

# Form ADV Part 2A

## Brochure

ONE Retirement, LLC d/b/a “ONE Retirement Advisors”

10851 Mastin Boulevard, Ste 270  
Overland Park, KS 66210  
www.oneretirement.com  
913-663-2376

June 30, 2017

This Brochure provides information about the qualifications and business practices of ONE Retirement, LLC doing business as “ONE Retirement Advisors”(ONE). If you have any questions about the contents of this Brochure, please contact us at 913-663-2376. 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.

ONE is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information from which you determine whether to hire or retain an Adviser.

Additional information about ONE is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2 – Material Changes

This Brochure dated June 30, 2017, is an amendment to the previously published annual update Brochure of the ONE Retirement, LLC d/b/a “ONE Retirement Advisors”.

Since the filing of the firm’s annual update Brochure on March 6, 2017, we have begun using “ONE Retirement Advisors” as our primary business name, but our legal name has not changed. We have also made various other updates to our Brochure but no other materials changes were made.

Pursuant to SEC Rules, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (913) 663-2376.

Additional information about ONE 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 ONE who are registered as investment adviser representatives of the firm.

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## Item 4 – Advisory Business

ONE Retirement, LLC (CRD # 161614) doing business as “ONE Retirement Advisors” (ONE) is registered as an investment adviser with the United States Securities and Exchange Commission. ONE is based in Kansas and is organized as a limited liability company under the laws of the State of Kansas and the United States of America. ONE was organized as an LLC in 2011, but its affiliate, Sanders Booze & Company has been in business since 2003. ONE currently has 6 employees.

ONE’s principal office and place of business is located at 10851 Mastin Boulevard, Suite 270, Overland Park, KS 66210. Regular business hours are from 8:00am to 5:00pm Monday through Friday. The firm can be contacted by phone at (913) 663-2376 and by fax at (877) 822-1807. The firm’s primary web address is [www.oneretirement.com](http://www.oneretirement.com).

Ronald Nelson Sanders, AIF® and Jonathan Lawrence Booze, J.D., CFP®, AIF® are co-founders of ONE Retirement, LLC.

### **Private Client Services**

ONE provides services to individual investors and families. Private client services include a combination of financial planning services and investment management services. Financial planning may cover areas such as investment analysis, risk management, retirement planning, education funding and estate planning.

ONE’s financial planning services may include consultations and/or written plans which analyze a client’s financial situation and makes recommendations for strategies and methods of implementation of the strategies. ONE does not charge a separate fee for such services as they are included in the overall asset management fee charged to the client.

ONE’s Private Client services also include providing investment management services (such as ongoing monitoring, review and trade implementation) on accounts generally maintained at a

custodian. For some investment management engagements, ONE may use a sub-advisor to assist with implementation.

### **Retirement Plan Services**

ONE provides both fiduciary and non-fiduciary services to retirement plans. Fiduciary services may include ERISA 3(38) investment services, such as selection, monitoring, and retention of the retirement plan's core investment options. Non-fiduciary services may include planning services for retirement plan participants and consulting with the retirement plan sponsor on methods of improving or enhancing the retirement plan. The specific services for each plan will be agreed to in writing, and may vary with the needs of the retirement plan sponsor and retirement plan.

### **Financial Wellness**

ONE may provide various financial wellness solutions to employees and/or customers of businesses, which may include investment advice, financial education, and financial guidance. In some cases, services will be provided in conjunction with outside vendors. The specific services for each business will be agreed to in writing, and may vary with the needs of the business.

As of December 31, 2016 ONE managed approximately \$175,000,000 in assets on a discretionary basis.

## **Item 5 – Fees and Compensation**

### **Private Client Services**

ONE charges a maximum Private Client fee of 0.95%, which may be negotiable depending on factors such as the amount of assets under management, the client's current financial situation, whether a sub-advisor is used, or complexity of the client's portfolio holdings.

