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Item 1 - Cover Page

Premier Retirement Planning Group, LLC

1054 Gateway Blvd. #106

(561) 292-3448

PremierRetirementPlanningGroup.com

March 22, 2017

This brochure provides information about the qualifications and business practices of Premier Retirement Planning Group, LLC. If you have any questions about the contents of this brochure, please contact us at (561) 292-3448. 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.

Premier Retirement Planning Group, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Premier Retirement Planning Group, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This brochure dated [March 22, 2017](#) is a new document prepared according to the SEC’s new requirements and rules. As such, this document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this item will discuss only specific material changes that are made to the brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new brochure as necessary based on changes or new information, at any time, without charge.

Currently, our brochure may be requested by contacting [Alan Halka, President](#) at [\(561\) 292-3448](#) or [PremierRetirementPlanningGroup.com](#).

Additional information about [Premier Retirement Planning Group, LLC](#) is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also provides information about any persons affiliated with Premier Retirement Planning Group, LLC who are registered, or are required to be registered, as investment adviser representatives of [Premier Retirement Planning Group, LLC](#).

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#### **Item 4 - Advisory Business**

Alan Halka, owner and president of Premier Retirement Planning Group, LLC provides fee-based financial Planning, wealth coaching, and investment advisory services. In 2008, Premier Retirement Planning Group, LLC registered as an Investment Adviser in the state of Florida.

Financial planning includes tax planning, income planning, insurance planning, retirement planning, and estate planning. Financial planning services may include consultations and/or written financial plans, which analyze your financial situation and makes appropriate recommendation for strategies and methods of implementation of the strategies.

When working with clients, we always consider the client's personal financial situation, which includes employment status, cash reserves, retirement account values, current age, anticipated retirement date, other sources of income as well as their tolerance for risk and volatility. With this information, we will assist clients with developing an appropriate overall strategy. Clients should contact Premier Retirement Planning Group, LLC promptly if there has been any change in the client's current financial status or situation to determine if there needs to be a change in the financial or investment strategies.

Premier Retirement Planning Group, LLC does not maintain discretionary authority over the client's accounts nor do we have custody of client's funds or securities. Clients are under no obligation to utilize the products or services offered by Premier Retirement Planning Group, LLC or any company recommended during the course of services. Clients can choose how to implement any recommendations made by the adviser.

Clients will receive transaction statements as they may occur, and quarterly statements of the account from the custodian or brokerage firm. Additionally, Premier Retirement Planning Group, LLC may prepare a summary report or comprehensive financial plan, depending upon the type of engagement and as clients may request.

In conjunction with the delivery of services, the adviser may work jointly with another Registered Investment Advisory Firm to facilitate the delivery of the services desired. Full disclosure will be provided to the client. The client will also sign an engagement for the delivery of the agreed upon services.

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Clients may also bear certain charges imposed by third parties other than Premier Retirement Planning Group, LLC in connections with investments made through their accounts, including (but not limited to) transaction fees, servicing fees, sub-account fees, and IRA & Qualified Retirement Plan fees. These fees will be passed on to the client and may be higher than fees charged by other investment advisers for similar services.

Clients who are interested in obtaining fee-based asset management services will be referred to Matson Money. Matson Money currently has over \$3.0 billion dollars under management and only works with select advisers like Premier Retirement Planning Group, LLC. Our minimum account size required for the client to participate in the managed program is currently \$10,000. Premier Retirement Planning Group, LLC will be in the role of co-adviser for the clients referred to Matson Money.

When fee-based asset management services are received, the client receives an ADV from Matson Money in addition to the ADV from Premier Retirement Planning Group, LLC.

Premier Retirement Planning Group, LLC does not participate in a wrap-fee program.

Premier Retirement Planning Group, LLC may conduct seminars and educational workshops, which may include presentations on financial planning, wealth planning, and general investment related issues. Attendees are under no obligation, but are welcome to engage individualized services from Premier Retirement Planning Group, LLC.

## **Item 5 – Fees and Compensation**

All fees are subject to negotiation.

