



## Form CRS Customer Relationship Summary – June 2020

### Introduction

SimpliFi, Inc. (“we,” “our,” or “us”) 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 these differences. Free and simple tools are available 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?

**Investment Management Services** - We offer investment advisory services to retail investors such as you through the management of your separate account. As part of our standard services, we monitor each account on an ongoing basis, using our model portfolios as a guide, and we furnish clients with portfolio appraisal reports on a quarterly basis. Our authority to manage a retail investor’s account is discretionary, which means you authorize us to select the type and amount of securities to be bought or sold, subject to your chosen strategy and stated investment objectives. For most retail investors, we generally limit purchases to publicly traded equity and debt securities, including exchange-traded funds (“ETFs”). When determined appropriate by us, we will also purchase mutual funds. There is no minimum required to open and maintain an investment advisory account.

**Financial Planning** - We also offer financial planning services, which focus primarily on retirement planning, retirement plan allocations and investments. Limitations on investments typically include limitations by plan sponsors, mutual fund selections of no-load or waived load funds, and client-imposed limitations.

**For additional information, please see our Form ADV, 2A Brochure available at:**

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=611806](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=611806)

#### **Conversation Starters - 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?

We charge a fee based on the total assets in your account. This fee, which is payable quarterly in advance, is calculated from sliding fee schedules with an annual rate of 2% on the first \$50,000, 1.25% on the next \$200,000, 0.90% on the next \$250,000, and 0.70% on amounts over \$500,000 in your account. For example, with an account balance of \$500,000, your annual fee is 1.15%, and for a \$1,000,000 balance, your fee is 0.93%. Since we earn more fees on larger accounts, a conflict of interest may arise if/when you’re encouraged to invest more money. Our fee does not include (and you will pay separately), and charges imposed by custodians, brokers and other third parties such as custodial fees, wire transfer and electronic fund fees, and other fees and taxes on your account and on the securities transactions in your account. Money market funds, mutual funds, and ETFs also charge their own internal management fees.

Fees for financial planning services are separate from our investment advisory service fees and billed an hourly rate of \$400 per hour.

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.

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**Conversation Starter - 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.

As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.

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**Conversation Starter - 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 earn a salary and, when applicable, merit bonuses for performing advisory functions. Additionally, the owner of the firm participates in company profits. The merit bonus is determined by the CEO and may be based on the amount of client assets they service, the time and complexity required to meet a client's needs and/or efforts to acquire new clients, among other factors. In theory, a merit bonus can create conflicts as the financial professional may be incentivized to seek new clients and increase managed assets, rather than service existing accounts.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter - Ask your financial professional:**

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

### **Additional Information**

You can find additional information about us and our advisory services at <https://retiremeasap.com/> and <https://adviserinfo.sec.gov/>. If you would like up-to-date information and/or a copy of this relationship summary, please call (858) 695-6600.

**Conversation Starter - 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?