One-fourth of the annual fee is due quarterly. The fee will generally be due at the end of each billing quarter unless terminated prior to the end of a quarter. Fees are generally deducted directly from the client's account. Clients must provide the custodian with written authorization to have fees deducted from the account and paid to ONE. The custodian will send client statements at least quarterly showing all disbursements for the account, including the amount of the advisory fee, if deducted directly from the account. The exact fee schedule charged to a client will be quoted and disclosed in the agreement for services prior to commencing such services. Upon termination of an agreement, any fees paid in advance will be prorated and any unearned fees will be refunded.

At its discretion, ONE may offset or waive its advisory fee for services provided to certain clients that are affiliated with ONE. These clients include ONE officers, partners, employees and their family members. ONE may also offer group pricing discounts.

All management fees paid to ONE are separate and unrelated to any fees or expenses assessed by mutual funds or exchange traded funds, or to any trade commission or platform fee charged by an

account custodian. Information pertaining to fund-generated fees and expenses can be found in mutual fund and exchange traded fund prospectuses.

### **Retirement Plan Services**

For the retirement plan engagements, fees are negotiated on a case-by-case basis and are determined with each client depending upon the size and complexity of the retirement plan and the services rendered.

Fees are generally billed quarterly and may be collected in arrears or advance. Fees may be either billed to the client or deducted directly from the account. If billed, fees are due within 30 days from the date of the billing notice. The exact fee charged and payment arrangements will be quoted and disclosed in the agreement for services prior to commencing such services. Upon termination of an agreement, any fees paid in advance will be prorated and any unearned fees will be refunded.

All management fees paid to ONE are separate and unrelated to any retirement plan platform fees, any expenses assessed by mutual funds or exchange traded funds, or any trade commission charged by an account custodian. Information pertaining to fund-generated fees and expenses can be found in mutual fund and exchange traded fund prospectuses.

### **Financial Wellness**

For financial wellness engagements, fees are negotiated on a case-by-case basis.

Fees may be billed monthly, quarterly, annually or on another basis as agreed upon and may be collected in arrears or advance. Fees may be either billed to the client or deducted directly from an account or retirement plan. If billed, fees are due within 30 days from the date of the billing notice. The exact fee charged and payment arrangements will be quoted and disclosed in the agreement for services prior to commencing such services. Upon termination of an agreement, any fees paid in advance will be prorated and any unearned fees will be refunded.

All fees for financial wellness engagements paid to ONE are separate and unrelated to any retirement plan platform fees, any expenses assessed by mutual funds or exchange traded funds, or any trade commission charged by an account custodian. Information pertaining to fund-generated fees and expenses can be found in mutual fund and exchange traded fund prospectuses.

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

ONE does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) for private client accounts, and consequently does not simultaneously manage performance based and non-performance based accounts.

## Item 7 – Types of Clients

ONE provides portfolio management services to individuals, trusts, estates, retirement plans, charitable organizations and business entities.

For its services, ONE generally requires a relationship minimum of \$100,000 for individual clients. ONE may waive the foregoing minimum at its discretion. For the retirement plan clients, ONE does not require a minimum plan size, but does require a minimum fee of \$2,500. The foregoing minimum may be waived by ONE at its discretion.

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

Related to private client accounts, ONE's general investment strategy, consistent with the tenets of modern portfolio theory, is to attempt to reduce risk and volatility by building globally diversified portfolios. This general strategy is used both with private clients and institutional retirement plan clients.

To implement this strategy, ONE uses both fundamental and technical investment analysis. While ONE generally does not engage in transactions that meet the technical definition of a short sale, ONE may from time to time engage in transactions (primarily by purchasing an exchange-traded fund) that have the effect of shorting a security or an asset class. ONE may also engage in transactions (primarily by purchasing an exchange-traded fund) that utilize leverage. For some investment management engagements, ONE may use a sub-advisor to assist with implementation.

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, and political risk, among others. Certain trading strategies can affect investment performance through increased brokerage and other transactions. Each client's propensity for risk however is thoroughly evaluated, documented, and considered throughout the portfolio implementation process.

Related to retirement plans, ONE utilizes publicly available financial and legal information to evaluate investments for retirement plans. This can include information provided from the investment fund itself as well as third-party reports about the investment fund and the investment funds advisor. This can also include such as information as fees, performance, fund investment strategy, availability of the fund on a particular retirement plan platform, and the fund's ability to satisfy regulatory requirements imposed by ERISA.