Premier Retirement Planning Group, LLC may charge for financial planning, income planning, estate planning, retirement planning, or wealth coaching. The negotiable hourly fee is up to \$275/hr and is paid after the consultations. Any fees are clearly outlined and *agreed to in advance* in an engagement letter between Premier Retirement Planning Group, LLC and the client.

Clients may terminate the agreement upon written notice at any time. Clients will only be invoiced for the time and effort incurred by the adviser on the development of the plan prior to termination. The decision to bill is at the discretion of the adviser.

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Managed money fees have two components. If we manage your money, the annual negotiable fee ranges from 0.50% to 2.0% depending on the size and complexity of your account. The fee is paid quarterly.

If we help you select other money managers and we monitor them for you, the other money managers (registered in your state) pay us a portion of the fees generated by you. You do not directly pay us for this service. For an explanation of other money managers fees and services, please refer to their Form ADV and other materials, available from us.

***Fees assessed by Premier Retirement Planning Group, LLC in capacity as Co-Advisor for Asset Management with Matson Money and Matrix Asset Allocation:***

*The First \$500,000 up to 1.4%*

*The Next \$500,000 up to 1.0%*

*The Next \$3,000,000 up to 0.99%*

*The Remainder Over \$4,000,000 up to 0.99%*

*Advisory fees assessed on any account may be negotiable and determined by Premier Retirement Planning Group, LLC and agreed to in advance, in writing with the client.*

*The specific manner in which fees are charged by Premier Retirement Planning Group, LLC for accounts with Matson Money: Matson Money will bill fees on a quarterly basis, in advance each calendar quarter. Management fees shall be prorated for each capital contribution and each withdrawal made during the applicable calendar quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded. Any earned, unpaid fees will be due and payable.*

Premier Retirement Planning Group, LLC's fees are separate from any transaction fees, brokerage commissions, other related costs, and expenses which may be incurred by the client. Clients may also pay fees charged by the custodian, mutual funds, and other money managers that include management fees, custodial fees, mutual fund fees, taxes, and transfer fees. We do not receive any portion of these fees. They are simply a necessary part of doing business in the securities industry. Internal fees are disclosed in a prospectus, which will be delivered to the client. By not charging security sales commissions, we are keeping clients' expenses as low as possible.

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No one at Premier Retirement Planning Group, LLC accepts commissions or any other form of compensation for selling you securities or other investment products. However, we can earn commissions on insurance products used for clients personal, income, estate, and business planning needs.

### **Item 6 – Performance-Based Fees and Side-By-Side Management**

Premier Retirement Planning Group, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the client’s assets).

### **Item 7 – Types of Clients**

Premier Retirement Planning Group, LLC may provide services to individuals, high net worth individuals, pension and profit-sharing plans, trusts, estates, and businesses when applicable. There are currently no minimum requirements to establish a relationship with our firm.

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

Premier Retirement Planning Group, LLC urges clients to understand “Investing in securities involves risk of loss that clients should be prepared to bear.”

Premier Retirement Planning Group, LLC’s experience and fundamental belief is consistent with the findings of Brinson Beebower research detailed in “Determinates of Portfolio Performance”. This research suggests that the decision to allocate total assets among various asset classes will far outweigh security selection and other decisions that impact portfolio performance. Premier Retirement Planning Group, LLC has adopted Free Market Portfolio Theory and French & Fama’s Three Factor Model and implements this by using Matrix Asset Allocation (a subsidiary or Matson Money) for the prudent investment of stocks, bonds, and cash.

Asset allocation has proven to have the greatest impact on our client’s investment performance over time. Rather than make recommendations on individual investments, Premier Retirement Planning Group, LLC will focus on proper diversification and asset

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allocation to enhance the probability of success given a client's unique goals, investment time horizon, degree of risk tolerance, and financial condition.

Premier Retirement Planning Group, LLC employs the services of asset class or structured funds to focus on efficiently capturing market returns, diversify prudently, and eliminate traditional investment strategies like market timing or track record investing. We consistently review the results of managers, other firms, and products that are chosen, to assure confidence in their process and results.

Every attempt is made to help the client understand the relationship between risk and return. We want to assure that the portfolios utilized will have the appropriate amount of growth potential while helping create adequate downside protection when and where appropriate.

