

# RETIREMENT EVOLUTIONS WEALTH MANAGEMENT LLC Client Brochure

*This brochure provides information about the qualifications and business practices of RETIREMENT EVOLUTIONS WEALTH MANAGEMENT LLC. If you have any questions about the contents of this brochure, please contact us at (520) 399-6340 or by email at: [jon@retevo.com](mailto:jon@retevo.com). 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 EVOLUTIONS WEALTH MANAGEMENT LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). RETIREMENT EVOLUTIONS WEALTH MANAGEMENT's CRD number is: 146931*

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*Registration does not imply a certain level of skill or training.*

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## Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of Retirement Evolutions Wealth Management LLC on 03/22/2023, are described below. Material changes relate to Retirement Evolutions Wealth Management LLC's policies, practices, or conflicts of interest.

- Retirement Evolutions Wealth Management LLC has updated its custodian to reflect Charles Schwab & Co., Inc. (Items 12 and 14)

## Item 3: Table of Contents

Item 2: Material Changes.....	2
Item 3: Table of Contents.....	3
Item 4: Advisory Business.....	6
A. Description of the Advisory Firm .....	6
B. Types of Advisory Services .....	6
Investment Supervisory Services .....	6
Financial Planning .....	6
Services Limited to Specific Types of Investments .....	7
C. Client Tailored Services and Client Imposed Restrictions .....	7
D. Wrap Fee Programs .....	7
E. Amounts Under Management .....	7
Item 5: Fees and Compensation.....	8
A. Fee Schedule .....	8
Investment Supervisory Services Fees .....	8
Financial Planning Fees.....	8
Hourly Fees.....	8
Fixed Fees.....	8
B. Payment of Fees .....	9
Payment of Investment Supervisory Fees.....	9
Payment of Financial Planning Fees.....	9
C. Clients Are Responsible For Third Party Fees .....	9
D. Prepayment of Fees.....	9
E. Outside Compensation For the Sale of Securities to Clients .....	9
Item 6: Performance-Based Fees and Side-By-Side Management .....	9
Item 7: Types of Clients .....	9
Minimum Account Size.....	10
Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss.....	10
A. Methods of Analysis and Investment Strategies.....	10
Methods of Analysis .....	10
Charting analysis .....	10
Fundamental analysis.....	10
Technical analysis .....	10
Cyclical analysis .....	10
Investment Strategies .....	10
B. Material Risks Involved .....	10

Methods of Analysis .....	10
Fundamental analysis.....	10
Technical analysis .....	11
Cyclical analysis .....	11
Investment Strategies .....	11
C.    Risks of Specific Securities Utilized.....	11
Item 9: Disciplinary Information .....	11
Item 10: Other Financial Industry Activities and Affiliations .....	11
A.    Registration as a Broker/Dealer or Broker/Dealer Representative .....	11
B.    Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor	12
C.    Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests .....	12
D.    Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections .....	12
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	13
A.    Code of Ethics .....	13
B.    Recommendations Involving Material Financial Interests.....	13
C.    Investing Personal Money in the Same Securities as Clients .....	13
D.    Trading Securities At/ Around the Same Time as Clients' Securities .....	13
Item 12: Brokerage Practices .....	13
A.    Factors Used to Select Custodians and/or Broker/Dealers .....	13
1.    Research and Other Soft-Dollar Benefits.....	14
2.    Brokerage for Client Referrals .....	14
3.    Clients Directing Which Broker/Dealer/Custodian to Use .....	14
B.    Aggregating (Block) Trading for Multiple Client Accounts.....	14
Item 13: Reviews of Accounts.....	14
A.    Frequency and Nature of Periodic Reviews and Who Makes Those Reviews .....	14
B.    Factors That Will Trigger a Non-Periodic Review of Client Accounts .....	15
C.    Content and Frequency of Regular Reports Provided to Clients .....	15
Item 14: Client Referrals and Other Compensation .....	15
A.    Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)	15
B.    Compensation to Non - Advisory Personnel for Client Referrals .....	16
Item 15: Custody .....	16
Item 16: Investment Discretion.....	17
Item 17: Voting Client Securities (Proxy Voting) .....	17
Item 18: Financial Information.....	17
A.    Balance Sheet .....	17
B.    Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients.....	17
C.    Bankruptcy Petitions in Previous Ten Years .....	17
Item 19: Requirements For State Registered Advisers.....	18

