



2729 Sheridan Road  
Evanston, IL

**Form ADV Part 2A – Firm Brochure**

(847) 281-5141

Website: <https://retiresecurefinplg.com>

Dated March 6, 2023

This Brochure provides information about the qualifications and business practices of Retire Secure Financial Planning, LLC, “Retire Secure Financial Planning”. If you have any questions about the contents of this Brochure, please contact us at (847) 281-5141. 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.

Retire Secure Financial Planning, LLC is registered as an Investment Adviser with the State of Illinois. Registration as an Investment Adviser, however, does not imply a certain level of skill or training on the part of the firm or its associated persons.

Additional information about Retire Secure Financial Planning is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 293544.

# Item 2: Material Changes

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Since the firm’s last filing dated March 29, 2023, the following material changes have occurred:

- Item 5: The firm’s hourly fee is now \$275.
- Item 5: Effective January 2023, there is a minimum financial planning fee of \$2,500.00 for an initial engagement. The fee for any subsequent annual review is not subject to a minimum, and will likely vary, given client circumstances or other changes.

In the future, any material changes made during the year will be reported here.

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# Item 4: Advisory Business

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## Description of Advisory Firm

Retire Secure Financial Planning, LLC is registered as an Investment Adviser with the State of Illinois. We were founded in February 2018. Nancy L. Tani, CFP®, is the principal owner of Retire Secure Financial Planning. As of December 31, 2022, we manage \$4,024,732.00 on a discretionary basis and \$0.00 on a non-discretionary basis.

Our business is strictly fee-only financial planning, and investment advisory and management services, that, depending upon each client's unique circumstances or specific request, may be general in nature or focused on particular areas of interest or need.

We hold ourselves to a *fiduciary standard*, which means our firm and its associates will act in the utmost good faith and perform in a manner believed to be in the best interest of our clients. As fiduciaries, we are obligated to put *you – our client – first*. We feel this sets us apart from other types of firms in the securities industry, such as broker/dealers that may be held to a perhaps lesser “suitability” standard. Such firms may not be required under current regulation to place clients’ interests ahead of their own or to fully disclose conflicts of interest involving their recommendations to clients.

## Description of Advisory Services Offered

Retire Secure Financial Planning, LLC provides a range of financial planning and investment advisory solutions to people from all walks of life. Our financial planning services include working with our clients in such areas as cash flow and budgeting, retirement planning, estate and incapacity planning, business planning, tax planning, insurance review, education funding or other areas upon your request. We also provide periodic investment advice through consultations that do not include ongoing supervision or management of an investment account (we term investment consultation), as well as ongoing and continuous supervision of our client portfolios (termed investment management services) and generally under an engagement allowing for discretionary account authority (defined in detail in Item 16).

We offer interested potential clients a complimentary initial consultation (whether in person, **virtual**, or by phone) where they can share their goals and concerns and we can explain our services and procedures and recommend what services might be appropriate. During or prior to the initial consultation, we will provide you with our current ADV Part 2 brochure that incorporates our privacy policy, as well as ensuring any material conflicts of interest are disclosed regarding our firm and its associates that could be reasonably expected to impair the rendering of unbiased and objective advice.

Should you wish to engage our firm, we must enter into a written agreement. Thereafter, discussion and analysis will be conducted to determine your financial need, goals, holdings, etc. Depending on the scope of the engagement, we may require current copies of the following documents early in the process:

- Wills, codicils and trusts
- Insurance policies
- Mortgage information

- Tax returns
- Current financial specifics including W2s or 1099s
- Information on current retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts; and
- Completed risk profile questionnaires or other forms provided by our firm.
- Completed cash flow worksheet on a form provided by our firm.

It is important that the information and financial statements you provide are accurate. We may, but are not obligated to, verify the information you have provided which will then be used in the financial planning or investment advisory process.

### ***Financial Planning and Investment Consultation Services***

A description of our offered services is provided in the following paragraphs and an estimate of the time needed to complete each service is shown, although the time needed to complete these services may vary depending on the complexity of your engagement. Our services may be broad-based (sometimes coined “comprehensive planning”) or more narrowly focused as you desire. If several or all of the services described are provided together, the total time needed to complete these services may be less than the time it would take to complete each service separately because of the efficiency gained by combining more than one service.

