



FORM CRS/ADV PART 3: CUSTOMER RELATIONSHIP SUMMARY

Introduction

The Retirement Group, LLC (TRG) is registered with the Securities and Exchange Commission (“SEC”) as an Investment Advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What Investment Services and Advice Can You Provide Me?

Our firm primarily offers advisory services. These services include, but are not limited to discretionary and non-discretionary investment advisory services (including investment portfolio monitoring, financial counseling, review of accounts, and securities research), third party advisory services, retirement plan consulting services and products, consulting services, and financial planning.

When you use us for advisory services, you will pay an ongoing asset-based fee for our services. As part of these services, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account, meeting with you at least annually. When you use us for financial planning or consulting services, the fees will be agreed upon between you and your financial professional.

There are different types of advisory accounts you can choose. You can select a “discretionary account,” which is an advisory account that allows us to buy and sell investments in your account without asking you in advance. Or you can select a “non-discretionary account,” where we may give you advice and you decide what investments to buy and sell.

Our investment advice only covers investments that are allowed according to terms of each advisory program, and other firms could provide advice on a wider range of choices, some of which might have lower costs.

For additional information, visit www.theretirementgroup.com

Questions to ask your financial professional: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose the investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

For most advisory services, you will pay an ongoing recurring fee based on the value of cash and investments in your advisory account. The more assets there are in your advisory account, the more you will pay in fees, and the Firm may therefore have an incentive to encourage you to increase the assets in your account.

The amount paid to the Firm and your financial professional does not vary based on the type of investments we select on your behalf or recommend to you. The asset-based fee reduces the value of your account and will be deducted from your account. Some fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional details on how fees are calculated, refer to our Form ADV, Part 2A brochure, item 5. You can also visit www.theretirementgroup.com to review our Form ADV, Part 2A brochure.

Questions to ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me.

What are your legal obligations to me when providing recommendations as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

Third-Party Payment - Third-party payments are a type of compensation we receive from third parties when we recommend or sell certain investments. Revenue sharing occurs during certain investments when the manager or sponsor of those investments or another third party (such as our custodians or an intermediary) shares with us revenue it earns on those investments.

Other Financial Industry Activities and Affiliations - Our investment professionals are also associated with FSC Securities as Registered Representatives. FSC is a diversified financial services company registered with the Financial Industry Regulatory Authority ("FINRA") as a broker-dealer engaged in the offer and sale of securities and insurance products. This may create a conflict of interest.

For more information, please review the Firm's ADV Part 2A brochure, Item 10, which is available at www.theretirementgroup.com or by request.

Question to ask your financial professional: How might your conflicts of interest affect me and how will you address them?

How do your financial professionals make money?

Our financial professionals can offer various types of advisory platforms and services. They can earn more or less if a certain type of service, program, or platform is recommended. They are also compensated in a variety of ways, and the compensation can be based on factors such as: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e. differential compensation); product sales commissions; or revenue we earn from the financial professionals advisory services or recommendations.

In their day-to-day businesses, it is not uncommon for our financial professionals to face decisions about whether a particular action or circumstance constitutes a conflict of interest. While many conflicts can be avoided, there are some conflicts that are unavoidable. Since our financial professionals are compensated for the services they provide, this presents an inherent conflict of interest.

Our financial professionals may have conflicts of interest beyond those disclosed by us, including the potential to receive loans, expense reimbursement, and incentives for adding assets to the Firm's platform, and those financial professionals will disclose, when appropriate, any additional material conflicts of interest no later than the time of a recommendation.

Do you or your financial professionals have legal or disciplinary history?

Yes, we have disciplinary events. Visit investor.gov/crs for free and simple search tool to research us and our financial professionals.

Questions to ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our services, please visit Investor.gov, BrokerCheck (brokercheck.finra.org), our website (www.theretirementgroup.com) and if applicable, your account agreement. For additional information on advisory services, see of Form ADV brochure on IAPD, on Investor.gov, or on our website (www.theretirementgroup.com), and any brochure supplements your financial professional provides. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling The Retirement Group, LLC at (800)900-5867.

To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800)732-0330.

To report a problem to FINRA, call (301)590-6500. If you have a problem with your investments, account or financial professional, contact us in writing at The Retirement Group, LLC, 5414 Oberlin Drive, Suite 220, San Diego, CA 92121.

Questions to ask your financial professional: Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?