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background..... 18

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any) 18

C. How Performance Based Fees are Calculated and Degree of Risk to Clients ..... 18

D. Material Disciplinary Disclosures for Management Persons of this Firm ..... 18

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)..... 18

## Item 4: Advisory Business

### A. Description of the Advisory Firm

This firm has been in business since July 29, 2008, and the principal owner is Jon Kenneth Magoch.

### B. Types of Advisory Services

RETIREMENT EVOLUTIONS WEALTH MANAGEMENT LLC (hereinafter "RE") offers the following services to advisory clients:

#### *Investment Supervisory Services*

RE offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. RE creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

RE evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. RE will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

#### *Financial Planning*

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on hourly and fixed fees and the final fee structure is documented in the Financial Planning Agreement.

In offering financial planning, a conflict exists between the interests of the investment adviser and the interests of the client. The client is under no obligation to act upon the investment adviser's recommendation, and, if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser.

### *Services Limited to Specific Types of Investments*

RE limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, ETFs. RE may use other securities as well to help diversify a portfolio when applicable.

### **C. Client Tailored Services and Client Imposed Restrictions**

RE offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent RE from properly servicing the client account, or if the restrictions would require RE to deviate from its standard suite of services, RE reserves the right to end the relationship.

### **D. Wrap Fee Programs**

RE does not participate in any wrap fee programs.

### **E. Amounts Under Management**

RE has the following assets under management:

<b>Discretionary Amounts:</b>	<b>Non-discretionary Amounts:</b>	<b>Date Calculated:</b>
\$56,362,624.00	\$0.00	December 2023

## Item 5: Fees and Compensation

### A. Fee Schedule

Lower fees for comparable services may be available from other sources.

#### *Investment Supervisory Services Fees*

Total Assets Under Management	Annual Fee
\$1 - \$250,000	2.00%
\$250,001 - \$500,000	1.75%
\$500,001 - \$1,000,000	1.50%
Above \$1,000,000	1.00%

These fees are negotiable and the final fee schedule is attached to the Investment Advisory Contract. Fees are paid monthly or quarterly in arrears and clients may terminate their contracts with five days' written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization.

#### *Financial Planning Fees*

##### *Hourly Fees*

Depending upon the complexity of the situation and the needs of the client, the hourly fee for these services is \$175. The fees are negotiable and the final fee schedule will be attached to the Financial Planning Agreement. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

##### *Fixed Fees*

Depending upon the complexity of the situation and the needs of the client, the rate for creating client financial plans is between \$500 and \$2,500. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

## **B. Payment of Fees**

### *Payment of Investment Supervisory Fees*

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid monthly or quarterly in arrears.

### *Payment of Financial Planning Fees*

Hourly Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

Fixed Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

## **C. Clients Are Responsible For Third Party Fees**

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by RE. Please see Item 12 of this brochure regarding broker/custodian.

## **D. Prepayment of Fees**

RE collects its fees in arrears. It does not collect fees in advance.

## **E. Outside Compensation For the Sale of Securities to Clients**

Neither RE nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

RE does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

## **Item 7: Types of Clients**

RE generally provides investment advice and/or management supervisory services to the following Types of Clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

## *Minimum Account Size*

There is an account minimum, \$250,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.

# **Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss**

## **A. Methods of Analysis and Investment Strategies**

### *Methods of Analysis*

RE's methods of analysis include charting analysis, fundamental analysis, technical analysis, and cyclical analysis.

