

Brochure Supplement (Part 2B of Form ADV)

Brian James Decker

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This brochure supplement provides information about Brian Decker and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Decker (CRD# 1503719) is available on the SEC's website at www.adviserinfo.sec.gov.

September 14, 2023

Principal executive officers and management persons

Brian James Decker

- Year of birth: 1961

Educational background and business experience

Educational Background:

- University of Washington; Bachelor of Arts degree in finance with a minor in marketing; 1985

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) Owner/Chief Compliance Officer/Investment Advisor Representative, 06/2016 - present
- Absolute Return Solutions Inc. (UBI 602685664); Co-Owner/Chief Compliance Officer/Investment Advisor Representative; 01/2007 - 06/2016
- USA Financial Securities Corporation; Registered Representative; 01/2009 - 09/2009
- Decker, Mazza & Black; Co-Owner; 06/2003 - 06/2008
- Pacific West Securities, Inc.; Registered Representative; 06/1997 - 12/2008
- Stockbroker at major Brokerage Firms; 06/1986-06/1997

Disciplinary information

Mr. Decker has not had any disciplinary action against him.

Additional compensation

Brian Decker receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees. As mentioned earlier in this document Brian Decker will receive sales-based compensation if you purchase an insurance product through him as your agent. This sales-based compensation gives Brian Decker a financial incentive to recommend that you purchase an insurance product. This financial incentive creates a conflict of interest between you and Brian Decker where his recommendation could be motivated by his compensation rather than your best interests. We always review all insurance recommendations to assure they are in the clients' best interest.

Supervision

Brian Decker is the owner of Decker Retirement Planning Inc.; therefore, he is responsible for supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report

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Clayton W. Bradshaw

Head Office
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This brochure supplement provides information about Clayton Bradshaw and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Clayton Bradshaw (CRD# 6791138) is available on the SEC's website at www.adviserinfo.sec.gov.

July 27, 2017

Principal executive officers and management persons

Clayton Bradshaw

- Year of birth: 1985

Educational background and business experience

Educational Background:

- University of Utah; MBA; 2019
- University of Phoenix; BS Business (Marketing); 2015

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) Marketing Manager, 10/2019- present
- Decker Retirement Planning Inc., (UBI 603618051) Planner/ Investment Advisor Representative, 06/2017 - 10/2019
- Decker Retirement Planning Inc., (UBI 603618051) Marketing Assistant, 03/2017 - 06/2017
- Craig Swapp & Associates, Marketing/Investigator; 12/2010- 03/2017

Disciplinary information

Mr. Bradshaw has not had any disciplinary action against him.

Other business activities

Clayton Bradshaw, in his individual capacity, might recommend a client purchase an insurance product. Approximately 40% of his time is spent in the insurance business in which he offers clients advice or products from those activities. Clients are not required to purchase any products. These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Bradshaw has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Additional compensation

Mr. Bradshaw receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees. As mentioned earlier in this document, Mr. Bradshaw will receive sales-based compensation if you purchase an insurance product through him as your agent. This sale-based compensation gives Mr. Bradshaw a financial incentive to recommend that you purchase an insurance product. This financial incentive creates a conflict of interest between you and Mr. Bradshaw where his recommendation could be motivated by his compensation rather than your best interests. We always review all insurance recommendations to assure they are in the clients' best interest.

Supervision

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Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report

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Bradley Thomas Geddes CFP ®

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This brochure supplement provides information about Bradley Geddes and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley Geddes (CRD#6910553) is available on the SEC's website at www.adviserinfo.sec.gov.

October 11th, 2024

Principal executive officers and management persons

Bradley Geddes

- Year of birth: 1986

Educational background and business experience

Educational Background:

- University of Washington; BS Finance; 2009
- Obtained Certified Financial Planner License in 2021

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) Planner/ Investment Advisor Representative, 05/2018 - present
- Join It Inc., Co-founder; CFO, 05/2017 - present
- Lending Club, Investor Relations Manager; 04/2015 - 05/2017
- Electronic Arts, Senior Analyst; 04/2013 - 04/2015
- Ericson, Consultant; 01/2010 - 04/2013
- Atreg, Intern Financial Analyst; 06/2009 - 12/2009

Disciplinary information

Mr. Geddes has not had any disciplinary action against him.

Other business activities

Bradley Geddes, in his individual capacity, might recommend a client purchase an insurance product. Approximately 40% of his time is spent in the insurance business in which he offers clients advice or products from those activities. Clients are not required to purchase any products. These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Geddes has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Additional compensation

Mr. Geddes receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees. As mentioned earlier in this document, Mr. Geddes will receive sales-based compensation if you purchase an insurance product through him as your agent. This sales-based compensation gives Mr. Geddes a financial incentive to recommend that you purchase an insurance product. This financial incentive creates a conflict of interest between you and Mr. Geddes where his recommendation could be motivated by his compensation rather than your best interests. We always review all insurance recommendations to assure they are in the clients' best interest.

