

## **Firm Brochure**

(Part 2A of Form ADV)

### **Retirement Resources Wealth Management LP**

A Registered Investment Advisor

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This brochure provides information about the qualifications and business practices of Retirement Resources Wealth Mgmt., LP. If you have any questions about the contents of this brochure, please contact us at: (915) 225-6772, or by email at: [Thomas@rrwealth.net](mailto:Thomas@rrwealth.net). 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.

Additional information about Retirement Resources Wealth Mgmt., LP is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

10/01/2011

## Material Changes

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (915) 225-6772 or by email at: [thomas@rrwealth.net](mailto:thomas@rrwealth.net)

*(“registered investment advisor” does not imply a certain level of skill or training)*

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## Advisory Business

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### Firm Description

RETIREMENT RESOURCES WEALTH MGMT., LP, was founded in 2006.

RETIREMENT RESOURCES WEALTH MGMT., LP provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

RETIREMENT RESOURCES WEALTH MGMT., LP is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, RETIREMENT RESOURCES WEALTH MGMT., LP advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. RETIREMENT RESOURCES WEALTH MGMT., LP does not act as a custodian of client assets. The client always maintains asset control. RETIREMENT RESOURCES WEALTH MGMT., LP places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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### Principal Owners

Retirement Resources Management, LLC is a 1% General Partner. Thomas Herbert is a 99% Limited Partner.

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**Types of Advisory Services**

RETIREMENT RESOURCES WEALTH MGMT., LP provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; issues periodicals about securities by subscription; issues special reports about securities; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis, RETIREMENT RESOURCES WEALTH MGMT., LP furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of 10/01/2011, RETIREMENT RESOURCES WEALTH MGMT., LP manages approximately \$21,000,000.00 in assets for approximately 120 clients. Approximately \$21,000,000.00 is managed on a discretionary basis, and \$0 is managed on a non-discretionary basis.

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**Tailored Relationships**

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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**Types of Agreements**

The following agreements define the typical client relationships.

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**Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The fee range is \$450.00 to \$3,000.00 *Negotiable*. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$125.00 per hour.

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### **Advisory Service Agreement**

Most clients choose to have RETIREMENT RESOURCES WEALTH MGMT., LP manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning; and tax preparation, as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule:

- 1.75%\_ on the assets from \$0- \$500,000;
- 1.50%\_ from 500,001 to 1,000,000);
- 1.25%\_ from \$1,000,001 to \$3,000,000.
- 1.00%\_ from \$3,000,001 to \$10,000,000.

The minimum annual fee is \$50 and is *NEGOTIABLE*. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.



This firm does not do tax preparation work.

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**Retainer Agreement**

In some circumstances, a *Retainer Agreement* is executed in lieu of an *Advisory Service Agreement* when it is more appropriate to work on a fixed-fee basis. The annual fee for a *Retainer Agreement* is \$0 and is *NEGOTIABLE*.

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**Investment Management Agreement**

N/A

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**Tax Preparation Agreement**

Retirement Resources Wealth Mgmt., LP does not provide tax preparation services.

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**Hourly Planning Engagements**

RETIREMENT RESOURCES WEALTH MGMT., LP provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$125/ hr.

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**Asset Management**

Equity Assets are invested primarily in exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. RETIREMENT RESOURCES WEALTH MGMT., LP does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through RETIREMENT RESOURCES WEALTH MGMT., LP.

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**Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying RETIREMENT RESOURCES WEALTH MGMT., LP in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment,

RETIREMENT RESOURCES WEALTH MGMT., LP will refund any unearned portion of the advance payment.

RETIREMENT RESOURCES WEALTH MGMT., LP may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, RETIREMENT RESOURCES WEALTH MGMT., LP will refund any unearned portion of the advance payment.

## Fees and Compensation

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### Description

RETIREMENT RESOURCES WEALTH MGMT., LP bases its fees on a percentage of assets under management, hourly charges, and fixed fees.

Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are *NEGOTIABLE*.

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### Fee Billing

Investment management fees are billed quarterly, in *ARREARS*, meaning that we invoice you *AFTER* the three-month billing period has *ENDED*. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 0% in advance, with the balance due upon delivery of the financial plan.

Example: Asset based fees are calculated based on the daily average balance at the end of each day for the duration of the billing period. This is multiplied by the annual fee percentage and divided by 365 to determine the client's daily fee. Then the daily fee is multiplied by the number of days in the billing period. Take an average balance of \$51,810.10 yields a quarterly fee of \$195.87. Here is how to calculate this fee.

$\$51,810.10 \times 1.5\%$ (annual fee schedule)= \$777.15(annual fee).  $\$777.15/365$  = daily fee of \$2.129 x (92 days in quarterly billing cycle) = \$195.87. The client is thus billed \$195.87 for the previous quarter.

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### Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The

selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

RETIREMENT RESOURCES WEALTH MGMT., LP, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations. *The formula is based on gross assets*

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### **Expense Ratios**

Exchange Traded Funds and Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to RETIREMENT RESOURCES WEALTH MGMT., LP.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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### **Past Due Accounts and Termination of Agreement**

RETIREMENT RESOURCES WEALTH MGMT., LP reserves the right to stop work on any account that is more than 30 days overdue. In addition, RETIREMENT RESOURCES WEALTH MGMT., LP reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in RETIREMENT RESOURCES WEALTH MGMT., LP's judgment, to providing proper financial advice.

## **Performance-Based Fees**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

RETIREMENT RESOURCES WEALTH MGMT., LP does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## Types of Clients

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### **Description**

RETIREMENT RESOURCES WEALTH MGMT., LP generally provides investment advice to individuals, trusts, estates, charitable organizations, or corporations or business entities.

Client relationships vary in scope and length of service.

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### **Account Minimums**

RETIREMENT RESOURCES WEALTH MGMT., LP does not impose account size minimums or minimum annual fees.

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## Methods of Analysis, Investment Strategies and Risk of Loss

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### **Methods of Analysis**

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that RETIREMENT RESOURCES WEALTH MGMT., LP may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Google Finance, Yahoo Finance, and the World Wide Web.

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### **Investment Strategies**

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, and option writing (including covered options, uncovered options or spreading strategies).

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## **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## Disciplinary Information

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### Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## Other Financial Industry Activities and Affiliations

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### Financial Industry Activities

RETIREMENT RESOURCES WEALTH MGMT., LP is registered as an Investment Advisor.

### Affiliations

RETIREMENT RESOURCES WEALTH MGMT., LP has arrangements that are material to its advisory business or its clients with a related person who is an insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships (Partner, Thomas Herbert is a licensed insurance agent in the state of Texas, New Mexico, and Arizona. He is also a partner in the insurance firm Retirement Resources, LP. From time to time, he may offer clients advice or products from those activities.) David Preece, Investment Advisor Representative, is also a licensed insurance agent and may from time to time offer insurance consulting to interested clients. Insurance is affiliated under a separate company, Retirement Resources, LP.

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

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### Code of Ethics

The employees of RETIREMENT RESOURCES WEALTH MGMT., LP have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

### Participation or Interest in Client Transactions

RETIREMENT RESOURCES WEALTH MGMT., LP and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the RETIREMENT RESOURCES WEALTH MGMT., LP *Compliance Manual*.

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### **Personal Trading**

The Chief Compliance Officer of RETIREMENT RESOURCES WEALTH MGMT., LP is Thomas A. Herbert. He reviews all employee trades each quarter. His trades are reviewed by David C. Preece. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small stock trades or exchange-traded fund trades, the trades do not affect the securities markets.