- **Cash Flow and Debt Management (4-10 Hours):** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Retirement Planning (5-20 Hours):** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more or spending less). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years. Since social security is an important source of income for many retirees, we evaluate different claiming strategies and make recommendations on what would be optimal for clients.
- **Business Planning (5-15 Hours):** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business.

Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

- **Employee Benefits Optimization (2-5 Hours):** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Insurance Review (2-10 Hours):** We will review your existing policies to ensure you have proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Tax Planning Strategies (4-10 Hours):** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may affect your situation. We may also consider and recommend Roth conversions as a way to reduce taxes taken over a lifetime, especially if legacies are considered. If you are a pre-retiree wanting advice on tax-efficient retirement income distributions, we will consider various options and make recommendations that are in line with your goals.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

- **College Savings (2-10 Hours):** Our college savings services include projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies might include, where appropriate, the use of Section 529 college savings plans.
- **Estate Planning (2-10 Hours):** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies, such as the use of applicable trusts, and gifting strategies, including the use of the gift tax annual exclusion and the use of donor advised funds, especially if you have highly appreciated securities that you can donate.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time,

we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Investment Consultation (5-20 Hours):** Our investment consultation services may involve developing an asset allocation strategy (including asset selection and portfolio design) to meet your financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian (collectively, we term as “service providers”) of your choosing. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

### ***Comprehensive v. Modular Financial Planning***

A comprehensive financial plan is an extremely individualized effort. Many variables can affect the cost of such a plan: quality and order of your personal records, complexity and number of current investments, diversity of insurance products and employee benefits, size of the potential estate, and special needs of the client or dependents, to name only a few. A basic comprehensive plan can require 10 or more hours to complete; complex plans may require 20 hours or more. We will present you with a summary of our recommendations, guide you in the implementation of some or all of them, and recommend periodic financial reviews.

Alternatively, we may concentrate on reviewing only a specific area or two (*modular planning*), such as college financial planning, investment advice, second opinions on your portfolio allocation or investment options, or evaluating the quality and sufficiency of retirement planning. Our hourly rate will apply for this modular planning engagement, the scope of services will be agreed to in advance and an approximate range of hours will be provided. Note that when these services focus only on certain areas of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established.

Under a limited or Modular Financial Planning/Investment Consultation engagement, our recommendations and services conclude upon delivery of Retire Secure Financial Planning’s advice or plan. For a comprehensive financial plan or on-going planning, the Client Engagement Agreement will spell out the length of the engagement - whether it concludes upon delivery of the plan or if implementation of the plan recommendations requires a longer engagement, as specified in the Agreement. In any event, you are always encouraged to contact us at any time in the future to re-engage our services.

### ***Annual Review (5-10 Hours)***

We strongly urge our clients to notify us of any change in their circumstances, and to schedule a review any time there is such a change. An annual review should be considered even if there is not a substantial change, because tax laws, estate laws, and insurance and investment products are rapidly evolving.

*In all instances, you will retain full discretion over all implementation decisions and are free to accept or reject any recommendation we make.*

### ***Investment Management Services***

You may also choose to engage our firm to implement the investment strategies we have recommended to you. Our investment management services include, but are not limited to, the following:

- Investment strategy
- Investment policy statement
- Asset allocation
- Asset selection
- Risk tolerance; and
- Regular portfolio monitoring, which includes rebalancing the portfolio to maintain an optimal allocation while minimizing tax exposures and transactional costs.

We generally employ a passive investment strategy and investment vehicles, such as index funds, both of which are described in further detail in Item 8 of this brochure. We provide these services under a discretionary engagement agreement as defined in Item 16.

Whenever appropriate for your situation, we will assist you in preparing an investment policy statement (IPS), or similar document, reflecting your investment objectives, time horizon, tolerance for risk, as well as any account constraints. Your IPS will be designed to be specific enough to provide future guidance, while concurrently allowing flexibility to respond to changing market conditions. Since the IPS will, to a large extent, be a product of information and data you have provided, you will be responsible for reviewing and providing final approval of the document/plan.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

### ***General Information***

We do not provide legal, accounting or insurance services. With your consent, we may work with your other advisors (attorneys, accountant, etc.) to assist with coordination and implementation of accepted strategies. You should be aware that these other advisors will charge you separately for their services and these fees will be in addition to our advisory fees. Our firm will use its best judgment and good faith effort in rendering its services. Retire Secure Financial Planning, LLC cannot warrant or guarantee any particular level of account performance or that your account will be profitable over time. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to your direction or that of your legal agent; any act or failure to act by a service provider maintaining an account.