Plan sponsors and plan participants should understand that investing in securities involves risk of loss that clients should be prepared to bear. Such risk includes market risk, interest rate risk,

currency risk and political risk, among others.

## 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 the evaluation of the firm or the integrity of our management. Neither SBCA nor ONE are currently subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

## Item 10 – Other Financial Industry Activities and Affiliations

Ronald Sanders and Jonathan Booze cofounded, manage, and are investment adviser representatives of an affiliated SEC registered investment advisory firm, Sanders Booze Capital Advisors, LLC, (SBCA) located in Overland Park, Kansas.

Although SBCA's client relationships have moved to ONE, SBCA continues to provide investment advisory services to ONE. SBCA also continues to maintain a referral agreement with Russell Financial Services Inc. ("RFS"), from whom SBCA receives a referral fee for clients that it referred to RFS. Because ONE may use or recommend mutual funds managed by Russell Investment Management Company, the parent of RFS, in client accounts, a potential conflict of interest exists. However, ONE's use of, or recommendations related to, mutual funds, including those managed affiliates of RFS, are based solely on the individual needs of the client.

## Item 11 – Code of Ethics

### **Code of Ethics**

ONE has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. ONE's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients. The Code also requires compliance with applicable securities laws and details possible disciplinary measures for violations. ONE will provide a complete copy of its Code of Ethics to any client upon request to the firm.

### **Trading Conflicts of Interest**

Individuals associated with ONE are permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by ONE is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, ONE requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. ONE also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

## Item 12 – Brokerage Practices

ONE does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated “qualified custodian”, generally a broker dealer or bank. ONE generally recommends that its private clients establish brokerage/custodial accounts with TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC/NFA (“TD Ameritrade”), or MTG,LLC d/b/a Betterment Securities, Member FINRA/SIPC (“Betterment Securities”), registered broker-dealers, but assets may be held elsewhere. ONE makes brokerage and custodian recommendations to its institutional retirement plan clients on a case by case basis.

While ONE may recommend certain brokers or custodians, you will ultimately decide whether to open your account with a specific broker or custodian by entering into an account agreement directly with them. Although ONE cannot actually open accounts for you, we can assist you in opening an account.

When recommending brokers or custodians for its clients, ONE considers many different factors including quality of service, services offered, execution quality, transaction costs, reputation of the firm, financial resources, and stability, among others. In determining the reasonableness of a broker’s compensation, we consider the overall cost to you relative to the benefits you receive, both directly and indirectly, from the broker.

### **Your Brokerage and Custody Costs**

Our private clients receive various services directly from our custodians. For our clients’ accounts that our custodians maintain, the custodians generally do not charge separately for custody services but instead are compensated by charging platform fees and or commissions or other fees on trades that they execute or trades that are executed by other brokers to and from the custodial accounts. Fees applicable to our client accounts are based on the level of assets maintained by our firm. We feel this benefits you because we expect the overall rates you pay will be lower than they might be otherwise.

Since our custodians charge you a fee for each trade that we have executed by a different broker-dealer, we have the custodians execute most trades for your account in order to minimize your trading costs.

We have determined that having the custodians execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means seeking the most favorable terms for a transaction based on all relevant factors, including those listed above.

Our retirement plan clients receive various services directly from their custodians and recordkeepers, so consequently incur varying costs.

### **Products and Services Available to Us from Brokers/Custodians**

Our custodians provide us and our clients with access to its institutional brokerage services like



trading, custody, reporting, and related services, many of which are not typically available to retail customers. Our custodians also make available various support services, some of which may help us manage or administer our clients' accounts, while others may help us manage and grow our business.

Our custodians' institutional brokerage services which benefit you directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through our custodian include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our custodians also make available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both the custodian's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at the custodian. In addition to investment research, the custodian also makes available software and other technology that provide access to client account data, facilitates trade execution for multiple client accounts, provides pricing and other market data, facilitates payment of our fees from our clients' accounts, and assists with back-office functions, recordkeeping, and client reporting.