**Charting analysis** involves the use of patterns in performance charts. RE uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

**Fundamental analysis** involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

**Technical analysis** involves the analysis of past market data; primarily price and volume.

**Cyclical analysis** involved the analysis of business cycles to find favorable conditions for buying and/or selling a security.

### *Investment Strategies*

RE uses Long Term Trading and Short Term Trading Strategies.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

## **B. Material Risks Involved**

### *Methods of Analysis*

**Charting analysis** strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in solely using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

**Fundamental analysis** concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

**Technical analysis** attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

**Cyclical analysis** assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns and 2) if too many investors begin to implement this strategy, it changes the very cycles they are trying to take advantage of.

### ***Investment Strategies***

Long Term Trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Short Term Trading generally holds greater risk and clients should be aware that there is a chance of material risk of loss using any of those strategies.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **C. Risks of Specific Securities Utilized**

RE generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

**Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

## **Item 9: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Neither RE nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer.

## **B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither RE nor its representatives are registered as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

## **C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

Jon Kenneth Magoch is a licensed insurance agent in the state of Arizona and the owner of Retirement Evolutions Financial and Insurance Services Inc. Additionally, Mr. Magoch is a principal of JKM Motivational, Inc. From time to time, he will offer clients advice or products from these activities.

Jon Kenneth Magoch is the owner of a property management company, Harm's Way Property Holdings LLC as of February 2018. This is not investment related. No time is devoted to these activities during trading hours and 4 hours are devoted to these activities outside of trading hours. 5% of yearly compensation derives from this business.

Jeremy Neis is a licensed insurance agent in the state of Arizona at Retirement Evolutions Financial and Insurance Services Inc. From time to time, he will offer clients advice or products from these activities.

Jeremy Neis is a Project Manager at KT Construction LLC, a custom home developer. This is not investment related. Due to the recent COVID pandemic shutdown, Jeremy Neis currently derives 95% of his yearly compensation from this business.

Clients should be aware that these services pay a commission or other forms of compensation and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. RE always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of RE in such individual's outside capacities.

## **D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections**

RE does not utilize nor select other advisors or third party managers. All assets are managed by RE management.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics**

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Clients may request a copy of our Code of Ethics from management.

### **B. Recommendations Involving Material Financial Interests**

RE does not recommend that clients buy or sell any security in which a related person to RE has a material financial interest.

### **C. Investing Personal Money in the Same Securities as Clients**

From time to time, representatives of RE may buy or sell securities for themselves that they also recommend to clients. RE will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

### **D. Trading Securities At/Around the Same Time as Clients' Securities**

From time to time, representatives of RE may buy or sell securities for themselves at or around the same time as clients. RE will not trade non-mutual fund or non-ETF securities 5 days prior to or 5 days after trading the same security for clients.

## **Item 12: Brokerage Practices**

### **A. Factors Used to Select Custodians and/or Broker/Dealers**

The custodians, Charles Schwab & Co., Inc. Advisor Services (CRD# 5393) and SEI Investments Distribution Co. (CRD# 10690), were chosen based on their relatively low transaction fees and access to mutual funds and ETFs. RE will never charge a premium or commission on transactions, beyond the actual cost imposed by the custodians.

### **1. *Research and Other Soft-Dollar Benefits***

RE receives no research, product, or service other than execution from a broker-dealer or third-party in connection with client securities transactions (“soft dollar benefits”).

### **2. *Brokerage for Client Referrals***

RE receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

### **3. *Clients Directing Which Broker/Dealer/Custodian to Use***

RE will not allow clients to direct RE to use a specific broker-dealer to execute transactions. Clients must use RE recommended custodian (broker-dealer). Not all investment advisers require their clients to direct brokerage. By requiring clients to use our specific custodian, RE may be unable to achieve most favorable execution of client transactions and this may cost clients money over using a lower-cost custodian.

