Decker
Retirement Planning

Firm Brochure

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of Decker Retirement Planning Inc.

If you have any questions about the contents of this brochure, please contact us at 855-425-4566 or by email at info@DeckerRP.com. Registration does not imply a certain level of skill or training.

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 Decker Retirement Planning Inc. (IARD# 284281) is available on the SEC's website at www.adviserinfo.sec.gov.

October 15, 2026

Item 2: Material Changes

This Material Changes section of this brochure will be updated whenever a material change occurs. The ensuing is only a list of changes since the last update that are or may be considered material since the last annual update made on March 14, 2025:

On October 15, 2026, Item 5 was updated to disclose that Decker Retirement Planning has entered into a referral arrangement with Market Gauge Pro, LLC ("MG") whereby Decker Retirement Planning receives referral credits when the firm refers MG to third-party investment advisors. As a result, there is a conflict of interest as Decker Retirement Planning has an incentive to recommend investment strategies utilizing the trading signals of MG.

On March 26, 2026, Item 14 was updated as an arrangement was terminated where Decker Retirement Planning would have referred clients to another investment advisor.

On November 12, 2025, Item 10 was updated as Brian Decker no longer holds a small ownership interest in Market Gauge Pro.

On September 8, 2025, the following additional material changes were made:
Item 4 was updated to clarify that Decker Retirement Planning may utilize a sub-advisor, such as AE Wealth Management, LLC ("AEWM") or third-party managers, directly or indirectly through AEWM, in managing clients' assets. In addition, Decker Retirement Planning may recommend the services of Absolute Capital Management, a registered investment advisor that can manage clients' employer sponsored plan assets
Item 5 was updated to disclose that all fees charged by AEWM or a Third Party Manager are generally paid by Decker Retirement Planning. Further, that if Decker Retirement Planning recommends, and a client opens an account with, Absolute Capital Management, an investment advisory fee will be charged by only Absolute Capital Management on the assets they manage but a portion of that fee will be shared with Decker Retirement Planning.

Item 8 was updated to disclose certain investment strategies that may be utilized in the management of client portfolios.

Item 14 was updated to disclose that Decker Retirement Planning has entered into an arrangement with at least one investment advisor where, in exchange for referring clients to the investment advisor, Decker Retirement Planning will receive a percentage of the advisory fees earned by the investment advisor or a referral fee. Further, that this arrangement is a conflict of interest.

Amendments

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 855-425-4566 or by email at info@DeckerRP.com.

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Item 4: Advisory Business

General Description of the Firm

Decker Retirement Planning Inc. ("Decker Retirement Planning") provides personalized confidential retirement planning, financial planning and investment management to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment portfolio management, education funding, retirement planning, and estate planning

Decker Retirement Planning was founded in May 2016 by Brian Decker and registered with the Securities Exchange Commission ("SEC"). Brian Decker is the sole owner.

Decker Retirement Planning is a fee-based financial planning and investment management firm. Certain of the firm's management and employees are licensed as insurance agents and recommend and sell insurance products to clients. As a result, there is a conflict of interest when Decker Retirement Planning, its management persons, or employees recommend insurance products for which they will receive commissions for selling. This conflict is mitigated by the fact that we review each insurance recommendation to assure that in our opinion the purchase of the specific insurance product recommended is in the best interest of the client, based upon the client's specific situation and circumstances. Furthermore, clients are not required to purchase any products through us and are free to purchase products through any insurance agent of their choosing.

If Decker Retirement Planning is hired by the client to manage their risk money, we do so with discretion. Decker Retirement Planning does not act as a custodian of client assets. The client always maintains asset control by being able to remove Decker Retirement Planning as manager at any time.

Periodic reviews are communicated to provide reminders of the specific courses of action that need to be taken when client's lives have changed.

Other professionals (e.g. lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis.

Summary of services

Decker Retirement Planning provides the following services to advisory clients:

Asset Management

Decker Retirement Planning offers discretionary asset management services to advisory clients. Decker Retirement Planning will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocations, portfolio monitoring, and the overall investment program will be based on those factors listed above. The client will grant Decker Retirement Planning discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

The client is responsible for all transaction and exchange costs associated with the portfolio. These individually managed portfolios will generally use exchange-traded funds

(ETFs) and bank deposit sweep products, although individual securities and mutual funds may also be held as investments. Assets are managed using different models.

Decker Retirement Planning may also recommend the investment models or strategies of a sub-advisor, AE Wealth Management, LLC ("AEWM"), an unaffiliated registered investment advisor.