Our custodians also offer other services intended to help us manage and further develop our business. These services include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, and access to employee benefits providers, human capital consultants, and insurance providers.

The availability of these services from our custodian benefits us because we do not have to produce or purchase them. Of course, this may give us an incentive to recommend that you maintain your account with our custodian based on our interests rather than yours, which is a potential conflict of interest. We believe, however, that our selection of custodians is in the best interests of our clients, and is primarily supported by the scope, quality, and price of our custodians' services and not those services that benefit only us.

Custodians and recordkeepers used by our retirement plan clients generally do not provide us with any additional product or services. In limited cases where products or services may be made available to us, we could have an incentive to make a recommendation based on our interests rather than yours. However, we believe that our recommendations are made in the best interests of our clients, and that our recommendations are supported by the scope, quality, and price of their services to you and not any factors that would benefit us.

### **Aggregation of Transactions**

ONE may, from time to time, aggregate client orders into blocks in order to facilitate more efficient account management and execution, and in order to be able to treat clients more equitably. When

aggregating orders, an average price is given to all participants in the block, or other measures are taken, in order to treat all accounts fairly.

## Item 13 – Review of Accounts

### **Reviews of Accounts**

Private Client accounts are supervised by the Chief Investment Officer of ONE. In addition to ongoing supervision, accounts are generally reviewed more formally on a quarterly basis. The quarterly review generally includes assessing client goals and objectives, evaluating the employed strategy, monitoring the portfolio, and addressing the need to rebalance. ONE will periodically review client's investment policy and risk profile, and discuss the re-balancing of each client's accounts to the extent appropriate.

Additional account reviews may be triggered by a specific client request, by a change in client goals or objectives, by an imbalance in a portfolio asset allocation, or by market or economic conditions.

Reviews for retirement plan clients are generally held annually, but may vary depending on the needs of the client.

All ongoing clients are advised that it remains their responsibility to advise us of any changes in their investment objectives and/or financial situation.

### **Regular Reports Provided to Clients**

Private clients are provided with account statements from their custodian on at least a quarterly basis which list account holdings and transactions for the period. Private clients may also be provided with written performance reports on a quarterly basis that detail current market value, performance relative to market benchmarks, and overall portfolio allocation. We urge clients to carefully review custodial statements and compare them to reports provided by us.

Retirement plan client accounts will receive reports from the record keeper, investment manager, and/or custodian on at least a quarterly basis, and generally have on demand 24/7 access to account information.

## Item 14 – Client Referrals and Other Compensation

ONE receives economic benefits from our custodians in the form of the support products and services that are made available to us and to other independent investment advisors. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. The availability to us of our custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

ONE may also receive economic benefits through referring clients or prospective clients to unrelated

investment advisory firms or institutional pension consultants. When ONE does so, ONE may be paid a portion of the fees generated by the referred prospect. Such arrangements are structured to be in compliance with applicable securities laws. Investors are advised that ONE may have a conflict of interest by referring those third-party investment advisors or institutional consultants that have agreed to pay a portion of their advisory fee to ONE.

ONE may also pay individuals or other professional entities to refer clients to us via a Solicitor's Agreement. Such agreements are structured to be in compliance with applicable securities laws. Each client is provided a disclosure statement prior to or at the time of entering into any advisory contract which describe the specific compensation arrangement. The advisory fee charged to clients will not increase as a result of the referral arrangement.

## Item 15 – Custody

As mentioned in Item 12 above, ONE does not hold client assets, but instead requires that all client assets be maintained in an account at a non affiliated “qualified custodian”. ONE generally recommends that its private client accounts establish brokerage/custodial accounts with TD Ameritrade or Betterment Securities, but assets may be held elsewhere. ONE makes brokerage and custodian recommendations to its institutional retirement plan clients on a case by case basis, and in some instances may have discretionary authority to select and retain brokers and/or custodians.

Although we do not hold assets, we may have limited control in some instances to trade on a client's behalf, to deduct advisory fees from a client's account with client authorization, or to request disbursements to clients.