## **B. Aggregating (Block) Trading for Multiple Client Accounts**

RE maintains the ability to block trade purchases across accounts but will rarely do so. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

## **Item 13: Reviews of Accounts**

### **A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

Client accounts are reviewed at least quarterly only by Jon Kenneth Magoch, Managing Member. Jon Kenneth Magoch is the chief advisor and is instructed to review clients’ accounts with regards to their investment policies and risk tolerance levels. All accounts at IA are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Jon Kenneth Magoch, Managing Member. There is only one level of review and that is the total review conducted to create the financial plan.

## **B. Factors That Will Trigger a Non-Periodic Review of Client Accounts**

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

## **C. Content and Frequency of Regular Reports Provided to Clients**

Each client will receive at least quarterly monthly a written report detailing the client's account which will come from the custodian.

Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

# **Item 14: Client Referrals and Other Compensation**

## **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)**

Charles Schwab & Co., Inc. Advisor Services provides RE with access to Charles Schwab & Co., Inc. Advisor Services' institutional trading and custody services, which are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services includes brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For RE client accounts maintained in its custody, Charles Schwab & Co., Inc. Advisor Services generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Charles Schwab & Co., Inc. Advisor Services or that settle into Charles Schwab & Co., Inc. Advisor Services accounts.

Charles Schwab & Co., Inc. Advisor Services also makes available to RE other products and services that benefit RE but may not benefit its clients' accounts. These benefits may include national, regional or RE specific educational events organized and/or sponsored by Charles Schwab & Co., Inc. Advisor Services. Other potential benefits may include occasional business entertainment of personnel of RE by Charles Schwab & Co., Inc. Advisor Services personnel, including meals, invitations to sporting events, including

golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist RE in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of RE's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of RE's accounts. Charles Schwab & Co., Inc. Advisor Services also makes available to RE other services intended to help RE manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. In addition, Charles Schwab & Co., Inc. Advisor Services may make available, arrange and/or pay vendors for these types of services rendered to RE by independent third parties. Charles Schwab & Co., Inc. Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to RE. RE is independently owned and operated and not affiliated with Charles Schwab & Co., Inc. Advisor Services.

#### **B. Compensation to Non – Advisory Personnel for Client Referrals**

RE does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

### **Item 15: Custody**

RE does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the custodians, TD Ameritrade and SEI. Clients will receive account statements from the custodians and should carefully review those statements.

Because client fees will be withdrawn directly from client accounts, RE will:

- A. Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian.
- B. Send the qualified custodian written notice of the amount of the fee to be deducted from the client's account and verify that the qualified custodian sends invoices to the client.

## **Item 16: Investment Discretion**

For those client accounts where RE provides ongoing supervision, the client has given RE written discretionary authority over the client's accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. The client provides RE discretionary authority via a limited power of attorney in the Investment Advisory Contract and in the contract between the client and the custodian.

## **Item 17: Voting Client Securities (Proxy Voting)**

RE will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

### **A. Balance Sheet**

RE does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

### **B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

Neither RE nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

### **C. Bankruptcy Petitions in Previous Ten Years**

RE has not been the subject of a bankruptcy petition in the last ten years.

## **Item 19: Requirements For State Registered Advisers**

### **A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background**

RE currently has only one management person and only one executive officer; Jon Kenneth Magoch. Jon Kenneth Magoch's education and business background can be found on the Supplemental ADV Part 2B form.

### **B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)**

Jon Kenneth Magoch's other business activities can be found on the Supplemental ADV Part 2B form.

### **C. How Performance Based Fees are Calculated and Degree of Risk to Clients**

RE does not accept performance-based fees or other fees based on a share of capital gains or capital appreciation of the assets of a client.

### **D. Material Disciplinary Disclosures for Management Persons of this Firm**

No management person at RE has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

### **E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)**

Neither RE, nor its management persons, has any relationship or arrangement with issuers of securities.