

**Registered As: MIIBG, LLC | CRD No. 310779 | Doing Business As Retirement Architecture**



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## **Form ADV Part 2A – Firm Disclosure Brochure**

**Effective: September 02, 2020**

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Retirement Architecture (“the firm”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (866) 294-3232 or by email at [danielle@retirementarchitecture.com](mailto:danielle@retirementarchitecture.com). The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about the firm to assist you in determining whether to retain the firm. Additional information about Retirement Architecture is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching our CRD number 310779.

## **Item 2 – Material Changes**

Retirement Architecture is a newly formed registered investment advisor. This is the initial filing of the Disclosure Brochure. Annually, a complete Disclosure Brochure will be offered to clients along with a summary of material changes, if any, within 120 days from the firm's fiscal year-end.

At any time, the current Disclosure Brochure is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching the firm name or CRD number 310779. A copy of this Disclosure Brochure may be requested at any time, by contacting (866) 294-3232 or by email at [danielle@retirementarchitecture.com](mailto:danielle@retirementarchitecture.com).

### **Item 3 – Table of Contents**

<b>Item 1 – Cover Page .....</b>	<b>1</b>
<b>Item 2 – Material Changes .....</b>	<b>2</b>
<b>Item 3 – Table of Contents .....</b>	<b>3</b>
<b>Item 4 – Advisory Business .....</b>	<b>4</b>
<b>Item 5 – Fees and Compensation .....</b>	<b>4</b>
<b>Item 6 – Performance-Based Fees and Side-By-Side Management .....</b>	<b>4</b>
<b>Item 7 – Types of Clients .....</b>	<b>4</b>
<b>Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.....</b>	<b>5</b>
<b>Item 9 – Disciplinary Information.....</b>	<b>5</b>
<b>Item 10 – Other Financial Industry Activities and Affiliations.....</b>	<b>5</b>
<b>Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....</b>	<b>5</b>
<b>Item 12 – Brokerage Practices .....</b>	<b>5</b>
<b>Item 13 – Review of Accounts.....</b>	<b>5</b>
<b>Item 14 – Client Referrals and Other Compensation.....</b>	<b>6</b>
<b>Item 15 – Custody .....</b>	<b>6</b>
<b>Item 16 – Investment Discretion.....</b>	<b>6</b>
<b>Item 17 – Voting Client Securities .....</b>	<b>6</b>
<b>Item 18 – Financial Information.....</b>	<b>6</b>

## **Item 4 – Advisory Business**

### **Firm Information**

The firm was organized in New York as a limited liability company in 2017 and registered as an investment advisor with the SEC in 2020 to serve as a cash solicitor. This disclosure brochure provides information regarding the qualifications, business practices and details of the advisory services provided by the firm and the applicable fees.

### **Principal Owners**

The firm was co-founder by Brett T. Saso, Sr. and Danielle M. Carlson-Murphy. Mr. Saso serves as the President and Chief Executive Officer. Ms. Carlson-Murphy serves as the Chief Financial Officer and Chief Compliance Officer.

### **Advisory Services Offered**

Services are limited to acting as a cash solicitor for other registered investment advisors.

### **Client Account Management**

Retirement Architecture does not provide client account management.

### **Assets Under Management**

The firm currently has no assets under management nor does the firm expect to have assets under management.

Assets under Management	
Discretionary	\$0.00
Non-Discretionary	\$0.00
Total	<b>\$0.00</b>

## **Item 5 – Fees and Compensation**

Retirement Architecture is only compensated by a referral fee. A flat referral fee of \$250 per introduction is typical but may be higher or lower as circumstances may warrant.

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

Retirement Architecture does not charge performance-based fees for its investment advisory services and does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund). Retirement Architecture has no financial incentive to recommend or implement any particular investment.

## **Item 7 – Types of Clients**

Retirement Architecture does not offer investment advisory services directly to clients but acts as a cash solicitor for clients seeking an Advisor to provide retirement planning services.

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

Retirement Architecture does not manage assets and has no methods of analysis, investment strategies or risks or loss to disclose. However, securities can fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. The specific risks associated with a method of analysis, investment strategy or risk of loss are disclosed in the ADV 2A of each registered investment advisor for whom Retirement Architecture serves as a cash solicitor.

## **Item 9 – Disciplinary Information**

There are no legal, regulatory or disciplinary events involving the firm or any of its Supervised Persons.

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

Retirement Architecture has no other financial industry activities or affiliations to disclose.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **Code of Ethics**

Retirement Architecture has implemented a Code of Ethics (the “Code”) that defines our fiduciary commitment to each Client. This Code applies to all persons associated with the firm (our “Supervised Persons”). The Code was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. The firm and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of the firm’s Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code, please contact us at (866) 294-3232 or by email at [danielle@retirementarchitecture.com](mailto:danielle@retirementarchitecture.com).

### **Personal Trading with Material Interest**

Retirement Architecture does not act as principal in any transaction. In addition, Retirement Architecture does not act as the general partner of a fund, or advise an investment company. The firm does not have a material interest in any securities traded in client accounts.

### **Personal Trading in Same Securities as Clients**

Retirement Architecture does not buy or sell securities for client accounts and consequently does not have a conflict of interest or a disclosure obligation that would otherwise apply.

### **Personal Trading at Same Time as Client**

Retirement Architecture does not buy or sell securities for client accounts and consequently does not have a conflict of interest of disclosure or obligation that would otherwise apply.

## **Item 12 – Brokerage Practices**

Retirement Architecture does not recommend broker/dealers for client transactions.

## **Item 13 – Review of Accounts**

Retirement Architecture does not maintain client accounts.

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

Retirement Architecture is compensated exclusively for acting as a cash solicitor and does not provide investment advice or other advisory services.

**Item 15 – Custody**

Retirement Architecture does not have custody of client funds or securities.

**Item 16 – Investment Discretion**

Retirement Architecture does not accept discretionary authority to manage securities accounts.

**Item 17 – Voting Client Securities**

The firm does not vote client proxies.

**Item 18 – Financial Information**

Neither the firm, nor its management, have any adverse financial situations to disclose.

- Neither the firm, nor any of its the control persons, has been subject to a bankruptcy or financial compromise.
- The firm does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.