Supervision

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Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report

CFP Designation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management,

employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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Scott Nolan Boyce

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This brochure supplement provides information about Scott Boyce and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Boyce (CRD# 6943199) is available on the SEC's website at www.adviserinfo.sec.gov

February 24, 2020

Principal executive officers and management persons

Scott Boyce

- Year of birth: 1990

Education background and business experience

Educational Background:

- Brigham Young University; BA German, Global Business Minor; 2017

Business Experience:

- Decker Retirement Planning, Inc. (UBI 603618051) Account Process Manager; 10/2016 - present
- The Church of Jesus Christ of Latter-day Saints; LDS Tech Internship Team Manager; 09/2014 - 12/2014
- PRECOA; Information Systems Intern; 05/2014 - 08/2014

Disciplinary information

Mr. Boyce has not had any disciplinary action against him.

Supervision

Brian Decker is the owner of Decker Retirement Planning Inc.; therefore, he is responsible for supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report
Bankruptcy Petition: None to report

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Joshua Templeton Hunsaker

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This brochure supplement provides information about Josh Hunsaker and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Josh Hunsaker (CRD# 7438355) is available on the SEC's website at www.adviserinfo.sec.gov.

September 9, 2021

Principal executive officers and management persons

Joshua Templeton Hunsaker

- Year of birth: 1990

Educational background and business experience

Educational Background:

- Utah Valley University; BS Business Management; 2019

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) New Business Manager, 05/17 - present
- Periscope Holdings; Implementation and Training Specialist; 1/3/2012 - 4/27/2017

Disciplinary information

Mr. Hunsaker has not had any disciplinary action against him.

Supervision

Brian Decker is the owner of Decker Retirement Planning Inc.; therefore, he is responsible for supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report
Bankruptcy Petition: None to report

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Cameron James Archibald

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This brochure supplement provides information about Cameron Archibald and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Cameron Archibald (CRD# 7557437) is available on the SEC's website at www.adviserinfo.sec.gov.

May 17, 2022

Principal executive officers and management persons

Cameron James Archibald

- Year of birth: 1990

Educational background and business experience

Educational Background:

- Brigham Young University Idaho; Exercise Physiology with Minor in Business; 4/2015
- Utha Valley University; Masters in Business Administration;08/2016

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) Senior Portfolio Servicing Manager, 05/17 - present
- Leap Innovations; Sales Manager; 9/2016 - 5/2017
- Idaho Traffic Safety; Traffic Control Supervisor; 5/2012 - 5/2015

Disciplinary information

Mr. Archibald has not had any disciplinary action against him.

Supervision

Brian Decker is the owner of Decker Retirement Planning Inc.; therefore, he is responsible for supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report
Bankruptcy Petition: None to report

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Arrin C. Wray

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This brochure supplement provides information about Arrin Wray and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Arrin Wray (CRD# 7612497) is available on the SEC's website at www.adviserinfo.sec.gov.

August 8, 2022

Principal executive officers and management persons

Arrin Wray

- Year of birth: 1989

Educational background and business experience

Educational Background:

- University of Utah; Bachelors in Finance; 2019

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) Planner/Investment Advisor Representative, 08/2022- present
- Decker Retirement Planning Inc., (UBI 603618051) Account Processing Manager, 08/2017 - 08/2022
- TEKSystems, Account Manager; 05/2015-07/2017
- TEKSystems, Technical Recruiter; 03/2014-07/2015
- AutoPal Loan Servicing Software; Account Manager; 08/2013-03/2014
- Alterra; Route Manager; 04/2013-08/2013

Disciplinary information

Mr. Wray has not had any disciplinary action against him.

Other business activities

Arrin Wray, in his individual capacity, might recommend a client purchase an insurance product. Approximately 40% of his time is spent in the insurance business in which he offers clients advice or

products from those activities. Clients are not required to purchase any products. These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Wray has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Additional compensation

Mr. Wray receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees. As mentioned earlier in this document, Mr. Wray will receive sales-based compensation if you purchase an insurance product through him as your agent. This sale-based compensation gives Mr. Wray a financial incentive to recommend that you purchase an insurance product. This financial incentive creates a conflict of interest between you and Mr. Wray where his recommendation could be motivated by his compensation rather than your best interests. We always review all insurance recommendations to assure they are in the clients' best interest.

Supervision

Brian Decker is the owner of Decker Retirement Planning Inc.; therefore, he is responsible for supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report

Brochure Supplement (Part 2B of Form ADV)

Chad Ryan Poulson CFP ®

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EMAIL: CPoulson@deckerrp.com

This brochure supplement provides information about Chad Poulson and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Chad Poulson (CRD# 7580116) is available on the SEC's website at www.adviserinfo.sec.gov.