While Decker Retirement Planning does not provide investment advisory services with regard to clients' employer sponsored plans, the firm may recommend that clients utilize the services of Absolute Capital Management, a registered investment advisor that can manage clients' employer sponsored plan assets.

Third Party Strategist vs. Third Party Managers

Third Party Strategists

We use the services of Third Party Strategists who provide us with research, analysis, and recommendations to allocate portfolios according to their strategy. The Third Party Strategists provide us with portfolio allocations or signals to change portfolios. We then decide whether to implement their recommendations or not using the discretionary trading authority that our clients grant to us. In these situations, we are responsible for the day to day management of investment portfolios. The Third Party Strategists we use for research might not accept individuals as direct clients or are not registered as investment advisors.

Client assets are placed into a model using generally ETFs and one or more strategic allocations created by a Third Party Strategist. These Third Party Strategists provide trading signals to us indicating how an investment account should be allocated and invested. Decker Retirement Planning offers the following categories of investment supervisory services: Blended Tactical Portfolios, Blended Strategic Portfolios, Fixed Income Portfolios, Service Portfolios, and sub-advised Portfolios. Blended Portfolio investments include equity, fixed income, cash, and non-traditional investment products. The non-traditional asset class may be represented by investment company securities whose value is based on an alternative asset class, such as ETFs that are designed to follow the DJ-AIG Commodity Index. Fixed Income Portfolio investments may include but are not limited to corporate debt, commercial paper, certificate of deposit, municipal debt, mortgage debt, government debt, cash, and preferred stock. Strategic portfolios emphasize selection and the weight of asset classes within the portfolio that can and will change over time. Tactical portfolios may include investments viewed as opportunistic. Tactical portfolios can and will often change over time. Service portfolios are designed to accommodate a client's current holdings that require a unique investment management service. The sub-advised Portfolios utilize the trading signals provided by Third Party strategists. These entities provide us with portfolio allocations (signals indicating the securities in the portfolio.) We are then responsible for the decision to follow those signals or not, in placing the securities trades in your account or not.

Due to restrictions on selling short securities in Individual Retirement Accounts (IRAs) and other limitations and/or determinations made by the firm, we may not fully implement a Third Party Strategist's trading signals. For example, instead of taking a negative (bearish) position in an asset class, as directed by the Third Party Strategist, we will typically invest the relevant portion of your portfolio in cash or cash equivalents. As a result, the portion of your portfolio invested in one or more strategies relying on trading signals from a Third Party Strategist may have a performance return that differs, and could significantly differ, from that of a portfolio fully implementing the trading signals of the Third Party Strategist.

Third Party Managers

We currently utilize certain Third-Party Managers, either directly or indirectly through AEWM. When we choose to use a Third Party Manager, they, not us, will be responsible for the day to day management of investment portfolios using discretionary trading authorization granted to them. Third Party Managers are always registered investment advisors that we have determined are properly registered to provide services to our clients. Third Party Managers might not accept individuals as direct clients. Clients desiring a direct relationship must contact the Third Party Managers directly.

We may, but are not obligated to, use the services of a Third Party money manager(s) to manage portions of client portfolios. Third party managers have the responsibility for day to day oversight and management of portions of our clients' investment portfolios. The Third Party managers are granted discretionary trading authority and make securities transactions in client accounts without obtaining consent for each transaction from the client or from us.

Financial Planning and Consulting

Financial planning is offered to all clients. Clients that choose to complete the financial planning process are provided a written plan that includes a personal income plan and certain projections. The recommendation of insurance products may be involved with the financial planning process. Our financial planning clients are not obligated to act upon any recommendation that we or our associated persons might make. If a client chooses to act upon any recommendation we might give, the client is not obligated to use us or our associated persons to purchase an insurance product and may use any insurance agent of their choosing. If a client chooses to purchase an insurance product with an employee of Decker Retirement Planning, a conflict of interest exists because Decker Retirement Planning and that person will receive sales-based compensation. This means we have a financial incentive to recommend that you purchase insurance products and our recommendation might be influenced by our compensation rather than the best interests of our clients. To address these conflicts of interest, we review each insurance recommendation to assure that in our opinion the purchase of the specific insurance product recommended is in the best interest of the client, based upon the client's specific situation and circumstances. We gather and record information about our clients so we can make our decision as to whether the purchase of insurance is suitable. In addition to the recommending agent, our Chief Compliance Officer reviews and approves each insurance recommendation.

Initial consultations are provided at no charge. Advice pertaining to the design and establishment of an asset protection plan, retirement plan, tax planning analysis, or estate plan, including counsel regarding the use of grantor trusts, charitable trusts, living trusts, and/or private foundations, depends on the specifics of each client's circumstances.

