quarterly, which will be sent to the email or postal mailing address provided by the plan. We urge clients to carefully review these custodial statements when received and compare them to any reports received from us.

#### **Item 16 – Investment Discretion**

With respect to ONE Retirement Plan Program accounts, ONE will accept discretionary authority for certain functions of the plan. Any discretionary authority will be detailed in writing in the client agreement.

ONE will not exercise any discretionary authority until it has been given authority to do so in writing.

#### **Item 17 – Voting Client Securities**

ONE does not vote proxies on behalf of clients.



### **Item 18 – Financial Information**

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make certain disclosures.

ONE has no financial or operating conditions which trigger such additional reporting requirements.

### **Item 19 – Requirements for State-Registered Advisers**

As an SEC registered firm, this Item is non-applicable.