

Form ADV Part 2A

Brochure

ONE Retirement, LLC

Private Client Division

10851 Mastin Boulevard, Ste 270
Overland Park, KS 66210
www.oneretirement.com
913-663-2376

March 01, 2016

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**.

Item 2 – Material Changes

This Brochure dated March 01, 2016, is an amendment to the previously published annual update Brochure of the ONE Retirement, LLC, Private Client Division.

Since the filing of the firm's annual update Brochure on March 11, 2015, subsequently amended July 1, 2015 and December 1, 2015, we have made various updates to our Brochure but no materials changes were made.

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**. The SEC's web site also provides information about any persons affiliated with ONE who are registered as investment adviser representatives of the firm.

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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 5 employees.

ONE's principal office and place of business is located at 10851 Mastin Boulevard, Suite 270, Overland Park, KS 66210. 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.oneretirement.com**.

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

ONE Retirement, LLC has both a Retirement Plan Division and a Private Client Division. This Brochure relates to ONE's Private Client Division. For information about ONE's Retirement Plan Division, please refer to ONE's Retirement Plan Division Form ADV Part 2A Brochure.

Private Client Services

ONE provides services to individual investors and families. Private client services include a combination of financial planning services and investment management services. Financial planning may cover areas such as investment analysis, risk management, retirement planning, education funding and estate planning.

ONE's financial planning services may include consultations and/or written plans which analyze a client's financial situation and makes recommendations for strategies and methods of implementation of the strategies. ONE does not charge a separate fee for such services as they are included in the overall asset management fee charged to the client.

ONE's Private Client services also include providing investment management services (such as on-going monitoring, review and trade implementation) on accounts generally maintained at a custodian.

As of December 31, 2015 ONE managed approximately \$ 164,064,000 in assets on a discretionary basis.

Item 5 – Fees and Compensation

Private Client Services

ONE's standard Private Client fee schedule (which may be negotiable depending on factors such as the amount of assets under management, the client's current financial situation or complexity of the client's portfolio holdings) is based on assets under management and is as follows:

Assets under Management	Annual Fee
First \$1 million	0.95% per year
Next \$4 million	0.75% per year
Over \$5,000,000	0.65% per year

One-fourth of the annual fee is due quarterly. The fee will generally be due at the end of each billing quarter unless terminated prior to the end of a quarter. Fees are generally deducted directly from the client's account. Clients must provide the custodian with written authorization to have fees deducted from the account and paid to ONE. The custodian will send client statements at least quarterly showing all disbursements for the account, including the amount of the advisory fee, if deducted directly from the account. The exact fee schedule charged to a client 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.

At its discretion, ONE may offset or waive its advisory fee for services provided to certain clients that are affiliated with ONE. These clients include ONE officers, partners, employees and their family members. ONE may also offer group pricing discounts.

All management fees paid to ONE are separate and unrelated to any fees or expenses assessed by mutual funds or exchange traded funds, or to any trade commission charged by an account custodian. Information pertaining to fund-generated fees and expenses can be found in mutual fund and exchange traded fund prospectuses.

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 wealth management accounts, and consequently does not simultaneously manage performance based and non-performance based accounts.

Item 7 – Types of Clients

Through its Private Client Division, ONE provides portfolio management services to individuals, trusts, estates, charitable organizations and business entities.

For its services, ONE generally requires a relationship minimum of \$100,000 for individual clients and a generally requires a minimum fee of \$950 per year per client. ONE may waive the foregoing minimums at its

discretion.

Through its Retirement Plan Division, ONE provides services to defined contribution plans through its

ONE Retirement Program. For additional details about these services, please refer to the Retirement Plan Division Brochure.

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

ONE's general investment strategy, consistent with the tenets of modern portfolio theory, is to attempt to reduce risk and volatility by building globally diversified portfolios. This general strategy is used both with private clients and institutional retirement plan clients.

To implement this strategy, ONE uses both fundamental and technical investment analysis. While ONE generally does not engage in transactions that meet the technical definition of a short sale, ONE may from time to time engage in transactions (primarily by purchasing an exchange-traded fund) that have the effect of shorting a security or an asset class. ONE may also engage in transactions (primarily by purchasing an exchange-traded fund) that utilize leverage.

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. Certain trading strategies can affect investment performance through increased brokerage and other transactions. Each client's propensity for risk however is thoroughly evaluated, documented, and considered throughout the portfolio implementation process.

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 cofounded, manage, and are investment adviser representatives of an affiliated SEC registered investment advisory firm, Sanders Booze Capital Advisors, LLC, (SBCA) located in Overland Park, KS.

Although SBCA's client relationships have moved to ONE, SBCA continues to provide investment advisory services to ONE. SBCA also continues to maintain a referral agreement with Russell Financial Services Inc. ("RFS"), from whom SBCA receives a referral fee for clients that it referred to RFS. Because ONE may use or recommend mutual funds managed by Russell Investment Management Company, the parent of RFS, in client accounts, a potential conflict of interest exists. However, ONE's use of, or recommendations related to, mutual funds, including those managed affiliates of RFS, are based solely on the individual needs of the client.

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.

Trading Conflicts of Interest

Individuals associated with ONE are permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by ONE is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, ONE requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. ONE also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

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 or bank. ONE generally recommends that its private clients establish brokerage/custodial accounts with TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC/NFA ("TD Ameritrade"), a registered broker-dealer, but assets may be held elsewhere. ONE makes brokerage and custodian recommendations to its institutional retirement plan clients on a case by case basis.