The following are the financial planning services and basic description of what each service includes. The exact services for each type of planning may vary from client to client. Not all clients receive all services. The following services are available to all clients:

Income Preparation - Income Preparation typically includes some but not necessarily all of the following services:

- Emergency cash funds in case of a disaster. Liquidity.

- Potential income from all sources. How much can you draw without running out of money?
- Inflation protection with Cost of Living Adjustments (COLA) to your income.
- Drawing income from the proper source.

Tax Saving Approaches - Tax Saving Approaches typically includes some but not necessarily all of the following services:

- Social Security Optimization Report.
- Eliminate unnecessary taxes.
- Mathematically calculate your IRA to Roth conversion amount.
- Help make sure there are no estate taxes at death.

Asset Security - Asset Security typically includes some but not necessarily all of the following services:

- Liability Protection.
- What's the best Long-term care solution for your situation?
- Life insurance advantages and disadvantages.
- How to properly distribute your estate.

Risk Reduction - Risk Reduction typically includes some but not necessarily all of the following services:

- Help minimize stock market risk.
- Try to eliminate interest rate risk.
- How you could use two-sided risk models.
- How much should you have at risk?

Portfolio Analysis - Portfolio Analysis typically includes some but not necessarily all of the following services:

- Portfolio planning.
- Simplification.
- Risk Reduction
- Account consolidation.
- Analyze and try to reduce redundant holdings.
- Investment portfolio design and review.

Some or all of the service described above might be delivered orally in a discussion of your plan where no written plan is delivered to you.

All reports, income plan projections and analyses are intended exclusively for your use in developing and implementing your financial plan. In view of this limited purpose, the statements should not be considered complete financial statements. Accordingly, you should understand that

such statements cannot be used to obtain credit or for any purpose other than developing your personal financial plan. We will not audit (examine), review or compile such statements, and accordingly we will not express an opinion or other form of assurance on them, including the reasonableness of assumptions and other data on which any prospective financial statements are based.

Our analyses will be highly dependent on certain economic assumptions that you must make about the future. Therefore, another important step in the process is establishing your familiarity with historical data regarding key assumptions such as inflation and investment rates of return, as well as an understanding of how significantly these assumptions affect the results of our analyses. We may counsel you as to the consistency of your assumptions with relevant historical data, but we will not express any assurance as to the accuracy or reasonableness of your specific data and assumptions. Past performance is no guarantee of future results.

Retirement Rollovers

A client leaving an employer typically has four options (and may engage in a combination of these options):

I. Leave the money in their former employer's plan, if permitted,

II. Roll over the assets to their new employer's plan, if one is available and rollovers are permitted,

III. Rollover to an IRA, or

IV. Cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

Decker Retirement Planning may recommend an investor roll over retirement plan assets to an Individual Retirement Account (IRA) managed by Decker Retirement Planning. As a result, Decker Retirement Planning and its advisors may earn an asset-based fee on those assets. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act (ERISA) and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Specifically, if Decker Retirement Planning recommends a client roll over its retirement assets to a Decker Retirement Planning managed account, such a recommendation creates a conflict of interest if Decker Retirement Planning will earn new (or increase its current) compensation as a result of the rollover. Depending on the options available to the individual, rolling over assets to a Decker Retirement Planning managed account could incur higher fees than leaving it in a current plan or moving to another employer-sponsored plan. In contrast, a recommendation that a client or prospective client leave their plan assets with their old employer or roll the assets to a plan sponsored by a new employer will generally result in no compensation to Decker Retirement Planning. Decker Retirement Planning has an economic incentive to encourage an investor to roll plan assets into an IRA that Decker Retirement Planning will manage.

There are various factors that Decker Retirement Planning may consider before recommending a rollover, including but not limited to:

I. The investment options available in the plan versus the investment options available in an IRA,

II. Fees and expenses in the plan versus the fees and expenses in an IRA,

III. The services and responsiveness of the plan's investment professionals versus Decker Retirement Planning's,

IV. Protection of assets from creditors and legal judgments,

V. Required minimum distributions and age considerations,

VI. Employer stock tax consequences, if any,

VII. Plan's withdrawal options or limitations, before and/or after retirement

No client is under any obligation to rollover retirement plan assets to an account managed by Decker Retirement Planning.

Newsletters

Decker Retirement Planning periodically may provide clients with newsletters delivered by email.

Client-tailored services and client-imposed restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without the prior written consent of the client.

Wrap fee programs

Decker Retirement Planning does not participate in wrap fee programs.

Client assets under management

As of December 31, 2025, Decker Retirement Planning has approximately $359,915,714 under its management, all on a discretionary basis.