Notwithstanding the preceding, nothing within our client agreement is intended to diminish in any way our fiduciary obligation to act in your best interest or in any way limit or waive your rights under federal or state securities laws or the rules promulgated pursuant to those laws.

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

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

The client always has the right to decide whether or not to act upon our recommendations. If the client elects to act on any of the recommendations, the client always has the right to affect the transactions through anyone of their choosing.

#### ***Wrap Fee Programs***

We do not participate in wrap fee programs.

## **Item 5: Fees and Compensation**

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In Illinois, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. This is pursuant to Section 130.846 of the Rules.

#### ***Financial Planning and Investment Consultation Services***

##### ***Comprehensive Financial Planning (Plan presentation and Implementation – Annual Engagement)***

For those clients who have engaged us for the preparation and presentation of a Comprehensive Financial Plan, as well as assistance in implementing plan recommendations over a 12 months period, the annual fee will range from \$4,000 to \$12,000.00, per year. The fee is negotiable in certain cases. The client's annual fee can be paid on a quarterly (annual/4) or monthly (annual/12) basis, in advance. The client's annual fee will be agreed upon before the start of any work. The first payment will be due at signing of the client agreement. This service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated, and any unearned fee will be refunded to the client.

##### ***Comprehensive Financial Plan (Plan presentation meeting only)***

While broader in scope than the Modular Financial Plan, the process is the same in determining the fee - estimate of total number of hours x \$275.00 hourly fee. There is a minimum fee for all financial plans of \$2,500.00. Half of the quoted fee is due at the signing of the client agreement and the remainder is due at the Plan presentation meeting.

##### ***Modular (or Limited) Financial Planning (Hourly Fee)***

Modular or limited financial planning engagements are offered at an hourly rate of \$275.00 per hour. There is a minimum fee for all financial plans of \$2,500.00. The fee may be negotiable in certain cases. An estimate of the total number of hours will be given to the client before any work begins. Approximate time necessary for completion of each service is listed in Item 4. Half of the quoted fee is due at the signing of the client



agreement and the remainder is due at completion of work. However, Retire Secure Financial Planning will not bill an amount greater than \$500.00 more than 6 months in advance. In the event of early termination by a client, any fees for the hours already worked will be due. If the initial deposit is greater than the amount billed, then the client will be refunded the difference. If the initial deposit is less, then the client will be billed the difference.

## ***Investment Management Services***

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annualized Asset- Based Fee
<b>First \$1,000,000*</b>	1.00%
<b>Next \$1,000,001 to \$2,000,000</b>	0.90%
<b>Above \$2,000,000</b>	0.75%

**\*Subject to a minimum annual fee of \$2,500.00.**

The annualized asset-based fees are negotiable at the sole discretion of the firm, and are billed quarterly or monthly, in advance, per the client's preference. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a combined weighted fee. For example, an account whose value on the last day of the prior reporting period is \$1,500,000 would pay an effective rate of 0.97% on an annualized basis. The monthly fee is determined by the following calculation:  $((\$1,000,000 \times 1.00\%) + (\$500,000 \times 0.90)) \div 12 = \$1,208.33$ . No increase in the annualized fee percentage shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Accounts initiated or terminated during a billing period will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client on a prorated basis.

For the benefit of discounting your asset-based fee, we may aggregate accounts for the same individual or two or more accounts within the same family, or accounts where a family member has power of attorney over another family member or incompetent person's account. Should, however, investment objectives be substantially different for any two or more household accounts requiring different investment approaches or operational requirements, we do reserve the right to apply our fee schedule separately to each account.

## **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

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We do not offer performance-based fees.

## Item 7: Types of Clients

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We provide financial planning and portfolio management services to individuals, including high net-worth individuals.

Our firm does not require minimum income levels, minimum level of assets or other conditions for our financial planning and investment consultation services. We require a \$2,500 minimum annual fee for our investment management services engagements, paid in advance each quarter or month in equal installments. We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements, or pre-existing relationships. We also reserve the right to decline services to any prospective client for any non-discriminatory reason.