Account statements will be delivered or made available directly from their custodian at least quarterly, which will be sent to the email or postal mailing address provided by the client, or will be made available on the custodian's client web portal. We urge clients to carefully review these custodial statements when received and compare them to reports received from us.

## Item 16 – Investment Discretion

ONE will accept discretionary authority to manage securities accounts on behalf of private client accounts.

When granted authority to manage accounts, ONE customarily has the authority to determine which securities and the amounts that are bought or sold. Any discretionary authority accepted by ONE however is subject to the client's risk profile and investment objectives, and may be limited by any other limitations provided by the client in writing.

ONE will not exercise any discretionary authority until it has been given authority to do so in

writing. Such authority is granted in the written agreement between ONE and the client, and is also granted in the written agreement with the third party custodian.

With respect to retirement plan accounts, ONE will accept discretionary authority for certain functions of the plan. Any discretionary authority will be detailed in writing in the client agreement.

ONE will not exercise any discretionary authority until it has been given authority to do so in writing.

## Item 17 – Voting Client Securities

ONE does not vote proxies on behalf of clients.

## Item 18 – Financial Information

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make certain disclosures.

ONE has no financial or operating conditions which trigger such additional reporting requirements.

# Form ADV Part 2B

## Brochure Supplement

Jonathan L. Booze, J.D., CFP<sup>®</sup>, AIF<sup>®</sup>  
ONE Retirement, LLC d/b/a “ONE Retirement Advisors”

10851 Mastin, Ste 270  
Overland Park, KS 66210  
www.oneretirement.com  
913-663-2376

June 30, 2017

This Brochure Supplement provides information about Jonathan L. Booze that supplements the ONE Retirement, LLC (ONE) Brochure, which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Booze is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2 – Educational Background and Business Experience

Jonathan L. Booze, born in 1970, co-founded ONE Retirement, LLC and is a member of the firm. He also co-founded Sanders Booze & Company, an affiliate of ONE Retirement, in 2003 and currently serves as a Principal of that firm.

Mr. Booze worked for American Century Investments as an Investor Relations representative (1992 – 1996), practiced law with the Employee Benefits and Executive Compensation Group of Husch Blackwell LLP (then generally known as Blackwell Sanders LLP) (1999 – 2003), practiced law with the

Stockton Law Offices L.L.C. (2003 - 2004), and is Vice-President of Sanders Booze & Co (2003 - Present) (parent company of Sanders Booze Capital Advisors, LLC) and of Sanders Booze Capital Advisors, LLC (2008 - Present). Mr. Booze has also served as the business director of a Kansas City-based non-profit (2013 - 2016).

Mr. Booze earned his CFP® certificate in 2004. The CFP® (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP® mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10 hour exam, complete at least three years of full time financial planning related experience, and agree to be bound by the CFP Board's Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education hours every two years and continue to agree to be bound by the Standards of Professional Conduct.

Mr. Booze earned the AIF® designation in 2006. The AIF® (Accredited Investment Fiduciary) is a professional certification granted by the Center for Fiduciary Studies. To attain the right to use the AIF® mark, an individual must pass a comprehensive exam, complete 6 hours of continuing education hours every year and continue to agree to be bound by the Code of Ethics.

Mr. Booze received a B.A. in Oxbridge Institutions & Policy from William Jewell College in 1992, a M.B.A. with emphasis in finance from the Bloch School of Business at the University of Missouri-Kansas City in 1996, and a Juris Doctor from University of Kansas School of Law in 1999.

### Item 3 – Disciplinary Information

Mr. Booze is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

### Item 4 – Other Business Activities

In addition to his ownership interest in ONE Retirement, LLC, Mr. Booze also serves on a part time basis as an attorney with a law firm located in the Kansas City area.

### Item 5 – Additional Compensation

Mr. Booze does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

## Item 6 – Supervision

Mr. Booze reports to Ronald Sanders, CEO of the firm, whose contact information is listed above.