Item 5: Fees and Compensation

Method of compensation and fee schedule

Decker Retirement Planning bases its fees on a percentage of assets under management

Asset Management

Decker Retirement Planning offers discretionary direct asset management services to advisory clients. Decker Retirement Planning's asset management fees range from an annual rate of 1.4% for higher-risk investment models to 0.20% per year for cash management and are ONLY charged on Risk Bucket assets, not on the other assets in the income plan. Decker Retirement Planning may exchange its fee and charge a lesser asset management fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.). We exclude bonds, CD's and any self-managed positions from the value of your portfolios. Decker Retirement Planning has waived fees for family, employees of Decker Retirement Planning, and some non-family members.

Fees for asset management services will be based on a percentage of assets under management. The annual fee is typically prorated and charged monthly in arrears, based upon the average daily balance of the account for the previous month. For example, for the month ending April 30st, the fees are calculated based on the average daily balance of the assets under management for the month of April. If assets are deposited into or withdrawn from an account during the billing period, the fee payable with respect to such assets is

adjusted to reflect the interim change in portfolio value. For the initial period of an engagement, the fee is calculated on a pro rata basis.

Publicly traded securities in your account(s) managed by us are held at the custodian that we recommend but is ultimately chosen by you. We use the securities valuation provided by the independent qualified custodian for reporting and billing purposes. Monthly fees are calculated and charged in arrears of portfolio management services being performed. Fees are fully disclosed to the Client by way of the written agreement entered into with Decker Retirement Planning. The Client acknowledges and agrees that asset management fees payable to Decker Retirement Planning will be automatically deducted from the client's account. Each time a fee is deducted, statements will be sent to the client describing the final fee calculation, how it was calculated and the time period that the fee covered. If fees are not deducted from the client account, fees will be paid by check from the client. The client will acknowledge these payment options in the client agreement. Upon termination, any unearned fees will be refunded to the client on a pro rata basis. A final statement will be sent to the client describing the final fee calculation, how it was calculated and the time period that the fee covered. Lower fees for comparable services may be available from other sources. You may terminate the investment advisory agreement within five business days of signing without any penalty. Investment advisory fees charged by us are nonnegotiable. All clients do not pay the same fee.

Decker Retirement Planning will not take an asset management client unless they go through the financial planning process.

In cases when the advisory agreement does not span the full billing period, fees are prorated from the date of inception or through the date of termination and refunded to the client. The advisor or client may terminate the investment advisory agreement at any time with written notice to the advisor at their main office:

Decker Retirement Planning Inc.

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Financial Planning and Consulting

Hourly Fees

Decker Retirement Planning enters into a written agreement that explains the services to be performed and an estimate of the cost to complete the service. Our fees are determined based on the amount of time, complexity of the various parts of the plan and needs of each client. Fees are paid upon delivery of the specific work product. The onetime financial planning fee is based upon our estimate of the time to complete your plan at our hourly rate of $250 per hour. Client may cancel at any time prior to delivery of the plan with no obligation. Decker Retirement Planning reserves the right to waive planning and consulting fees for family, employees of Decker Retirement Planning and its affiliated companies, and some non-family members. Our hourly fee, services, and estimate are discussed and agreed upon.

The following services are available and provided to all our financial planning clients and provided as part of our financial planning service:

Income Preparation - We examine the client's situation and estimate future income needs and potential sources.

Tax Saving Approaches - We explore potential ways of reducing the amount of taxes the client will pay.

Asset Security – We review the current assets owned by clients and explore and might recommend ways to protect assets from different kinds of unforeseen risks.

Risk Reduction – We discuss and examine the client's situation and investigate whether potential and existing risks can be mitigated through proper planning or purchasing protection to shift risks to others.

Portfolio Analysis – We examine client's existing portfolio of investments and discuss and provided our opinion of the existing portfolio's ability to meet the client's needs. We might provide general recommendations for improvements. This service will not include advice about the purchase or sale of specific investments or the ongoing oversight and management of the client's investment portfolio.

Third Party Strategists' Fees

We might use the services of Third Party Strategists to assist in the management of your investments. All of the Third Party Strategists charge fees for the use of their trading strategies. The fees charged by the Third Party Strategists are paid by Decker Retirement Planning. No additional fee is charged to clients when we choose to use the services of Third Party Strategists.

For client accounts managed using Third Party Strategists, we will calculate our fee, deduct it from your account and distribute the Third Party Investment Strategists' fee to them on a monthly basis. Should services not span the complete billing period, any unearned fees will be returned to you on a *prorated* basis.

