

# Hall Retirement Planning Services LLC Form CRS – Client Relationship Summary

June 2021

This client relationship summary provides additional information about Hall Retirement Planning Services, LLC relating to how our Firm conducts its advisory business, how our advisors interact with clients and any real or perceived potential conflicts of interest that might arise from the manner in which we conduct our advisory business. Additional information about Hall Retirement Planning Services, LLC and its advisors is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Introduction

Hall Retirement Planning Services, LLC is an SEC-registered investment advisory firm. Some Investment Advisor Representatives of our firm are also FINRA-registered brokers and provide brokerage services through Securities America, Inc., a FINRA/SIPC-member broker/dealer. Investment advisory and brokerage services are different and it is important that you understand these differences when selecting services appropriate to your specific needs. Free and simple tools are available to research firms and financial professionals at <http://www.investor.gov/crs>, which also provides educational materials about broker/dealers, investment advisors and investing in general.

## What investment services and advice can you provide?

Our FPs provide you with access to a variety of investment advisory services and programs that include a range of investment products, including stocks, bonds, ETF/ETNs, no-load and/or load mutual funds and cash or cash equivalents, and other securities deemed to be in your best interest by your FP. The services and programs available through RPS include asset allocation programs, advisory programs offered by third party investment advisor firms, financial planning, and consulting services. Advice is limited to approved products of the affiliated broker/dealer. More detailed information about our investment advisory services and programs can be found in our Form ADV, which is available at <https://adviserinfo.sec.gov/firm/summary/289847>. Your FP will typically monitor your advisory accounts, and the assets within those accounts, on an ongoing basis and make recommendations or changes deemed to be in your best interest. Your FP can offer commission-based products offered as solutions to long term investment planning or insurance products that carry features identified to meet client goals. Your FP does not provide ongoing monitoring for commission-based transactions through a broker/dealer. There are no account minimums.

RPS accounts are offered on a discretionary and non-discretionary basis as agreed to between you and your FP. Non-discretionary accounts, which are typically commission-based accounts, require your FP to discuss all changes in your portfolio with you and to receive your approval prior to executing any transactions. For discretionary accounts, your FP can make changes within your account (including appointing or changing an investment position or sub-advisor) as deemed appropriate based on your best interest and without consulting you ahead of time.

**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 investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications?**

## What fees will I pay?

The fee you pay to your FP is generally negotiated and reflected on the client agreement. For investment advisory services, we typically charge an ongoing quarterly fee (sometimes referred to as an asset-based fee). This fee is a percentage of the value of your account. You pay this fee even if you don't buy or sell investments. The more assets you have in an asset-based fee account, the more you will pay us in fees. This creates an incentive to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts. Fees are charged by custodial platforms or broker/dealers that hold and/or service your account(s). These fees may be as

high as 20 basis points, which are separate from the advisory fees charged by your FP. We may also charge an hourly fee or fixed fee for additional services such as financial planning and consulting services. Depending on your account type, underlying products and custodian, there may be other fees assessed by your custodian or product sponsor. Please review your custodian's disclosure documents for a description of the fees and costs. Your FP may also earn additional transaction-based compensation for brokerage services offered through Securities America, a wholly owned subsidiary of AdvisorGroup, insurance or other outside services provided.

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. Detailed information on our advisory fees can be found in our Form ADV at <https://adviserinfo.sec.gov/firm/summary/289847> .

**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 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 are some examples to help you understand what this means:

- Our Financial Professionals may recommend commission-based investments through the broker/dealer which entail sales charges and/or internal expenses that are greater than you might incur with fee-based similar products but are, in our opinion, better suited to your specific needs.

- We may receive financial or research incentives (known as 'soft dollars') from custodians to place your assets with them, which may benefit us as an advisor, but not necessarily you. For additional information, please see our Form ADV Part 2A Disclosure Document.

**QUESTIONS 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 FPs make money by charging you an advisory fee based on your account value or by charging you flat or hourly fees related to financial planning services. They may also make money through separate affiliation(s) with Broker/Dealers or insurance carriers. Please see our Form ADV <https://www.seriousretirement.com/> for additional fee and COI information.

**Do you or your financial professionals have legal or disciplinary history?** No, the FPs associated with RPS do not currently have any legal or disciplinary history. Visit <http://www.investor.gov/>.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL: As a financial professional, do you have any disciplinary history? For what type of conduct?**

For more information, please review our Form ADV Form ADV Part 2A. Additional information regarding our individual investment advisors is available on their Form ADV Part 2B, at FINRA's Broker Check site or through the SEC at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). If you would like to receive a complete copy of our Form ADV, please contact us at 865-220-9311.

**QUESTIONS TO 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?**