

**TRUCKER'S RETIREMENT PLAN INC.**

<https://truckerretirementplan.com>

**FORM ADV PART 2  
BROCHURE**

**Effective: November  
17, 2023**

**TRUCKER'S RETIREMENT PLAN INC.**

18444 N. 25th Ave Suite 420, Phoenix  
AZ 85023

This brochure provides information about the qualifications and business practices of Trucker's Retirement Plan Inc. If you have any questions about the contents of this brochure, please contact us at 1 877-421-0004. 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.

**Privacy Notice**

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We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your personal information.

## **Item 2 Material Changes**

There are no material changes in this form.

### Item 3 Table of Contents

Item 2 Material Changes .....	2
Item 3 Table of Contents .....	3
Item 4 Advisory Business .....	4
Item 5 Fees & Compensation .....	6
Item 6 Performance-Based Fees and Side-By-Side Management .....	
Item 7 Types of Clients .....	7
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss .....	
Item 9 Disciplinary Information .....	25
Item 10 Other Financial Industry Activities and Affiliations .....	25
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	26
Item 12 Brokerage Practices .....	26
Item 13 Review of Accounts.....	32
Item 14 Client Referrals and Other Compensation .....	32
Item 15 Custody .....	33
Item 16 Investment Discretion .....	34
Item 17 Voting Client Securities .....	34
Item 18 Financial Information .....	36
Item 19 Other Information .....	36

**Please note that Form ADV Part 2B begins on page 38.**

#### **Item 4 Advisory Business to be offered.**

Trucker's Retirement Plan Inc. plans to provide discretionary portfolio management services, serving as investment adviser registered investment company. In addition, plans to offer investment advisory services to individuals, high net worth individuals, trusts, estates, corporations, and charitable organizations (each referred to as a "Client").

##### Advisory Services to be offered:

##### **Wealth Management Services**

Trucker's Retirement Plan Inc, will provide customized wealth management solutions for its Clients.

This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related financial planning services. Trucker's Retirement Plan Inc works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy.

Trucker's Retirement Plan Inc will then construct an investment portfolio, primarily consisting of low-cost, diversified mutual funds to achieve the Client's investment goals. The Advisor may also utilize exchange-traded funds ("ETFs") individual stocks, bonds or options contracts to meet the needs of its Clients. The Advisor may retain certain types of investments based on a Client's legacy investments based on portfolio fit and/or tax considerations.

Trucker's Retirement Plan Inc. is an Arizona based corporation and Jose Olivares owns 100% of Trucker's Retirement Plan Inc share units.

##### **Retirement Accounts**

When deemed to be in the Client's best interest, the Advisor will recommend that a Client take a distribution from an ERISA sponsored plan or to roll over the assets to an Individual Retirement Accounts ("IRAs"), or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). In such instances, the Advisor will serve as an investment fiduciary as that term is defined under The Employee Retirement Income Security Act of 1974 ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current)

## **Educational Seminars, Workshops (Spanish and English)**

Trucker's Retirement Plan Inc may provide educational seminars or workshops for groups seeking general advice on investing and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees.

The Advisor's seminars and workshops are educational in nature and do not involve the sale of investment products. The information presented will not be based on any one person's need, nor does the Advisor provide individualized investment advice to attendees during our general sessions. These seminars and workshops are offered at no charge or advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

## **Item 5 Fees & Compensation**

### Fees for Advisory Services

Advisory fees are earned based on a percentage of assets. The advisory fees charged depend on: (i) the services rendered (e.g., advisory versus sub-advisory, investment company versus private account, managed money/wrap account, etc.); (ii) the client's investment objective and investment strategy (e.g., large-cap value companies, concentrated equity portfolio, multi-cap equity, financial services, international companies, global companies, real estate companies, appreciation & income, government securities, government money market funds); (iii) the size of the account; and (iv) other factors. Here is a breakdown of the fees.

#### Assets Under Management (\$) Annual Rate (%)

\$500,000 to \$1,000,000	1.00%
\$1,000,001 to \$5,000,000	0.80%
\$5,000,001 to \$10,000,000	0.60%
\$10,000,001 to above	0.40%

All fees are subject to negotiation based on the circumstances of the client and other factors, including but not limited to the type and size of the account and the type and number of client-related services that Trucker's Retirement Plan Inc. will provide.