Sub-Advisor and Third Party Managers' Fees

As noted above, Decker Retirement Planning may recommend AEWM investment models or strategies or the use of a Third Party Manager. All fees charged by AEWM or a Third Party Manager are generally paid by Decker Retirement Planning.

Client payment of fees

Asset management fees are billed monthly, in arrears, meaning that we invoice you at the end of the one month billing period. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. Each time our investment advisory fee is deducted from your account, you will receive a written statement that describes the amount of our fee, the formula used to calculate the fee, the time period covered by the fee. This statement will also include any proration of the fee because of a partial billing period for new accounts, or in the case of a terminated advisory agreement. The client must consent in advance to direct debiting of their investment account. If you choose not to have fees deducted from your account, fees will be paid by check from the client. If our services don't span a full calendar month, as in the case of a new client beginning a relationship or in the case an investment advisory relationship is terminated, we will prorate our monthly fee based upon the number of days that services are provided in relation to the number of days in the month. Any fees collected in advance for services not performed will be promptly returned to the client.

Fees for financial plans are due upon delivery of the financial plan. If the planning engagement is terminated by the client or by Decker Retirement Planning prior to completion, no fee is due or payable.

Additional client fees charged

The above-referenced fees charged by Decker Retirement Planning do not include brokerage commissions and other costs related to the execution of transactions on behalf of clients. Such costs will be paid by advisory clients in addition to the fees discussed above. Clients are also responsible for margin interest, wire transfer fees, safe keeping fees provided by the broker-dealer, transfer agent, or custodian and disclosed by the custodian at the time the client opens their account(s) or when service is requested.

Investment company funds, including ETFs, that are held by advisory clients will bear their own internal transaction and execution costs, as well as directly compensate their investment managers along with internal administrative services. A complete explanation of these charges is contained in the prospectus and "Statement of Additional Information" for each investment company fund. You can get a prospectus from the investment company (through its website or by telephone or mail). Your financial professional or broker can also provide you with a copy.

Payment of client fees

Decker Retirement Planning asset management fees are billed monthly, in arrears, meaning that we invoice you at the end of the one-month billing period.

External compensation for the sale of securities to clients

For certain of its investment strategies, Decker Retirement Planning utilizes trading signals from Market Gauge Pro, LLC ("MG"), a Third Party Strategist. Decker Retirement Planning pays a monthly fee to MG for the use of these trading signals with that fee decreasing as a percentage as the total client assets of Decker Retirement Planning invested in the respective strategies increases. Decker Retirement Planning also has an arrangement with MG whereby if Decker Retirement Planning introduces MG to a third-party investment advisor and that investment advisor enters into a paid licensing agreement with MG, Decker Retirement Planning will be eligible to receive a referral credit that will offset the monthly fee the firm pays to MG. If the amount of the total qualifying referral assets exceeds a certain level, Decker Retirement Planning will not be required to pay any monthly fee to MG and will instead receive a referral fee from MG. This arrangement is a conflict of interest as Decker Retirement Planning has an incentive to recommend investment strategies utilizing MG's trading signals. This conflict is mitigated by the fact that Decker Retirement Planning and its employees seek to act in the best interest of clients and accordingly perform due diligence on an ongoing basis with regard to MG and other Third Party Strategists.

Certain of Decker Retirement Planning's management and employees are licensed as insurance agents. As a result, there is a conflict of interest when Decker Retirement Planning, its management persons, or employees recommend insurance products and receive commissions and other benefits for selling those insurance products. Most of the revenue we receive is from commissions and other compensation for the sale of investment products that we recommend to our clients. These commissions may be increased by an insurance carrier based on the level of production in any given year. Other benefits include "trips" and earning "points" issued by an insurance marketing organization. We can redeem these "points" to receive or offset the cost of marketing, printing, and other expenses of conducting our business. The "trips" we take might include some educational components. We pay the tax associated with the value of the "trips" we receive. The "points" we receive don't necessarily directly benefit the clients that purchased insurance products. This conflict is mitigated by the fact that Decker Retirement Planning and its employees seek to act in the best interest of the client. Furthermore, clients are neither required to purchase any products through us nor required or obligated to implement our recommendations. Our clients are free to purchase products through any insurance agent of their choosing and not required to use our employees as your agent.

Items 6: Performance-Based Fees and Side-By-Side Management

Sharing of capital gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Decker Retirement Planning does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

Decker Retirement Planning generally provides investment advice to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, and corporations and other business entities.

Client relationships vary in scope and length of service.

Account Minimums

Decker Retirement Planning does require a minimum of $300,000.