While ONE may recommend certain brokers or custodians, you will ultimately decide whether to open your account with a specific broker or custodian by entering into an account agreement directly with them. Although ONE cannot actually open accounts for you, we can assist you in opening an account.

When recommending brokers or custodians for its clients, ONE considers many different factors including quality of service, services offered, execution quality, transaction costs, reputation of the firm, financial resources, and stability, among others. In determining the reasonableness of a broker's compensation, we consider the overall cost to you relative to the benefits you receive, both directly and indirectly, from the broker.

Your Brokerage and Custody Costs

Our private clients receive various services directly from our custodian. For our clients' accounts that our custodian maintains, the custodian generally does not charge separately for custody services but instead is compensated by charging commissions or other fees on trades that it executes or trades that are executed by other brokers to and from the custodial accounts. Fees applicable to our client accounts are based on the level of assets maintained by our firm. We feel this benefits you because we expect the overall rates you pay

will be lower than they might be otherwise.

Since our custodians charge you a fee for each trade that we have executed by a different broker-dealer, we have the custodian execute most trades for your account in order to minimize your trading costs.

We have determined that having the custodian execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means seeking the most favorable terms for a transaction based on all relevant factors, including those listed above.

Products and Services Available to Us from Brokers/Custodians

Our custodians provide us and our clients with access to its institutional brokerage services like trading, custody, reporting, and related services, many of which are not typically available to retail customers. Our custodians also make available various support services, some of which may help us manage or administer our clients’ accounts, while others may help us manage and grow our business.

Our custodians’ institutional brokerage services which benefit you directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through our custodian include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our custodians also make available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both the custodian’s own and that of third parties. We may use this research to service all or a substantial number of our clients’ accounts, including accounts not maintained at the custodian. In addition to investment research, the custodian also makes available software and other technology that provide access to client account data, facilitates trade execution for multiple client accounts, provides pricing and other market data, facilitates payment of our fees from our clients’ accounts, and assists with back-office functions, recordkeeping, and client reporting.

Our custodians also offer other services intended to help us manage and further develop our business. These services include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, and access to employee benefits providers, human capital consultants, and insurance providers.

The availability of these services from our custodian benefits us because we do not have to produce or purchase them. Of course, this may give us an incentive to recommend that you maintain your account with our custodian based on our interests rather than yours, which is a potential conflict of interest. We believe, however, that our selection of custodians is in the best interests of our clients, and is primarily supported by the scope, quality, and price of our custodians’ services and not those services that benefit only us.

Aggregation of Transactions

ONE may, from time to time, aggregate client orders into blocks in order to facilitate more efficient account management and execution, and in order to be able to treat clients more equitably. When aggregating orders, an average price is given to all participants in the block, or other measures are taken, in order to treat all accounts fairly.

Item 13 – Review of Accounts

Reviews of Accounts

Private Client accounts are supervised by the President of ONE. In addition to ongoing supervision, accounts are generally reviewed more formally on a quarterly basis. The quarterly review generally includes assessing client goals and objectives, evaluating the employed strategy, monitoring the portfolio, and addressing the need to rebalance. ONE will periodically review client's investment policy and risk profile, and discuss the re-balancing of each client's accounts to the extent appropriate.

Additional account reviews may be triggered by a specific client request, by a change in client goals or objectives, by an imbalance in a portfolio asset allocation, or by market or economic conditions.

All ongoing clients are advised that it remains their responsibility to advise us of any changes in their investment objectives and/or financial situation.

Regular Reports Provided to Clients

Private clients are provided with account statements from their custodian on at least a quarterly basis which list account holdings and transactions for the period. Private clients may also be provided with written performance reports on a quarterly basis that detail current market value, performance relative to market benchmarks, and overall portfolio allocation. We urge clients to carefully review custodial statements and compare them to reports provided by us.

Item 14 – Client Referrals and Other Compensation

Related to our Private Client Division, ONE receives economic benefits from our custodians in the form of the support products and services that are made available to us and to other independent investment advisors. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. The availability to us of our custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

ONE may also receive economic benefits through referring clients or prospective clients to unrelated investment advisory firms or institutional pension consultants. When ONE does so, ONE may be paid a portion of the fees generated by the referred prospect. Such arrangements are structured to be in compliance with applicable securities laws. Investors are advised that ONE may have a conflict of interest by referring those third-party investment advisors or institutional consultants that have agreed to pay a portion of their advisory fee to ONE.

ONE may also pay individuals or other professional entities to refer clients to us via a Solicitor's Agreement. Such agreements are structured to be in compliance with applicable securities laws. Each client is provided a disclosure statement prior to or at the time of entering into any advisory contract which describe the specific compensation arrangement. The advisory fee charged to clients will not increase as a result of the referral arrangement.

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”. ONE generally recommends that its wealth management clients establish brokerage/custodial accounts with TD Ameritrade, but assets may be held elsewhere. 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.

Clients 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 client. We urge clients to carefully review these custodial statements when received and compare them to reports received from us.

Item 16 – Investment Discretion

ONE will accept discretionary authority to manage securities accounts on behalf of wealth management clients.

When granted authority to manage accounts, ONE customarily has the authority to determine which securities and the amounts that are bought or sold. Any discretionary authority accepted by ONE however is subject to the client’s risk profile and investment objectives, and may be limited by any other limitations provided by the client in writing.

ONE will not exercise any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written agreement between ONE and the client, and is also granted in the written agreement with the third party custodian.

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.