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

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### **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

## Material Risks Involved

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and micro market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Passive Markets Theory:** A portfolio that employs a passive, efficient markets approach (often associated with index investing) has the potential risk that at times the broader allocation may generate lower-than-expected returns than those from a specific, more narrowly focused asset, and that the return on each type of asset is a deviation from the average return for the asset class. We believe this variance from the "expected return" is generally low under normal market conditions when a portfolio is made up of diverse, non-correlated assets.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

## Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Liquidity Risk:** The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading on any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

**Credit Risk:** The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when an issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF/ETN share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

**Reinvestment Risk:** With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

**Duration Risk:** Duration is a measure of a bond's volatility, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

**Index Investing:** ETFs and indexed mutual funds have the potential to be affected by “active risk” or “tracking error risk,” which might be defined as a deviation from the stated benchmark. Since the core portfolio may attempt to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a “sample” or “optimized” index fund or ETF that may not as closely align with the stated benchmark. In these instances, the firm may choose to reduce the weighting of a satellite holding, utilize very active satellites, or use a “replicate index” position as part of its core holdings to minimize the effects of the tracking error in relation to the overall portfolio.

**Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, 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 an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). 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) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) 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. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

## Item 9: Disciplinary Information

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### **Criminal or Civil Actions**

Retire Secure Financial Planning and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

Retire Secure Financial Planning and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

Retire Secure Financial Planning and its management have not been involved in legal or disciplinary events that are material to a client’s or prospective client’s evaluation of Retire Secure Financial Planning or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

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No Retire Secure Financial Planning employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Retire Secure Financial Planning employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Retire Secure Financial Planning does not have any related parties. As a result, we do not have a relationship with any related parties.

Retire Secure Financial Planning only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Nancy L. Tani is a member of the Garrett Planning Network (“GPN”), an organization for fee-only financial planners that provides a professional community of skilled, like-minded advisors, a forum for sharing best practices, updates on industry and regulatory trends, as well as on-going education on a wide range of general and technical topics. Ms. Tani pays an annual membership fee to participate. GPN members must also adhere to ethical guidelines and meet experiential and education requirements.

### **Recommendations or Selections of Other Investment Advisers**

Retire Secure Financial Planning does not recommend or select other investment advisers for its clients and does not have any other business relationships with other advisers.

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

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As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.

- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to clients for their accounts.

Our policy is designed to assure that the personal securities transactions, activities and interests of the employees of our firm will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

### **Trading Securities at/Around the Same Time as Client’s Securities**

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as clients. We will not trade non-mutual fund securities prior to the same security for clients on the same day.

### **Investment Advice Relating to Retirement Accounts**

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 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. Under this special rule’s provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);

- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

In addition, and as required by this rule, we provide information regarding the services that we provide to you, and any material conflicts of interest, in this brochure and in your client agreement.

## Item 12: Brokerage Practices

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

Retire Secure Financial Planning, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

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

We currently do not receive soft dollar benefits.

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

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

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

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients' money over using a lower-cost custodian.

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

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. Therefore, we do not aggregate or "block" client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

## Item 13: Review of Accounts

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Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Nancy L. Tani, Managing Principal and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Retire Secure Financial Planning will not provide written reports to investment management clients.

## Item 14: Client Referrals and Other Compensation

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We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

## Item 15: Custody

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Retire Secure Financial Planning does not accept custody of client funds. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For client accounts in which Retire Secure Financial Planning directly debits its advisory fee:

- i. Retire Secure Financial Planning will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to Retire Secure Financial Planning, permitting it to be paid directly for their accounts held by the custodian.