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

Methods of Analysis

Decker Retirement Planning mainly uses quantitative, computer driven investment models. The models take into consideration technical and fundamental analysis.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profit margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Investing in securities involves risk of loss that clients should be prepared to bear.

When creating a financial plan, Decker Retirement Planning utilizes fundamental analysis to provide review of insurance policies for economic value and income replacement. Technical analysis is used to review ETFs, mutual funds and individual stocks. The main sources of information include Morningstar, Wilshire database, manager fact sheets, and client documents such as tax returns and insurance policies.

In developing a financial plan for a client, Decker Retirement Planning's analysis may include cash flow analysis, investment planning, risk management, tax planning, and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

The main sources of information mainly include research materials prepared by others.

Investment Strategy

Decker Retirement Planning uses a varied strategy with the models we use. The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes a risk tolerance that documents their objectives and their desired investment strategy. Insurance products each have a specific allocation strategy that we will recommend and periodically review, on a frequency determined by individual products. For accounts that we manage directly, trade frequency is determined by strategists'

signals, and may occur only a few times per year, or may be made more often if necessary. Decker Retirement Planning typically uses ETFs, mutual funds and individual stocks they believe will provide the best performance over time while trying to minimize risk.

As noted above, due to restrictions on selling short securities in Individual Retirement Accounts (IRAs) and other limitations and/or determinations made by the firm, we may not fully implement a Third Party Strategist's trading signals. For example, instead of taking a negative (bearish) position in an asset class, as directed by the Third Party Strategist, we will typically invest the relevant portion of your portfolio in cash or cash equivalents. As a result, the portion of your portfolio invested in one or more strategies relying on trading signals from a Third Party Strategist may have a performance return that differs, and could significantly differ, from that of a portfolio fully implementing the trading signals of the Third Party Strategist.

Despite these strategies, historical evidence clearly shows that every asset class has experienced severe declines in value—sometimes sustained over many years—throughout several periods of time in history. In addition, each of our strategies to minimize risk may not achieve that goal as (i) the benefits of diversification decline if asset classes become more correlated; (ii) determining valuation depends on accurately forecasting outcomes that may ultimately differ with our projections; (iii) security prices can change materially when exchanges are closed due to company-specific news or changes in macroeconomic or geopolitical conditions; and (iv) following technical indicators could lead to frequent trading.

Certain additional investment strategies may be utilized when Decker Retirement Planning recommends investment models and strategies from a sub-advisor, such as AEWM, or through the use of third-party investment managers, either directly or indirectly through AEWM.

Decker Retirement Planning has access to a direct indexing strategy through AEWM where a model portfolio of individual securities references a benchmark or blended benchmark. Such portfolios, however, may not track a benchmark exactly and the gains or losses of the portfolio may be greater or less than the gains or losses experienced by the benchmark.

Decker Retirement Planning also has access to a covered-call writing strategy through a third-party investment manager where options are sold on a security the client owns. In this strategy, a client receives a premium for making the call option available and the person purchasing the option has the right to purchase the security from the client at an agreed-upon price. A risk of covered calls is that the client may miss out on significant share value increases. In addition, an option buyer does not have to exercise the option so that if the client wants to sell the underlying security prior to the end of the option agreement, the client has to buy the option back from the option buyer for a possible loss.

Frequent trading can affect investment performance several ways, including: (i) experiencing holding periods of less than 12 months that lead to gains taxed at higher rates as earned income, rather than at lower rates as capital gains, and (ii) limiting the ability of a security to record multiple years of compounding, which is an important element to achieving favorable long-term portfolio returns.

Security specific material risks

Decker Retirement Planning typically uses ETFs for investments and, to a lesser extent, mutual funds and individual stocks. Many ETFs and mutual funds are comprised of stock funds, but blended funds and other funds providing exposure to other asset classes may also be used at times.

There are certain risks and costs associated with investing in ETFs and mutual funds. ETF prices may vary significantly from the Net Asset Value due to market conditions. Certain ETFs may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's

shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. In addition, when a client invests in ETFs or mutual funds, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of a particular fund and the level of risk arising from the investment practices of that fund (such as the use of derivatives). Finally, changing market conditions can create fluctuations in the value of an ETF or mutual fund investment. The value of an ETF or mutual fund investment could fall and be worth less than the principal initially invested. ETFs and mutual funds are not insured or guaranteed by an agency of the US government.

Decker Retirement Planning may invest in cryptocurrency ETFs. These ETFs are speculative and carry multiple risks, including substantial price fluctuations and the fact that the underlying futures contracts held by these funds may not provide the same returns as the target assets. In addition, these ETFs have expense ratios that are generally significantly higher than the transaction fees charged by crypto exchanges.