#### Private Accounts

The fees charged for large-cap value, concentrated equity, multi-cap equity, financial services, international companies, global companies and appreciation & income private account clients are individually negotiated but are expected to range from 0.35% to 0.90% of the fair market value of the assets on an annual basis depending on the nature and size of the account, investment strategy and other factors. The fees charged to accounts that are associated with Trucker's Retirement Plan Inc., its employees, and affiliates, may be significantly less than those shown, including accounts that are managed without an investment management fee.

#### Managed money/wrap accounts

Trucker's Retirement Plan Inc. will serve as discretionary or non-discretionary investment adviser for a number of managed money/wrap account programs.

The fees that Trucker's Retirement Plan Inc. receives for large-cap value, concentrated equity, multi-cap equity, financial services, international companies, global companies, real estate companies, and appreciation & income managed money/wrap accounts are subject to negotiation but are expected to range from 0.33% to 0.55% of the fair market value of assets on an annual basis. Fees are individually negotiated and are subject to substantial variation.

#### Billing

Generally, clients are billed for fees incurred on either a quarterly or monthly basis in arrears. While Trucker's Retirement Plan Inc. does not require pre-payment of fees, some client agreements may call for the payment of fees in advance.

#### Termination

Client investment advisory agreements provide for termination without penalty generally on sixty days' notice by the client or Trucker's Retirement Plan Inc. The agreements provide for automatic termination in the event of an assignment. Terminated accounts will be charged advisory fees by Trucker's Retirement Plan Inc. through the date assets are transferred. Upon termination, Trucker's Retirement Plan Inc. is under no obligation to recommend any action regarding the securities or other property held in a client's account. Trucker's Retirement Plan Inc. generally does not collect fees in advance; however, on those accounts where payment is made in advance, a pro-rata amount will be refunded to a client upon termination of the account. The refunded amount is determined by the length of time remaining in the billing cycle.

#### Related Fees and Expenses

Clients may incur other fees or expenses in connection with the account managed by Trucker's Retirement Plan Inc., such as custodian fees paid to the bank, trust or brokerage firm holding client assets, or mutual fund operating expenses. These fees are generally not paid to Trucker's Retirement Plan Inc.

Clients will incur brokerage and other transaction costs; see Item 12 for a more detailed discussion of brokerage and other transaction costs.

Trucker's Retirement Plan Inc will Accept Compensation for the Sale of Securities

Trucker's Retirement Plan Inc. and any of its supervised persons will accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

Trucker's Retirement Plan Inc. does not charge performance-based fees – that is, fees based on a share of capital gains on or capital appreciation of the assets of a client. Trucker's Retirement Plan Inc. is not subject to the potential conflicts of interest which arise when accounts which pay performance-based fees are managed side-by-side with accounts which pay an asset-based fee.

### **Item 7 Types of Clients**

Trucker's Retirement Plan Inc. provides discretionary portfolio management services.

Subject to negotiation and exceptions, there is a minimum size of \$250,000 for managed money/wrap accounts and private accounts. Minimum account sizes for fund investments are disclosed in the applicable prospectus, statement of additional information, or other disclosure documents.

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

Trucker's Retirement Plan Inc primarily employs a fundamental analysis method in developing investment strategies for its Clients. Research and analysis from Trucker's Retirement Plan Inc are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others. Fundamental analysis utilizes economic and business indicators as investment selection criteria.

This criterion consists generally of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Additionally, Trucker's Retirement Plan Inc uses Modern Portfolio Theory and asset allocation. Modern Portfolio Theory is a theory of investing which attempts to maximize a portfolio's expected return based on a given amount of portfolio risk by carefully choosing the appropriate amount of various assets. As noted above, Trucker's Retirement Plan Inc generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Trucker's Retirement Plan Inc will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients.

*Investing in securities involves a risk of loss that clients should be prepared to bear.*

#### Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Trucker's Retirement Plan Inc will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals. While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate.