October 11, 2024

Principal executive officers and management persons

Chad Ryan Poulson

- Year of birth: 1998

Educational background and business experience

Educational Background:

- Utah State University; BA in Finance with a Minor in Financial; 2022
- Obtained Certified Financial Planner License in 2023

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) Planner/Investment Advisor Representative, 08/2023- present
- Andina Advisors; Wealth Advisor; 01/2020-08/2023
- Bear Lake Community Health Center; Patient Coordinator; 09/2019-10/2021
- Al's Sporting Goods; Sales Associate; 08/2018-10/2019
- Logan Mini Golf Course; Co-Owner; 06/2014-08/2016

Disciplinary information

Mr. Poulson has not had any disciplinary action against him.

Other business activities

Chad Poulson, in his individual capacity, might recommend a client purchase an insurance product. Approximately 40% of his time is spent in the insurance business in which he offers clients advice or products from those activities. Clients are not required to purchase any products. These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Poulson has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Additional compensation

Mr. Poulson receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees. As mentioned earlier in this document, Mr. Poulson will receive sales-based compensation if you purchase an insurance product through him as your agent. This sales-based compensation gives Mr. Poulson a financial incentive to recommend that you purchase an insurance product. This financial incentive creates a conflict of interest between you and Mr. Poulson where his recommendation could be motivated by his compensation rather than your best interests. We always review all insurance recommendations to assure they are in the clients' best interest.

Supervision

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Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report
Bankruptcy Petition: None to report

CFP Designation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Brochure Supplement (Part 2B of Form ADV)

Marcus D Knauss CFP ®

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This brochure supplement provides information about Marc Knauss and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Marc Knauss (CRD# 6148671) is available on the SEC's website at www.adviserinfo.sec.gov.

October 11, 2024

Principal executive officers and management persons

Marc Knauss

- Year of birth: 1979

Educational background and business experience

Educational Background:

- University of Washington Bothell; BA in Finance; 2012
- Obtained Certified Financial Planner License in 2022

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) Planner/Investment Advisor Representative, 10/2023- present
- Joslin Capital Advisors; Investment Advisor Representative; 06/2023-08/2023
- Independent Financial Group; Registered Representative; 12/2013-05/2023
- Comprehensive Wealth Management; Investment Advisor Representative; 12/2012-05/2023
- Geneos Wealth Management; Assistant; 12/2012-11/2013

Disciplinary information

Mr. Knauss has not had any disciplinary action against him.

Other business activities

Marc Knauss, in his individual capacity, might recommend a client purchase an insurance product. Approximately 40% of his time is spent in the insurance business in which he offers clients advice or products from those activities. Clients are not required to purchase any products. These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Knauss has a fiduciary responsibility to place the best interest of the client first and the clients are not required to

purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Additional compensation

Mr. Knauss receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees. As mentioned earlier in this document, Mr. Knauss will receive sales-based compensation if you purchase an insurance product through him as your agent. This sales-based compensation gives Mr. Knauss a financial incentive to recommend that you purchase an insurance product. This financial incentive creates a conflict of interest between you and Mr. Knauss where his recommendation could be motivated by his compensation rather than your best interests. We always review all insurance recommendations to assure they are in the clients' best interest.

Supervision

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Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report

CFP Designation

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Brochure Supplement (Part 2B of Form ADV)

Michael B Schwartz

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This brochure supplement provides information about Michael Schwartz and supplements Decker Retirement Planning Inc.'s brochure. You should have received a copy of that brochure. Please contact Brian Decker if you did not receive Decker Retirement Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Schwartz (CRD#6690653) is available on the SEC's website at www.adviserinfo.sec.gov.

March 14, 2024

Principal executive officers and management persons

Michael Schwartz

- Year of birth: 1993

Educational background and business experience

Educational Background:

- Western Washington University; BS in Psychology; 2017
- Bellevue College; Associates in Arts and Sciences; 2014

Business Experience:

- Decker Retirement Planning Inc., (UBI 603618051) Planner/Investment Advisor Representative, 02/2024- present
- Northwestern Mutual Investment Services; Investment Advisor Representative; 11/023-02/2024
- BECU; Consultant;09/2023-01/2024
- Centaurus Financial; Registered Representative; 08/2017-12/2022

Disciplinary information

Mr. Schwartz has not had any disciplinary action against him.

Other business activities

Michael Schwartz, in his individual capacity, might recommend a client purchase an insurance product. Approximately 40% of his time is spent in the insurance business in which he offers clients advice or products from those activities. Clients are not required to purchase any products. These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Schwartz has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Additional compensation

Mr. Schwartz receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees. As mentioned earlier in this document, Mr. Schwartz will receive sales-based compensation if you purchase an insurance product through him as your agent. This sale-based compensation gives Mr. Schwartz a financial incentive to recommend that you purchase an insurance product. This financial incentive creates a conflict of interest between you and Mr. Schwartz where his recommendation could be motivated by his compensation rather than your best interests. We always review all insurance recommendations to assure they are in the clients' best interest.

Supervision

Brian Decker is the owner of Decker Retirement Planning Inc.; therefore, he is responsible for supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for SEC-registered advisors

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report