Decker Retirement Planning may also invest in structured notes. Structured notes can have complicated payoff structures that can make it difficult for clients to accurately assess their risk, value, and potential for growth throughout the term of the structured note. The payoff structures for these notes can be leveraged, inverse, or inverse-leveraged, which may result in larger returns or losses. Moreover, structured notes are unsecured so the quality of the notes is linked to the credit worthiness of the issuer and there is a risk of loss up to 100% of the principal amount if the issuer defaults on these obligations. Finally, these investments may have limited liquidity with no secondary market.

Decker Retirement Planning may utilize other alternative investments, including, but not limited to, private equity, hedge funds, real estate, and commodities. These alternative investments often involve a high degree of risk, including the potential for significant or complete loss of principal. They may also exhibit less liquidity compared to traditional investments and may require long holding periods before realizing any potential returns. Clients should be aware that the valuation of these investments can be complex and may fluctuate significantly.

In all instances, Decker Retirement Planning strives to ensure that clients are fully informed about the risks and potential rewards of alternative investments. We encourage clients to thoroughly review all associated disclosures and consult with us to understand how these investments fit within their overall retirement planning strategy.

Investment Strategy Risk

All investment strategies, including ours, have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind but cannot protect an investor from loss. Because our investment might allocate all or a portion of clients' portfolios in investments that change value, our strategies involve risks. Investors using our strategies face the following investment risks and should discuss these risks with Decker Retirement Planning:

- *Interest-rate Risk*: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk*: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external

factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.

- *Inflation Risk*: When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk*: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk*: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk*: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk*: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or civil actions

The firm and its management have not been involved in any criminal or civil action in the past 10 years.

Administrative Enforcement Proceedings

Decker Retirement Planning has not been the subject of any Administrative Enforcement Proceeding before the SEC, any federal regulator, any state or foreign regulator, or Self-Regulatory Organization.

Please refer to Form ADV Part 2B for Brian Decker for information required to be disclosed for investment adviser representatives.

The firm and its management have not been involved in legal or disciplinary events in the past 10 years.

Item 10: Other Financial Industry Activities and Affiliations

Broker-dealer or representative registration

Neither Decker Retirement Planning nor any of its employees are registered representatives of a broker-dealer.

Future or commodity registration

Neither Decker Retirement Planning nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Other Affiliations

Neither Decker Retirement Planning nor its employees have any other material financial activities or affiliations except as described elsewhere in this brochure.

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

Code of ethics description

The employees of Decker Retirement Planning have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment recommendations involving a materials financial interest and conflict of interest.

Decker Retirement Planning and its employees do not recommend to client's securities in which we have a material financial interest.

Advisory firm purchase of same securities recommended to clients and conflicts of interest.

From time to time the interests of the principals and employees of Decker Retirement Planning may coincide with those of a client. Individual stock may be bought, held or sold by a principal or employee of Decker Retirement Planning that is also recommended to or held by a client. Such activities create a conflict of interest. If potential insider information is inadvertently provided or learned by a principal or employee, it is the policy of Decker Retirement Planning to strictly prohibit its use.

It is the policy of Decker Retirement Planning to permit the firm, its employees and Investment Advisor Representatives to buy, sell and hold the same securities that the Investment Advisor Representative also recommend to clients. It is acknowledged and understood that Decker Retirement Planning performs investment services for various clients with varying investment goals and risk profiles. As such, the investment advice may differ between clients and investments made by Decker Retirement Planning Investment Advisor Representatives. Decker Retirement Planning has no obligation to recommend for purchase or sale a security that Decker Retirement Planning, its principals, affiliates, employees or Investment Advisor Representatives may purchase, sell, or hold. When a decision is made to liquidate a security from all applicable accounts, priority would always be given to the client's orders before those of a related or associated person to the advisor. Decker Retirement Planning has procedures dealing with insider trading, employee-related accounts, "front running," and other issues that may present a potential conflict when such purchase, sales or recommendations are made. In general, these policies and procedures are intended to eliminate, to the extent possible, the adverse effect on clients of any such potential conflicts of interest.

Client Securities recommendations or trades and concurrent advisor firm securities transactions and conflicts of interest.

The Chief Compliance Officer of Decker Retirement Planning is Brian Decker. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment.

Item 12: Brokerage Practices

Factors used to select broker-dealers for client transactions

Decker Retirement Planning may recommend the use of a particular broker-dealer. Decker Retirement Planning will recommend appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Decker Retirement Planning uses Fidelity Brokerage Services LLC ("Fidelity")as the preferred custodian. Decker Retirement Planning relies on this custodian to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources.

