

Retirement Capital Strategies, Inc.
Form CRS Customer Relationship Summary
August 2, 2023

Retirement Capital Strategies, Inc., (“RCS”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research us, other firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Ask your financial professional 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?

We offer investment advisory services to retail investors, like you. We use a passive indexing approach to investing. We customize portfolios to meet client requests or needs. The portfolios typically consist of Exchange Traded Funds, but also can hold equities, fixed-income, mutual funds, cash instruments, other financial products, private funds when appropriate. Our recommendation of a particular model is dependent upon the client’s risk tolerance, time horizon and specific goals. Our Firm also offers Financial and Retirement Planning Services. We provide consultation regarding the client’s financial resources, based on an analysis of client’s needs. Planning Services range from comprehensive, to more focused consultations, depending on the needs of the client. We conduct an initial consultation where information about client financial circumstances and objectives is collected. For more comprehensive services, the Firm reviews and analyzes the information

provided by the client and then offers a written plan designed with the intention of achieving the client’s goals and objectives.

We manage accounts on a discretionary basis. Discretionary basis means our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold and whether a client’s transaction should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked (e.g., by termination). We do require a soft initial minimum account size of \$750,000 and is negotiable at our discretion and reserve the right to decline any potential client for any reason.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. Contact us at (408) 551- 6100 for a copy or go to www.adviserinfo.sec.gov.

What fees will I pay?

Our investment management fees are assessed quarterly, in advance, and calculated based on the market value of client assets as of the close of business on the last business day of the preceding quarter. **Fees for investment advisory services (asset management fees) are based on a tiered schedule and range from 0.55% - 1.75% depending on the market value of the portfolio.**

For accounts opened after the beginning of a new quarter, fees will be prorated from the date of engagement to the end of quarter cycle. In the event our services are terminated mid-quarter, any paid, unearned fees will be promptly refunded to the client. Under certain conditions (such as for friends and family of the firm, or in

a situation where a client has a low yielding ultra-short-term bond investment portfolio account), we can, at our sole discretion, waive the fee. Additionally, RCS will “Household” accounts, based on the address of record for each account, in order to combine assets under management, which in turn, could lower the management fee assessed by our Firm. Our Firm provides Financial and Retirement Planning Services on a complimentary basis to clients who engage us to perform Investment Management Services. If a client wishes to have a comprehensive financial plan without engaging our

Ask one of our financial professionals the following questions:

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?

Investment Management Services, we generally assess a fee of \$1,495, which can be higher, dependent upon complexity. Financial and Retirement Planning consultation is also provided as a stand-alone service on an hourly basis, ranging from \$250 to \$2,500 on a fixed fee basis or from \$125 to \$325 on an hourly basis.

You will pay additional fees to third parties in connection with your investment management account that include, but are not limited to, custodial fees, mutual fund 12b-1 fees, and certain deferred sales charges on previously purchased mutual funds transferred into the account. 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.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. Contact us at (408) 551- 6100 for a copy or go to www.adviserinfo.sec.gov.

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. Because we earn more as the value of the account increases, we can be motivated to place your assets in a more aggressive or risky manner to inflate the portfolio value and earn

higher compensation. Additionally, certain representatives of our Firm, in their individual capacities, are licensed insurance agents, and at times, will recommend the purchase of insurance-related products on a commission basis. Recommendation by our representatives to purchase insurance products presents a conflict of interest, as the commissions can provide incentive to recommend these products based on commissions to be received, rather than a client's need. Information regarding the financial and outside business activities of our Investment Adviser Representatives can be found on the Security and Exchange Commission's website at [www. https://adviserinfo.sec.gov/](http://www.https://adviserinfo.sec.gov/)

Ask your financial professional:

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

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. Contact us at (408) 551- 6100 for a copy or go to www.adviserinfo.sec.gov.

How do your financial professionals make money?

The Firm's sole owner is Thomas Vaughan, CEO/President. For this, he receives a base salary and proportional profits from the earnings of the firm. Additional information about compensation arrangements for our professionals and related conflicts of interest are found in the Firm's Form(s) ADV Part 2B. Form ADV Part 2B for any of our Investment Adviser Representatives is available through us by request at: 1190 Saratoga Avenue, Suite 140 San Jose, CA. 95129 or by phone at (408) 551- 6100.

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

Yes. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching "Retirement Capital Strategies" or by contacting us at 1190 Saratoga Avenue, Suite 140 San Jose, CA. 95129 or by phone at (408) 551- 6100.

Ask your financial professional:

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

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?