

Retirable, Inc.

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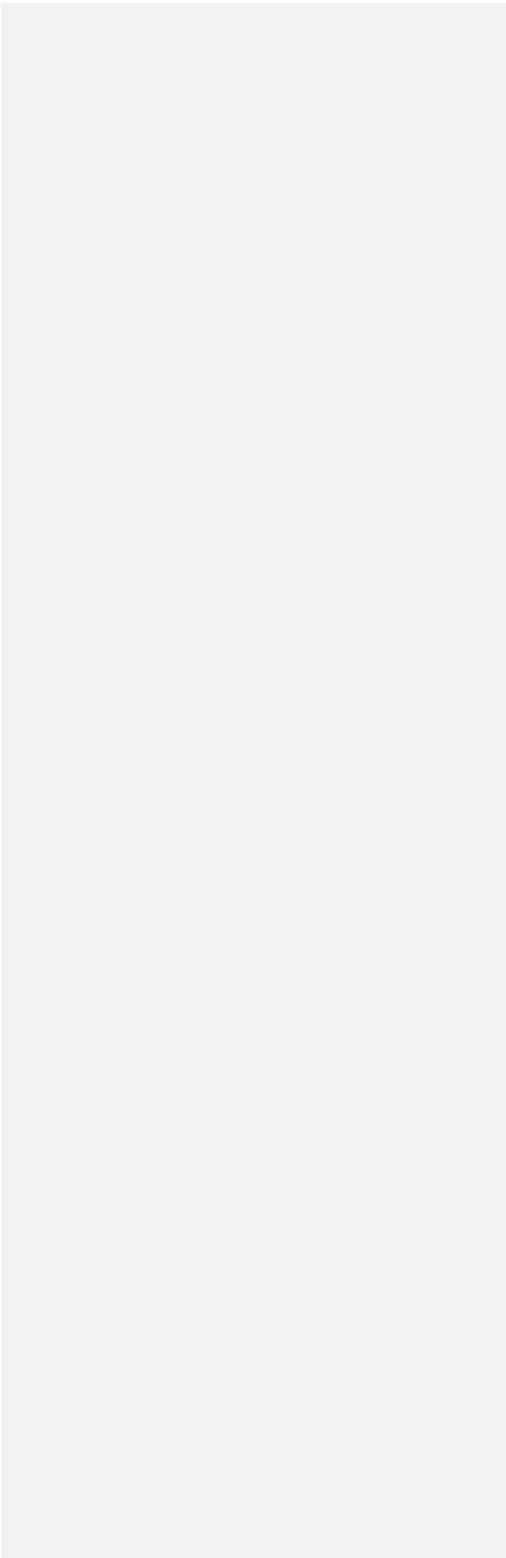
This Brochure provides information about the qualifications and business practices of Retirable, Inc. ("Retirable"). If you have any questions about the contents of this Brochure, or would like to receive the most recent version, please contact us by telephone at (225) 307- 3844 or via email at info@retirable.com. 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.

Retirable is a Registered Investment Adviser with the United States Securities and Exchange Commission. Registration as an Investment Adviser does not imply any level of skill or training.

Additional information about Retirable is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Material Changes

No material changes.



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Item 4 – Advisory Business Introduction

Retirable, Inc. (“Retirable”) is a Registered Investment Adviser which provides retirement planning advice, including investment advice relating to retirement assets, through a web-based application for our Clients. We are registered through and regulated by the United States Securities and Exchange Commission (“SEC”).

Retirable was founded in 2020 by R. Tyler End, CFP®, who serves as the CEO.

Retirable provides tailored retirement planning advice for our Clients through our web-based application, with a core principle of upholding our fiduciary duty to always act in our Clients’ best interest.

We tailor our retirement planning advice based on each Client’s unique life and financial circumstances, which we gather from the Client through individual questionnaires (i.e. - “Missions”) focusing on different components of retirement. We provide tailored retirement planning advice based on the information provided by the Client. We encourage Clients to update their information as often as possible to ensure they receive accurate advice. All interactions with and advice provided to our Clients are conducted through our web-based application.

If you elect to use Retirable’s service, you will agree to a written Customer Services Agreement, which will detail the monthly service fee, terms, and conditions of Retirable’s services. You will also receive a copy of this Brochure.

Retirable does not manage any Client funds or assets.

Commented [1]: CYA language so that Retirable is only responsible for advice given based on accurate/up to date Client info.