More details on the Advisor's review process are included below in Item 13 – Review of Accounts. Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's



account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis. The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

Following are some of the risks associated with the Advisor's investment approach:

**Market Risks** The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets. **ETF Risks** The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later. **Bond ETFs** Bond ETFs are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

#### Mutual Fund Risks

The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day. **Margin Borrowings** The use of short-term margin borrowings may result in certain additional risks to a Client. For example, if securities pledged to brokers to secure a Client's margin accounts decline in value, the Client could be subject to a "margin call", pursuant to which it must

either deposit additional funds with the broker or be the subject of mandatory liquidation of the pledged securities to compensate for the decline in value. Concentrated Portfolios Concentrated portfolios are an aggressive and highly volatile approach to trading and investing and should be viewed as complementary to a stable, highly predictable investment approach. Concentrated portfolios hold fewer different stocks than a diversified portfolio and are much more likely to experience sudden dramatic price swings. In addition, the rise or drop in price of any given holding in the portfolio is likely to have a larger impact on portfolio performance, than a more broadly diversified portfolio. Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and

be willing to bear. Clients are reminded to discuss these risks with the Advisor

### **Item 9 Disciplinary Information**

Trucker's Retirement Plan Inc. has not had any reportable legal or disciplinary event during the past ten years.

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

Trucker's Retirement Plan Inc.

Other than advisory business; Truckinr Retirement Plan Inc. does not have other advisory side business.

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

All Trucker's Retirement Plan Inc. and future employees with regular access to trading information will be subject to a variety of restrictions on their personal security transactions. Current and future employees may, be subject to certain restrictions, invest in securities that are recommended to clients by Trucker's Retirement Plan Inc.

Personal trading creates conflicts of interest, including the possibility of "front-running" (trading ahead of clients to obtain better prices). Trucker's Retirement Plan Inc. has adopted written policies pursuant to Rule 17j-1 of the Investment Company Act of 1940 and Rule 204A-1 of the Investment Advisers Act of 1940. These policies are designed to prevent and detect possible conflicts of interest with clients. Subject to certain exceptions, employees (i) are required to pre-clear all non-exempt purchases and sales with respect to which they are regarded as beneficial

owners; (ii) are required to make up the difference on any day that his/her trade receives better execution than a client trading on the same day; and (iii) are not allowed to profit on any transaction where the security has been held less than 60 days. All Trucker's Retirement Plan Inc. employees are prohibited from trading on inside information.

A copy of Trucker's Retirement Plan Inc.' current Code of Ethics is available upon request to any client or prospective client.

## **Item 12 Brokerage Practices**

### Portfolio Transactions

Trucker's Retirement Plan Inc. will be primarily a Independent investment adviser. Accordingly, Trucker's Retirement Plan Inc. On a quarterly basis, or as requested, clients receive itemized account statements reflecting present holdings and transactions for the account's stated period.

### Best Execution

Trucker's Retirement Plan Inc. will follow procedures intended to provide reasonable assurance of best execution. However, there can be no assurance that best execution will in fact be achieved in any given transaction.

Determining what constitutes best execution is not only quantitative, e.g., the lowest possible transaction cost, but also whether the transaction represents the best qualitative execution. Trucker's Retirement Plan Inc. does not take into account the fees that may be assessed by a any client's custodian.

## **Item 13 Review of Accounts**

Trucker's Retirement Plan Inc. serves as investment adviser for many different types of accounts. See Item 7 Types of Clients. Different types of client accounts and accounts managed in different investment styles are reviewed differently.

Trucker's Retirement Plan Inc.' Compliance Department, will be overseen by the Chief Compliance Officer, Jose Olivares who will regularly reviews all accounts to ensure compliance with investment limitations and reasonable application of Trucker's Retirement Plan Inc.' trading and brokerage policies. See Item 12 Brokerage Practices.

Trucker's Retirement Plan Inc. serves as investment adviser for a number of accounts whose portfolios are patterned after model portfolios or designated mutual funds managed by Trucker's Retirement Plan Inc.

### Reports to Clients

The nature and frequency of reports to clients are determined primarily by the particular needs of each client. Investment companies and private accounts receive periodic written reports, which may include a list of current

holdings, transactions for the period, account performance, investment outlook and/or other requested information. Clients in managed money/wrap account programs generally receive written reports from the program sponsor.

Clients open accounts with qualified custodians of their choice. The custodian generally sends an account statement, at least quarterly, identifying the amount of funds and each security in the account at the end of the period and setting forth all transactions in the account during that period.

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

### Trucker's Retirement Plan Inc. Does Not Receive Third-Party Payments

Trucker's Retirement Plan Inc. does not receive cash payments, sales awards, prizes, or other economic benefits from third-parties who are not its clients for providing investment advice or other advisory services to its clients.

### Employee Compensation

Trucker's Retirement Plan Inc. may pay some employees a commission and/or bonus for bringing clients and assets to Trucker's Retirement Plan Inc.