All investing involves risks and costs. Premier Retirement Planning Group, LLC will provide the client with information about the risks and costs associated with specific programs. No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, assure profit, or protect against loss. *Investing in securities always involves risk.*

Premier Retirement Planning Group, LLC and any client will put in place an Investment Policy Statement. This document will outline a client's investment objectives and sets forth options that may help the investor achieve his or her objectives.

Premier Retirement Planning Group, LLC will not take title to any assets nor shall Premier Retirement Planning Group, LLC exercise discretionary control over any of the client's assets. The adviser shall be responsible only to make recommendations to the investor and to implement investment decisions as directed by the investor.

### **Item 9 - Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Premier Retirement Planning Group, LLC or the integrity of Premier Retirement Planning Group LLC's advice. Premier Retirement Planning Group, LLC has had no disciplinary action and no information applicable to this Item.



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## **Item 10 – Other Financial Industry Activities and Affiliations**

The adviser may provide advice on issues relating to Fixed Annuities, Non-Traded Real Estate Investment Trusts (REIT's) and/or other investment products. The adviser may also recommend and sell these products. If clients choose to purchase such products from Premier Retirement Planning Group, LLC, it will be done so either fee based or a commission may be generated. This will be discussed prior to implementing. If paid via a commission, it will be paid to the adviser by the insurance or investment company. If paid via a fee, it will be agreed to in writing in advance. You should be aware that a conflict exists between your interests and our interests, and clients are under no obligation to purchase such products recommended by Premier Retirement Planning Group, LLC.

Premier Retirement Planning Group, LLC may provide advice on Life Insurance, Disability Insurance, and Long Term Care Insurance to clients. Insurance products are provided to clients for personal, income, estate, and business planning needs. The adviser may also sell these products and a commission may be generated. For clients who purchase such products, commissions generated are paid to the adviser by the insurance company. Clients are under no obligation to purchase products recommended by Premier Retirement Planning Group, LLC.

Premier Retirement Planning Group, LLC believes that casualty insurance (homeowners, auto, liability, etc.) is important coverage but not an area undertaken by the adviser, therefore this coverage should be reviewed by a casualty firm of the client's choice.

## **Item 11 – Code of Ethics**

Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty and trust. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Premier Retirement Planning Group, LLC has adopted a Code of Ethics describing its high standard of business conduct and fiduciary duty to clients. All supervised persons of the firm including advisory representatives and supervised persons abide by the Code of Ethics. The Code of Ethics applies to fiduciary duties, compliance with federal and state securities laws, personal securities reporting, pre-approval of certain transactions,

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reporting of code violations, safeguarding of nonpublic material, information about client transactions, and provisions relating to confidentiality of client information.

Premier Retirement Planning Group, LLC will not recommend an investment to you in which we have a material financial interest. We do not act as a principal and buy securities or sell securities to clients. We are not general partners in a partnership, so we will not solicit your investments for such. We are not investment advisers to any investment company, so we will not solicit your investments for such.

On occasion, Alan Halka may buy or sell securities that he recommends to clients. There is no conflict of interest as the securities are widely held and publicly traded. He is too small an investor/adviser to affect the market. He places client's interest before his own interests.

Premier Retirement Planning Group's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Alan Halka.

## **Item 12 - Brokerage Practices**

Premier Retirement Planning Group, LLC selects custodians based on overall costs, reputation, dependability and compatibility with our clients.

Premier Retirement Planning Group, LLC does not receive "soft dollars". An example of soft dollars would be if a third party, custodian, or broker/dealer offered us research or other benefits in exchange for placing our clients with their company.

Premier Retirement Planning Group, LLC does not engage in "brokerage for client referrals" which means we haven't selected our custodian on the basis they would send us client referrals in exchange for your custodial business.

Premier Retirement Planning Group, LLC does not engage in "directed brokerage". That means we don't recommend, request, or require that you direct us to execute transactions through a specific broker/dealer. If we did, that may cause you to get unfavorable executions of trades, costing you additional money.

As an Adviser and Insurance Agent, Alan Halka may be eligible to receive various incentives that may be based upon production levels on certain products. These incentives may

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include marketing reimbursements, educational conference trips, or discounts on various software or materials.