Note to build in regular (typically annually and no less frequent than every 18 months, but cadence in your discretion) reminders to update Client profile/Mission info.

Commented [2]: Note to have a written services agreement - this isn't a registration requirement, but a legal requirement to create a contractual relationship between Retirable and customers (e.g. - so you can charge \$\$ for specified services, including billing terms!!!)

Item 5 - Fees and Compensation

Retirable services are offered for a flat monthly subscription fee.

Commented [3]: Noting that any compensation Retirable may receive in the future for customer referrals (or anything else stemming from its retirement planning service) should be included here. So this section covers both \$ paid by actual customers, and also \$ Retirable can make from partners.

Item 6 - Performance Based Fees and Side by Side Management

Retirable does not charge any performance based fees.

Commented [4]: This is the place to add any fee variations - monthly payment, annual payment (with discount), tiered services (basic - only app; premium - access to human CFP).

Updates with expansion in services/fee structure can be added later.

Item 7 - Types of Clients

Retirable provides retirement planning services to individuals.

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

Retirable bases retirement planning advice on the Certified Financial Planner Standards of Ethics. Retirement advice relating to investment assets are provided with the fiduciary standard and focused on providing financial stability and principal preservation for the duration of retirement.

While Retirable is dedicated to providing retirement planning advice to you to help you navigate your retirement period, there are risks inherent in securities investments so we cannot guarantee any performance based on our advice.

The performance of Retirable's investment advice depends upon market movements. There can be no assurance that you will achieve your goals or positive investment performance over any period of time. While it is not possible to enumerate all possible risks, below are some of the common factors that can produce a loss in securities investments:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline, and the market value of any mutual fund and/or exchange-traded fund holding those bonds.
- Market Risk: The price of a common stock, bond, or mutual fund and/or exchange-traded fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, purchasing power may be eroding at the rate of inflation making your investment worth less.

Commented [5]: +tyler@retirable.com Note to add in any other principles/priorities that's the basis of the Retirable advice model.

I didn't include income generation here, but it's a possibility. I don't think Growth applies during retirement planning phase anymore.

Liquidity of investments also worth adding here since Retirable customers will actually be liquidating instead of buy/holding.

Commented [6]: <https://www.cfp.net/ethics/compliance-resources/2020/01/practice-standards-for-the-financial-planning-process>

^ Can we use this?

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 your evaluation of us or the integrity of our management. We do not have any information to disclose about Retirable. We are committed to serve our Clients' best interest.

Item 10 – Other Financial Industry Activities and Affiliations

Retirable does not participate in other business activities or have any outside affiliations at this time.

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

General Information

We have adopted a Code of Ethics for all Retirable supervised persons describing our high standards of business conduct, and fiduciary duty to you, our Client.

The Code of Ethics includes provisions relating to the confidentiality of Client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and personal securities trading procedures. All of our supervised persons must acknowledge the terms of the Code of Ethics annually, and as amended.

You may request a copy of the Retirable Code of Ethics by email info@retirable.com.

Privacy

We are committed to safeguarding your confidential information and hold all personal information provided to us in the strictest confidence. These records include all personal information that we collect from you or receive from other firms in connection with any of the financial services they provide. We also require other firms with whom we deal with to restrict the use of your personal information. Our Privacy Policy is available on our website.

Item 12 - Brokerage Practices

Retirable does not provide any brokerage practices on behalf of Clients.

Item 13 - Review of Accounts

Retirable does not review individual Client information unless in the case of updating our retirement planning advice generating algorithms.

Clients are able to access the information they provided to Retirable, and their tailored retirement planning advice, through our web-based application.

Item 14 - Client Referrals and Other Interests

Retirable does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Retirable clients.

Retirable may offer nominal compensation to current clients, affiliate marketers, solicitors, and other strategic partners who recommend Retirable and refer new clients. New clients are advised of such compensation prior to opening an account. Retirable supervises the referral activities of current customers, affiliate marketers (including “bloggers”), solicitors, and other strategic partners. Clients are not charged any fee, nor do they incur any additional costs for being referred to Retirable by a current client, affiliate marketer, solicitor, or other strategic partner.

Item 15 - Custody

Retirable does not manage any Client assets or have any custody of Client assets.

Item 16 – Investment Discretion

Retirable does not accept any discretionary authority over Client securities accounts.

Item 17 – Voting Client Securities

Retirable does not have, nor do we accept, any authority to vote Client securities.

Item 18 - Financial Information

Not Applicable.

