Form ADV Part 3: Relationship Summary
Decker Retirement Planning Inc.

Introduction

Decker Retirement Planning is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and the fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at https://www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: We offer the following investment advisory services to retail investors. *Asset Management Services* which involve us managing and trading your designated account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. As a standard part of our services, we will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio, if you have an active plan with us. For more information, please see ***Item 4*** of our ***Form ADV Part 2A***. Asset management services are provided on a **discretionary** basis, meaning we will have the authority to determine the type and number of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. In certain cases, we may recommend the investment models or strategies of a sub-advisor or third-party investment manager. For more information about investment authority, please see ***Item 16*** of our ***Form ADV Part 2A***.

Financial Planning & Consulting Services involve us creating a written financial plan or providing consultative services for you which covers mutually agreed upon topics such as income preparation, tax saving approaches, asset security, risk reduction, and portfolio analysis.

Limited Investment Offerings: We primarily recommend common stocks and bank deposit sweep products. When providing your services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: We require a minimum of $300,000 in order to open an account managed by us. We reserve the right to adjust this amount at any time.

Conversation Starters: *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?

Description of Principal Fees & Costs: Fees charged for our asset management services are charged based on a percentage of assets under management, billed in arrears on a monthly basis, and calculated based on the average daily balance of the account during the previous billing period. The annual fee for asset management services will range from 1.40% for higher-risk investment models to 0.20% for cash management. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. When engaging us for asset management services, you will also incur other fees and expenses. The broker-dealer/custodian on your account will charge you transaction fees for executing trades in your account. You will also be charged internal fees and expenses by the funds we invest in within your account. Fees charged by a sub-advisor or third-party managers are generally covered by us.

Financial planning services are provided under an hourly fee arrangement. An hourly fee of $250 per hour is charged by us for financial planning services under this arrangement. Fees are due immediately upon completion and delivery of the financial plan. The fees for the financial planning services may be waived or reduced by us at our sole discretion. Any fees we charge for financial planning services will not cover the costs associated with implementing any recommendations we may make.

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. For more information about the fees we charge and the other fees and expenses you will incur, please see *Item 5* of *Form ADV Part 2A*.

Conversation Starters: 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?

Standard of Conduct: When we act as your investment adviser, we must 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 is an example to help you understand what this means.

(1) Our investment adviser representatives also serve as insurance agents. Through their role as such they may sell, for commissions, various insurance products. We have a conflict of interest in recommending these products to you because of the potential for additional revenue.
(2) We have a referral arrangement with Market Gauge Pro, LLC ("MG") whereby we receive referral credits when we refer MG to third-party investment advisors. As a result, there is a conflict of interest as we have an incentive to recommend investment strategies utilizing the trading signals of MG.

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see *Item 5, Item 10* and *Item 12* of our *Form ADV Part 2A*.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment adviser representatives with a percentage of the revenue from the firm's earnings. Our representatives also serve as licensed insurance agents. When acting in this capacity, the representative will receive commissions for selling insurance products. This creates a conflict of interest when the representative recommends you purchase insurance products through him or her.
Additional Information: For more information about these conflicts of interest, please see *Item 10* of our *Form ADV Part 2A*.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Yes. You can look up more information about us and our investment adviser representatives at https://www.investor.gov/CRS.

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

Additional Information About Decker Retirement Planning Inc.

Additional information about us and a copy of this relationship summary are available on the Internet at www.deckerretirementplanning.com. You can also find our disclosure brochures and other information about us at https://adviserinfo.sec.gov/firm/summary/284281. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 855-425-4566.

Conversation Starters: 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?

Summary of Material Changes – October 2026

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The following material changes were made to the Form ADV Part 3 Relationship Summary in October 2026:

- The following bullet point was added to the Legal Obligations section on page 2:

"2) We have a referral arrangement with Market Gauge Pro, LLC ("MG") whereby we receive referral credits when we refer MG to third-party investment advisors. As a result, there is a conflict of interest as we have an incentive to recommend investment strategies utilizing the trading signals of MG."