### **Item 13 – Review of Accounts**

Premier Retirement Planning Group, LLC is available, on a reasonable basis, for telephone communication when needed. Clients are encouraged to call for reviews anytime their personal or financial situation may have changed (divorce, retirement, inheritance, etc).

Financial Planning accounts are reviewed annually. The calendar is the triggering factor. There are no different levels of review. Accounts at money managers are reviewed when the applicant receives their statements, usually quarterly. Reviews are done on a portfolio analysis basis.

Premier Retirement Planning Group, LLC does not prepare regular client reports. Your custodian sends you account statements, transaction confirmations, all applicable tax documents, required minimum distributions from qualified plans, and proxy documents, which includes ballots and any communication from public companies. In addition, you also receive statements from any mutual funds you may own and other money managers you may utilize.

### **Item 14 – Client Referrals and Other Compensation**

Premier Retirement Planning Group, LLC may also compensate other professionals directly for client referrals. There are currently no such agreements in place. Should this type of arrangement take place, Premier Retirement Planning Group, LLC and the referring party will enter into a solicitation agreement. This relationship and arrangement would be disclosed in advance to any referred client.

Premier Retirement Planning Group, LLC does not get any economic benefit from a non-client for providing certain advice to clients.

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## **Item 15 – Custody**

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client’s investment assets. Premier Retirement Planning Group, LLC urges clients to review such statements carefully.

## **Item 16 – Investment Discretion**

Premier Retirement Planning Group, LLC will not have discretionary authority on any account. Any transactions will be discussed, agreed to in advance, and be in writing.

## **Item 17 – Voting *Client Securities***

As a matter of firm policy and practice, Premier Retirement Planning Group, LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Premier Retirement Planning Group, LLC may provide advice to clients regarding the clients’ voting of proxies.

## **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Premier Retirement Planning Group LLC’s financial condition.

Premier Retirement Planning Group, LLC never charges more than \$500 in fees more than six months in advance.

Premier Retirement Planning Group, LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

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## Item 19 – Requirements for State-Registered Advisers

Premier Retirement Planning Group, LLC concentrates the majority of its efforts on (approximately 60%) toward investments, investment advisory services, financial planning, income planning, and wealth coaching.

Premier Retirement Planning Group, LLC is licensed to provide insurance to clients. Insurance products are provided for clients for personal, income, business, and estate planning needs. This profession accounts for approximately 40% of time.

Premier Retirement Planning Group, LLC does not charge performance-based fees.

Alan Halka has not been involved in arbitration of any kind, and has not been found liable in a civil, self-regulatory organization, or administrative proceeding of any kind.

### **Education and Business Background**

Principal Officer of Premier Retirement Planning Group, LLC is Alan Halka, CFP®, ChFC®.

Alan Halka – President - was born in 1966. He attended Air Force Tech School (1986), New Mexico State University (1987), Mott College (1988), American College (2004-2013). He earned his CFP®\* (CERTIFIED FINANCIAL PLANNER professional™) designation in (2006). He also earned his ChFC®\*\* (Chartered Financial Consultant®) designation in (2013) through The American College, a non-profit educator with an 87-year heritage and the highest level of academic accreditation.

Alan Halka has successfully passed multiple insurance and security exams in the past.

*Securities:* Series 7, Series 6, Series 63, and Series 66.

*Insurance:* Life Insurance, Health Insurance, Annuities and Variable Annuities.

He has current insurance licenses in Florida and several other non-resident states.

Business Background includes Vice President, Regional Consultant for Fidelity Investments Life Insurance (2002-2004), Vice President, Planning and Guidance Consultant for Fidelity Investments (2004-2005), and a securities registered representative with Liberty Partners (2005-2006) and Workman Securities (2007-2008). He has been and independent insurance agent (1991-present). He started Premier Retirement Planning Group, LLC in (2005).

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Notes:

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**\*CFP® - Certified Financial Planner (current minimum requirements)**

**Designation Description**

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 68,000 individuals have obtained CFP® certification in the United States.

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

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

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

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

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- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

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

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### **\*\*ChFC® Designation Program Requirements (current minimum requirements)**

#### **Designation Description**

**ChFC® (Chartered Financial Consultant®):** The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 87-year heritage and the highest level of academic accreditation.