## **Brokerage Practices**

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### **Selecting Brokerage Firms**

RETIREMENT RESOURCES WEALTH MGMT., LP does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. RETIREMENT RESOURCES WEALTH MGMT., LP recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

RETIREMENT RESOURCES WEALTH MGMT., LP recommends discount brokerage firms and trust companies (qualified custodians), such as First Clearing, LLC. RETIREMENT RESOURCES WEALTH MGMT., LP utilizes Trade PMR, and Advisors Asset Management (AAM) as brokerages for equity and fixed income trading.

RETIREMENT RESOURCES WEALTH MGMT., LP DOES NOT receive fees or commissions from any of these arrangements.

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### **Best Execution**

RETIREMENT RESOURCES WEALTH MGMT., LP reviews the execution of trades at each custodian each year. The review is documented in the RETIREMENT RESOURCES WEALTH MGMT., LP *Compliance Manual*. Trading fees charged by the custodians is also reviewed on an annual basis. RETIREMENT RESOURCES WEALTH MGMT., LP does not receive any portion of the trading fees.

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### **Soft Dollars**

RETIREMENT RESOURCES WEALTH MGMT., LP receives no soft dollar compensation.

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### **Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## Review of Accounts

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### Periodic Reviews

Account reviews are performed quarterly by advisors Thomas Herbert, Partner, or David Preece Investment Advisor Rep. Reviews may be performed more frequently when market conditions dictate.

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### Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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### Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. *Advisory Service Agreement* clients, *Investment Management* clients, and *Retainer Agreement* clients receive written quarterly updates. The written updates may include a net worth statement, portfolio statement, tax return (if the client requests tax preparation services), and a summary of objectives and progress towards meeting those objectives.

## Client Referrals and Other Compensation

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### Incoming Referrals

RETIREMENT RESOURCES WEALTH MGMT., LP has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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### Referrals Out

RETIREMENT RESOURCES WEALTH MGMT., LP does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

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### Other Compensation

*(not applicable)*

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## Custody

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### **SEC “Custody”**

From time to time, RETIREMENT RESOURCES WEALTH MGMT., LP may be considered to have custody of certain types of accounts, such as when an employee acts as a trustee of an unrelated trust and the firm acts as the investment adviser to that trust. When the firm has such custody, an annual surprise audit of those custodied accounts is performed by an independent CPA firm in compliance with SEC requirements.

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

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### **Performance Reports**

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by RETIREMENT RESOURCES WEALTH MGMT., LP.

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### **Net Worth Statements**

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

## Investment Discretion

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### **Discretionary Authority for Trading**

RETIREMENT RESOURCES WEALTH MGMT., LP accepts discretionary authority to manage securities accounts on behalf of clients. RETIREMENT RESOURCES WEALTH MGMT., LP has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, RETIREMENT RESOURCES WEALTH MGMT., LP consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. RETIREMENT RESOURCES WEALTH MGMT., LP does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in client's accounts on their behalf so that we may promptly implement the investment policy that they have approved in writing.

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**Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that we may execute the trades that they have approved.

## Voting Client Securities

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**Proxy Votes**

RETIREMENT RESOURCES WEALTH MGMT., LP does not vote proxies on securities. Clients are expected to vote their own proxies.

## Financial Information

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**Financial Condition**

RETIREMENT RESOURCES WEALTH MGMT., LP does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because RETIREMENT RESOURCES WEALTH MGMT., LP does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

## Business Continuity Plan

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**General**

RETIREMENT RESOURCES WEALTH MGMT., LP has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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**Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

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**Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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**Loss of Key Personnel**

RETIREMENT RESOURCES WEALTH MGMT., LP has signed a Business Continuation Agreement with another financial advisory firm to support RETIREMENT RESOURCES WEALTH MGMT., LP in the event of Thomas Herbert's serious disability or death.

