

Retirement Funding 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. Free and simple tools are available to investors in order to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services, including investment supervisory services. We discuss with you and obtain information about your investment objectives, financial situation, liquidity needs, and risk tolerance to develop a custom investment strategy. As part of our standard services we continually monitor your investments and offer to review your account with you at least annually to determine if there have been any material changes in your financial situation or objectives.

Our services are offered on a nondiscretionary basis, which means that you make the ultimate decision regarding the purchase or sale of investments. We do not offer proprietary products. We utilize nonproprietary no load (or load waived) mutual funds and exchange traded funds (ETFs) to broaden the diversification of your account. We do not place restrictions on clients to open or maintain an account, such as minimum account size or investment amount.

For additional information regarding our services and requirements to establish a relationship with us please see Item 4 (Advisory Business), Item 7 (Types of Clients) and Item 16 (Investment Discretion) of our [Form ADV Part 2A](#).

#### **Consider asking us the following questions:**

- ***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?**

We are compensated based upon a percentage of assets under management. Our fees are billed monthly or quarterly, in advance, as an asset-based fee calculated as a percentage of the total account value including all cash and securities. The more assets in your account, the more you will pay in fees, therefore we have an incentive to encourage you to increase the assets in your account.

In addition to the fees described above which are paid to us, you will incur charges from financial institutions and other third parties the most common fee include, but are not limited to, fees related to transactions such as ticket charges and SEC expense, individual mutual funds and ETF's that we may hold in your investment account have their own distinct fees and expenses. These fees and expenses are described in each of the fund's prospectus. *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 information including our typical fee, billing arrangements, additional fees and expenses paid to third parties directly or indirectly, and how we refund pre-paid fees upon termination of your agreement, please see Item 5 (Fees and Compensation) of our [Form ADV Part 2A](#).

**Consider asking us the following questions:**

- *Help me understand how these fees and costs might affect my investments.*
- *If I gave 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 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. From time to time, we participate in conferences sponsored by mutual fund families or other financial industry firms. Their sponsorship may provide a benefit to us by reducing or eliminating the conference fee, travel and/or hotel accommodations expense. This creates a conflict of interest when we recommend mutual funds or other investments from whom we receive such benefits over other investments that do not provide such benefits to us.

**Consider asking us the following questions:**

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

For additional information, please see Item 12 (Brokerage Practices) of our Form ADV Part 2A. The conflicts disclosed in this Form CRS are not our sole conflicts, for additional discussion on our other conflicts, please refer to Item 11 (Code of Ethics) of our [Form ADV Part 2A](#).

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

Our financial professionals are paid a salary. Employees may also receive a discretionary bonus based on their job performance.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for free and simple search tool to research us and our financial professionals.

**Consider asking us the following questions:**

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

For additional information or to request up-to-date information or a free copy of this disclosure, please call 248-430-7008. Our [Form ADV Part 2A](#) is also available at [adviserinfo.sec.gov/firm/summary/113016](http://adviserinfo.sec.gov/firm/summary/113016).

**Consider asking us the following questions:**

- *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?*