### Compensation to Solicitors

Trucker's Retirement Plan Inc. may pay fees based on a percentage of assets to a non-employee soliciting clients. Any clients who are solicited by non-employees receiving a fee from Trucker's Retirement Plan Inc. will receive separate written disclosures of this solicitation arrangement. No solicitation payments may be made before Trucker's Retirement Plan Inc. or its affiliate receive a signed copy of the solicitation agreement and client acknowledgment that contains the applicable referral fee disclosures and acknowledgement of the fee arrangement.

### Fees Paid to Consultants and Other Financial Intermediaries

Trucker's Retirement Plan Inc. will actively seek to educate consultants, broker-dealers, and other financial intermediaries (jointly referred to in this section as "Consultants") about its advisory services.

These fees are paid by Trucker's Retirement Plan Inc. from its own resources, which include the management fees received from the clients. Clients should confer with their Consultant regarding the details of the payments they may receive from Trucker's Retirement Plan Inc.

#### Service Fees

Trucker's Retirement Plan Inc. other than portfolio management and wrap fee accounts, does not have additional service fees.

#### **Item 15 Custody**

Trucker's Retirement Plan Inc. does not have custody of client accounts at this point.

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

Trucker's Retirement Plan Inc. will manage client accounts with discretionary authority. Trucker's Retirement Plan Inc. has investment discretion when it is authorized to make purchase and sale decisions for client accounts.

Clients may impose reasonable investment limitations and restrictions on specific securities, industry sectors, etc. Trucker's Retirement Plan Inc. retains the right to refuse to accept a client for any reason, including unreasonable investment limitations or restrictions.

Trucker's Retirement Plan Inc. generally requires a written investment advisory agreement with clients, which will include a clause granting Trucker's Retirement Plan Inc. investment discretion. Clients may grant Trucker's Retirement Plan Inc. discretionary authority through contractual language that is a part of the advisory agreement or via a separate power of attorney form.

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

Trucker's Retirement Plan Inc. does not have at this time any Proxy Voting Policies and Procedures.

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

Trucker's Retirement Plan Inc. is a private corporation and considers its financial information to be confidential. Trucker's Retirement Plan Inc. is financially strong and is unaware of any financial condition reasonably likely to impair its ability to meet its contractual commitments. Trucker's Retirement Plan Inc. does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

#### **Item 19 Other Information**

Trucker's Retirement Plan Inc. has no other information at this point.

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**TRUCKER’S RETIREMENT PLAN INC.**

JOSE OLIVARES..... 15

**FORM ADV PART 2B BROCHURE SUPPLEMENT**

**November 17, 2023**

**TRUCKER’S RETIREMENT PLAN INC.**

18444 N. 25th Ave Suite 420, Phoenix AZ  
85023

**JOSE OLIVARES**

**Chairman**

**TRUCKER’S RETIREMENT PLAN INC.**

1 877-421-0004  
18444 N. 25th Ave Suite 420, Phoenix AZ  
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**BROCHURE SUPPLEMENT**

**November 17, 2023**

**This brochure supplement provides information about Jose Olivares that supplements Trucker’s Retirement Plan Inc.’ brochure. You should have received a copy of that brochure. Please contact us at 1 877-421-0004 if you did not receive Trucker’s Retirement Plan Inc.’ brochure or if you have any questions about the contents of this supplement.**

**JOSE OLIVARES (b. 1967)**

EDUCATION AND CERTIFICATIONS: MBA – Business Administration, International business, Accounting and Finance, Keller Graduate School of Business, Phoenix AZ.

BUSINESS BACKGROUND (four years):

- Trucker's Retirement Plan Inc. (03/2019 to present): Chief Executive Officer

**Item 3 Disciplinary Information**

Jose Olivares has no legal or disciplinary events material to a client's or prospective client's evaluation of Jose Olivares.

**Item 4 Other Business Activities**

Jose Olivares is currently engaged selling commercial Insurance.

**Item 5 Additional Compensation**

Jose Olivares does not receive any economic benefit (e.g., sales awards and other prizes) from someone who is not a client for providing advisory services.

**Item 6 Supervision**

See Item 13 Review of Accounts in Trucker's Retirement Plan Inc.'s Brochure.

Jose Olivares, CEO heads Trucker's Retirement Plan Inc. and can be reach at 1-877 421-0004.