## Information Security Program

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**Information Security**

RETIREMENT RESOURCES WEALTH MGMT., LP maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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**Privacy Notice**

RETIREMENT RESOURCES WEALTH MGMT., LP is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state

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**Privacy Notice Continued...**

securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

RETIREMENT RESOURCES WEALTH MGMT., LP requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning economics and accounting. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Thomas A. Herbert, Managing Partner

Date of birth: 1968

Education Background:

- BS, Criminal Justice New Mexico State University 1991
- 2001-2002 MBA Studies New Mexico State University
- 2006-2007 Financial Planning and CFP Prep. Boston University

Business Background:

- 2006 – Present: Partner, Retirement Resources Wealth Management, LP
- 2004 – Present: Financial Advisor Retirement Resources, LP
- 1999-2004: Financial Advisor/ District Manager. General Electric Capital Financial Services
- 1998-1999: Financial Advisor; John Hancock Financial Services

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Supervision:

Thomas Herbert acts as firm Chief Compliance Officer and also has relevant work checked by David C. Preece. He reviews work through frequent office interactions as well as remote interactions.

David Preece contact information:

(915) 225-6772 david@rwealth.net

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**David C. Preece, Investment Advisor Representative**

Date of birth: 02/24/1975

Educational Background:

- 1999-2001 MBA Embry Riddle Aeronautical University
- 1993-1997 BS History United States Military Academy West Point

Business Experience:

- 2008- Present Investment Advisor Retirement Resources Wealth Mgmt., LP
- 2002-2008 General Manager Target Corporation & Home Depot
- 1997-2002 Officer United States Army

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Supervision:

David Preece is supervised by Thomas Herbert, Partner. He reviews David Preece's work through frequent office interactions as well as remote interactions.

Thomas Herbert's contact information:

(915) 225-6772 thomas@rrwealth.net

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**State Registered Investment Adviser Execution Page**  
**Form ADV (Paper Version)**  
**UNIFORM APPLICATION FOR INVESTMENT ADVISER REGISTRATION**

**STATE-REGISTERED INVESTMENT ADVISER EXECUTION PAGE**

You must complete the following Execution Page to Form ADV. This execution page must be signed and attached to your initial application for state registration and all amendments to registration.

**1. Appointment of Agent for Service of Process**

By signing this Form ADV Execution Page, you, the undersigned adviser, irrevocably appoint the legally designated officers and their successors, of the state in which you maintain your principal office and place of business and any other state in which you are applying for registration or amending your registration, as your agents to receive service, and agree that such persons may accept service on your behalf, of any notice, subpoena, summons, order instituting proceedings, demand for arbitration, or other process or papers, and you further agree that such service may be made by registered or certified mail, in any federal or state action, administrative proceeding or arbitration brought against you in any place subject to the jurisdiction of the United States, if the action, proceeding or arbitration (a) arises out of any activity in connection with your investment advisory business that is subject to the jurisdiction of the United States, and (b) is founded, directly or indirectly, upon the provisions of: (i) the Securities Act of 1933, the Securities Exchange Act of 1934, the Trust Indenture Act of 1939, the Investment Company Act of 1940, or the Investment Advisers Act of 1940, or any rule or regulation under any of these acts, or (ii) the laws of the state in which you maintain your principal office and place of business or of any state in which you are applying for registration, or amending your registration.

**2. State-Registered Investment Adviser Affidavit**

If you are subject to state regulation, by signing this Form ADV, you represent that, you are in compliance with the registration requirements of the state in which you maintain your principal place of business and are in compliance with the bonding, capital, and recordkeeping requirements of that state.

**Signature**

I, the undersigned, sign this Form ADV on behalf of, and with the authority of, the investment adviser. The investment adviser and I both certify, under penalty of perjury under the laws of the United States of America, that the information and statements made in this ADV, including exhibits and any other information submitted, are true and correct, and that I am signing this Form ADV Execution Page as a free and voluntary act. I certify that the adviser's books and records will be preserved and available for inspection as required by law. Finally, I authorize any person having custody or possession of these books and records to make them available to federal and state regulatory representatives.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Printed Name: Thomas A. Herbert Title: Partner  
Adviser CRD Number: 142428