## Item 16: Investment Discretion

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For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has

commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

## Item 17: Voting Client Securities

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We do not vote client proxies. Therefore, clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the client's investment assets. The client shall instruct the client's qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets. If clients would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

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Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

## Item 19: Requirements for State-Registered Advisers

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**Nancy L. Tani, CFP®**

Born: 1947

### **Educational Background**

- 2010 - Certificate of Financial Planning™, Northwestern University
- 1978 – Juris Doctorate and Master of Business Administration in Finance, University of Chicago
- 1968 – Bachelor of Arts, Sociology, University of Illinois

### **Business Experience**

- 02/2018 – Present, Retire Secure Financial Planning, LLC, Managing Principal and CCO
- 03/2016 – 02/2018, Fieldstone Financial Management Group, LLC, Financial Planner and Investment Advisor

- 11/2015 – 01/2016, Strategic Wealth Partners LLC (acquired GreatLight business), Investment Advisory Representative
- 01/2010 – 11/2015, GreatLight Fee Only Advisors, LLC, General Partner, Financial Planner and Investment Advisor

## Professional Designations, Licensing & Exams

### **CERTIFIED FINANCIAL PLANNER™ professional**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

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## **Other Business Activities**

Nancy L. Tani is not involved with outside business activities.

## **Performance Based Fees**

Retire Secure Financial Planning is not compensated by performance-based fees.

## **Material Disciplinary Disclosures**

No management person at Retire Secure Financial Planning, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## **Material Relationships That Management Persons Have with Issuers of Securities**

Neither Retire Secure Financial Planning, LLC, nor Nancy L. Tani, have any relationship or arrangement with issuers of securities.

# Business Continuity Plan Notice

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## **General**

Retire Secure Financial Planning, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

## **Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

## **Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

## **Loss of Key Personnel**

Retire Secure Financial Planning, LLC is operated as an LLC with Nancy L. Tani as the Managing Principal and CCO. As the sole employee, the business depends fully on her capabilities. In the case of her disability, steps will be taken to determine if the business will continue and in what capacity. In the case of her death, there is no plan for continuation of the business and the business must be dissolved. At that time, clients will be notified.

# Privacy Notice

## FACTS

### WHAT DOES RETIRE SECURE FINANCIAL PLANNING, LLC DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Registered Investment Advisers choose how they share your personal information. Federal law gives clients 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:

- Information you provide in the subscription documents and other forms (including name, address, social security number, date of birth, income and other financial-related information); and
- Data about your transactions with us (such as the types of investments you have made and your account status).

#### How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Retire Secure Financial Planning, LLC chooses to share; and whether you can limit this sharing.

**For our everyday business purposes—** to process your transactions, maintain your accounts (for example we may share with our third-party service providers that perform services on our behalf or on your behalf, such as accountants, attorneys, consultants, clearing and custodial firms, and technology companies, respond to court orders and legal investigations, or report to credit bureaus.

**For Marketing purposes—** to offer our products and services to you

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings.

Our employees are advised about Retire Secure Financial Planning's need to respect the confidentiality of each

We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third party agreements.

We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our Privacy Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.



2729 Sheridan Road  
Evanston, IL

(847) 281-5141

Website: <https://retiresecurefinplg.com>

Dated March 6, 2023

## Form ADV Part 2B – Brochure Supplement

*For*

**Nancy L. Tani, CFP®**

Managing Principal, and Chief Compliance Officer

This brochure supplement provides information about Nancy L. Tani that supplements the Retire Secure Financial Planning, LLC (“Retire Secure”) brochure. A copy of that brochure precedes this supplement. Please contact Nancy L. Tani if the Retire Secure brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Nancy L. Tani is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 1327010.



# Item 2: Educational Background and Business Experience

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**Nancy L. Tani, CFP®**

Born: 1947

## **Educational Background**

- 2010 - Certificate of Financial Planning™, Northwestern University
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- 11/2015 – 01/2016, Strategic Wealth Partners LLC (acquired GreatLight business), Investment Advisory Representative
- 01/2010 – 11/2015, GreatLight Fee Only Advisors, LLC, General Partner, Financial Planner and Investment Advisor

## **Professional Designations, Licensing & Exams**

### **CERTIFIED FINANCIAL PLANNER™ professional**

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- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional

requirements.

- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

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- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

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## Item 3: Disciplinary Information

No management person at Retire Secure Financial Planning, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Nancy L. Tani is not involved with outside business activities.

## Item 5: Additional Compensation

Nancy L. Tani does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Retire Secure.

## Item 6: Supervision

Nancy L. Tani, as Managing Principal and Chief Compliance Officer of Retire Secure Financial Planning, LLC is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

# Item 7: Requirements for State Registered Advisers

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Nancy L. Tani has NOT been found liable in an arbitration, civil, self-regulatory, or administrative proceeding, and has not been subject of a bankruptcy petition.