



## Form CRS – Client Relationship Summary

### Introduction

Retirement Investment Advisors, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [investor.gov/CRS](http://investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

This document summarizes our services. More detailed information about our firm is contained in the Form ADV Part 2, particularly information about the firm's advisory services, business practices, professionals, policies, and any actual and potential conflicts of interest, among other things. Form ADV Part 2 is available on our website under Disclosures or by visiting: [www.theretirementpath.com/disclosures](http://www.theretirementpath.com/disclosures). To request a copy via email contact us at [info@TheRetirementPath.com](mailto:info@TheRetirementPath.com) or call us at (405) 842-3443.

### What investment services and advice can you provide me?

Our firm offers the below principal investment advisory services to retail investors, which we monitor continuously as part of our standard services:

- Financial Planning
- Portfolio Management

Financial planning services typically can include one or more of the following categories: 1) income and expense analysis; 2) income tax planning; 3) financial statement analysis; 4) retirement planning; 5) investment analysis and/or planning; 6) estate planning; 7) insurance analysis and/or planning; 8) employee benefit analysis and/or planning; 9) educational funding analysis and/or planning; 10) pension plan analysis and/or planning; 11) divorce settlement planning; and/or 12) general consultation.

Portfolio Management Services include the provision of continuous advice to a client or investing the client's account based on his/her particular circumstances.

We offer our principal investment advisory services on a nondiscretionary and discretionary basis. If your account is managed on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. However, we typically will contact you prior to the sale of any investments that are outside of your investment strategy.

We typically require a minimum account size of \$120,000 in assets under management, however we may waive the account minimum at our discretion.

For additional information including minimum investment amounts, please see <http://rebrand.ly/RIAADV> or [adviserinfo.sec.gov/firm/summary/106316](http://adviserinfo.sec.gov/firm/summary/106316) for our Form ADV Part 2 Brochure (Items 4 and 7 of Part 2A).

#### *Ask your financial professional:*

- *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose 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?

Our fees are usually assessed quarterly in arrears and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Fees and Compensation. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset based fees, more assets in the account will likely cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges you hourly fees, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation.

Examples of the most common fees and costs applicable to you which are charged by third parties include custodian fees, account maintenance fees, fees related to mutual funds, exchange traded funds, and variable annuities, and other transactional fees and product-level fees. Our firm does not receive any portion of these types of fees.

**Additional Information:**

**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 more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C. and D.) which can be found at [adviserinfo.sec.gov/firm/summary/106316](https://adviserinfo.sec.gov/firm/summary/106316).**

*Ask your financial professional:*

*– Help me understand how these fees and costs might affect my investments. If I give you \$120,000 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 when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, 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 investment advice, we provide you. Here is an example to help you understand what this means.

- Higher returns could increase your account balance and result in higher fees paid to us. This could cause our representatives to recommend investments with higher expected returns which would usually also increase the expected volatility and risk.

*Ask your financial professional:*

*– How might your conflicts of interest affect me, and how will you address them?*

**Additional information:**

**For more detailed information about our fees and costs please review our Form ADV, Part 2A Brochure, Items 5.A., B., C. and D. regarding Fees and Compensation, which can be found at [adviserinfo.sec.gov/firm/summary/106316](https://adviserinfo.sec.gov/firm/summary/106316).**

**How do your financial professionals make money?**

- Our professionals are compensated based on the amount of assets they service and therefore could earn higher compensation for investing more of your money. Our professionals are not compensated or paid bonuses for opening accounts or for the types of investments recommended.
- Professionals who are new to the firm are typically paid a base salary until their compensation on the assets they service exceeds that base salary.

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

Yes. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

*Ask your financial professional:*

*– As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Additional Information**

You may obtain the latest a copy of this Form CRS by visiting [www.rebrand.ly/RIACRS](https://www.rebrand.ly/RIACRS) or emailing us at [Info@TheRetirementPath.com](mailto:Info@TheRetirementPath.com) or by calling us at (405) 842-3443. Additional information about our services are available on our website at [www.TheRetirementPath.com](https://www.TheRetirementPath.com).

*Ask your financial professional:*

*– Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*