

**Client Relationship Summary**  
**NewRetirement Advisors LLC d/b/a Boldin Advisors (CRD# 294881)**

## Introduction

Our firm, NewRetirement Advisors LLC d/b/a Boldin Advisors, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Relationships and Services

### What investment services and advice can you provide me?

**Services:** We offer investment advisory services to retail investors. These services include financial planning. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

**Accounts, Investments, and Monitoring:** We do not provide ongoing investment management services to the accounts of retail investors. We primarily recommend exchange-traded funds, mutual funds, and fixed income securities for retail investors to construct their own portfolios. Since we do not provide investment management services, we do not monitor portfolios and securities in accounts on a regular and continuous basis. For reviews of financial plans, we offer to meet with you at least annually, or more frequently, depending on your needs.

**Investment Authority:** We do not provide investment management services and do not have discretion over the selection or amount of securities to be bought or sold in your account as a result.

**Account Minimums & Other Requirements:** We do not require an account or relationship size minimum in order for you to establish a relationship with us.

**Additional Information:** For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

## Fees, Costs, Conflicts, and Standard of Conduct

### What fees will I pay?

**Ongoing Fees:** Our ongoing engagement fees for financial planning are at a rate of up to \$6,000 annually. This fee is collected on a monthly or quarterly basis. Ongoing fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for overall costs prior to engaging us for these services.

**Hourly Fees:** Our hourly fees for financial planning are at a rate of \$300 to \$475 per hour. Hourly fees may be invoiced up to one hundred percent (100%) of the expected total fee upon execution of the financial planning agreement. If applicable, the balance will be due upon completion of the agreed upon deliverable[s]. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

**Fixed Fees:** Our fixed project-based fees for financial planning range up to \$6,000. Fixed fees may be invoiced up to one hundred percent (100%) of the expected total fee upon execution of the financial planning agreement. If applicable, the balance will be due upon completion of the agreed upon deliverable[s]. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.

**Other Fees & Costs:** You will only be responsible for our financial planning fees described above.

**Additional Information:** **You will pay fees and costs whether you make or lose money on your investments.** Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser?  
How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.*

We are affiliated with an online financial education and technology website which you can visit at <https://www.boldin.com/>. We will recommend that you utilize this website, meaning that individuals within our organization will receive additional revenue for the fees associated with using these services. We are therefore financially incentivized that you utilize this website for online financial education and technology services.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

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

**How do your financial professionals make money?**

Our financial professionals are compensated based on an agreed-upon combination of an annual salary, an hourly rate, a flat rate, or from a percentage of the applicable financial planning engagement fee. This means our financial professionals have an incentive to solicit new business, taking time away from the day-to-day servicing of existing clients.

**Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?**

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

**Additional Information**

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or by visiting <http://NewRetirementAdvisors.com>. You can request up to date information and a copy of our Client Relationship Summary by contacting us at 415-462-5665.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*