Decker Retirement Planning effects trades with Fidelity through a trading platform provided by AE Wealth Management, LLC ("AEWM"), an unaffiliated registered investment advisor. AEWM also provides other services to Decker Retirement Planning, including client billing and fee payment processing and account and performance reporting through a client portal. Decker Retirement Planning compensates AEWM directly for these services.

All custodians have the right to terminate their agreements with Decker Retirement Planning, in its sole discretion, provided certain conditions are met. Consequently, in order to continue to obtain any benefits from a custodian, Decker Retirement Planning has an incentive to recommend to its clients that the assets under management by advisor be held in custody with a particular custodian and to place transactions for client accounts with a particular custodian. The Advisor's receipt of any additional services does not diminish its duty to act in the best interests of its clients, including seeking best execution of trades for client accounts.

- *Directed Brokerage*- Decker Retirement Planning does not allow directed brokerage, meaning that we don't allow clients to direct us to place securities transactions to a broker-dealer other than the custodian chosen by the client.
- *Best Execution*- Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker, and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.
- *Soft Dollar Arrangements*- Decker Retirement Planning does not have any soft dollar arrangements. In the future, however, Decker Retirement Planning may receive certain products and services from a custodian. In such cases, Decker Retirement Planning may have an incentive to continue to recommend that custodian in order to receive such products and services, which would be a potential conflict of interest.

Aggregating securities transactions for client accounts

Decker Retirement Planning is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other clients of Decker Retirement Planning. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for periodic review of client accounts of financial plans and advisory persons involved

Managed account reviews are performed quarterly by Brian Decker and financial plans are reviewed by Brian Decker. Managed account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client. However, at the request of clients, we are available for ongoing advice, oversight or monitoring of financial plans after initial completion. Depending on the depth of the review and/or update, additional fees may be charged and clients may be required to sign a new client agreement.

Review of client accounts on non-periodic basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of client provided reports and frequency

Clients receive account statements no less than quarterly for managed accounts. Account reports are issued by Decker Retirement Planning's custodians. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Advisory Firm payments for client referrals

Decker Retirement Planning does not compensate any third party for client referrals.

Item 15: Custody

Account statements

All assets are held at qualified custodians; the custodians provide account statements directly to clients at their address of record at least quarterly. Clients should carefully review the account statements they receive from their custodians for accuracy and compare them with the fee statements that you receive from us.

Decker Retirement Planning is deemed to have constructive custody of client funds and securities solely because our advisory fees are directly deducted from clients' accounts by the custodian on behalf of Decker Retirement Planning. Our clients grant us this permission in our written investment advisory agreement. A statement describing the fee deducted, the time period covered by the fee, the assets covered by the fee and the formula used to calculate the fee is sent to the

client and the client's Qualified Custodian each time an investment advisory fee is deducted from a client's account.

Item 16: Investment Discretion

Discretionary authority for trading

Clients grant us, and Decker Retirement Planning accepts discretionary authority to manage securities accounts on behalf of clients by entering into the Investment Advisor Agreement. With discretionary authority, Decker Retirement Planning's authority is limited to determining, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Clients may impose certain exclusions and limitations on their account as stated on the client agreement.

The client approves the custodian to be used and the commission rates paid to the custodian. Decker Retirement Planning does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17: Voting Client Securities

Proxy votes

Decker Retirement Planning does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

Item 18: Financial Information

Financial conditions reasonably likely to impair advisory firm's ability to meet commitment to clients

The firm has no financial condition likely to impair their ability to meet commitments to clients.

Bankruptcy petitions during the past ten years

Neither Decker Retirement Planning nor its management has had any bankruptcy petitions in the last ten years.

PRIVACY NOTICE

FACTS	WHAT DOES DECKER RETIREMENT PLANNING INC. (“DECKER”) DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ Social security number ▪ Income ▪ Assets When you are no longer our customer, we continue to share information about you as described in this notice.
HOW?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Decker chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Decker Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(s) or respond to court orders and legal investigations.	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don’t share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you <this line can be deleted if it is inapplicable>	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

To limit our sharing	Call (855) 425-4566 Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (855) 425-4566

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Who we are	
Who is providing this notice?	Decker Retirement Planning Inc.
What we do	
How does Decker protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Decker collect my personal information?	We collect your personal information, for example, when you ▪ Open an account or seek advice about your investments ▪ Direct us to buy or sell securities ▪ Enter into an investment advisory contract We also collect your personal information from others, such as banks, broker-dealers, accounting firms, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Decker does not share with affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Decker does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Decker does not jointly market.*
Other important information	