# Form ADV Part 2B

## Brochure Supplement

Ronald N. Sanders, AIF®

ONE Retirement, LLC d/b/a “ONE Retirement Advisors”

10851 Mastin, Ste 270  
Overland Park, KS 66210  
www.oneretirement.com  
913-663-2376

June 30, 2017

This Brochure Supplement provides information about Ronald N. Sanders that supplements the ONE Retirement, LLC (ONE) Brochure, which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Sanders is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2 – Educational Background and Business Experience

Ronald N. Sanders, born in 1965, co-founded ONE Retirement, LLC and currently serves as CEO and a principal of the firm. He also co-founded Sanders Booze & Company, an affiliate of ONE Retirement, in 2003 and currently serves as a Principal of that firm also.

Mr. Sanders has served as an officer in the United States Navy Reserve. Mr. Sander’s career includes various managerial positions and serving as an equity analyst for American Century Investments (1990 – 2000); being a consultant for DeMarche Associates, a national retirement plan and corporate



finance consulting firm (2001-2003), and serving as President of Sanders Booze & Co. (2003 – Present) (parent company of Sanders Booze Capital Advisors, LLC) and President of Sanders Booze Capital Advisors, LLC (2008 to Present).

Mr. Sanders earned the AIF® designation in 2006. The AIF® (Accredited Investment Fiduciary) is a professional certification granted by the Center for Fiduciary Studies. To attain the right to use the AIF® mark, an individual must pass a comprehensive exam, complete 6 hours of continuing education hours every year and continue to agree to be bound by the Code of Ethics.

Mr. Sanders received a BA degree in Economics from Central Missouri State University and an MBA from in Finance from Rockhurst University.

### Item 3 – Disciplinary Information

Mr. Sanders is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

### Item 4 – Other Business Activities

Mr. Sanders has no other business activities.

### Item 5 – Additional Compensation

Mr. Sanders does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

### Item 6 – Supervision

Mr. Sanders is a principal and Chief Compliance Officer of the firm and consequently does not report to a supervisor.

# Form ADV Part 2B

## Brochure Supplement

Daniel J. Miller, CFP®

ONE Retirement, LLC d/b/a “ONE Retirement Advisors”

10851 Mastin, Ste 270  
Overland Park, KS 66210  
www.oneretirement.com  
913-663-2376

June 30, 2017

This Brochure Supplement provides information about Daniel J. Miller that supplements the ONE Retirement, LLC (ONE) Brochure, which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Miller is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2 – Educational Background and Business Experience

Daniel J Miller, born in 1968, joined ONE Retirement, LLC in 2015 as an Investment Adviser Representative.

Prior to joining the firm, Mr. Miller was an Investment Adviser Representative with Cambridge Investment Research Advisors, Inc. from 2005 through 2015, and was affiliated with Cambridge Investment Research, Inc. from 2002 through 2015. During that period Mr. Miller operated his practice under the business name "Miller Financial Services".

Mr. Miller earned his CFP® certificate in 2006. The CFP® (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP® mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10 hour exam, complete at least three years of full time financial planning related experience, and agree to be bound by the CFP Board's Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education hours every two years and continue to agree to be bound by the Standards of Professional Conduct.

Mr. Miller received a Bachelor of Business Degree in Finance from the University of San Diego in 1990.

### Item 3 – Disciplinary Information

Mr. Miller is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

### Item 4 – Other Business Activities

Mr. Miller is licensed as an insurance agent and in his capacity as an insurance agent may participate in and receive the usual and customary commissions or fees on insurance products which are purchased. These activities represent less than 5% of his time and income.

Mr. Miller has no other business activities.

### Item 5 – Additional Compensation

Mr. Miller does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

### Item 6 – Supervision

Mr. Miller reports to Ronald Sanders, CEO and Chief Compliance Officer of the firm, whose contact information is listed above.

# Form ADV Part 2B

## Brochure Supplement

Daniel A. Jack

ONE Retirement, LLC d/b/a “ONE Retirement Advisors”

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913-663-2376

June 30, 2017

This Brochure Supplement provides information about Daniel A. Jack that supplements the ONE Retirement, LLC (ONE) Brochure, which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Jack is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2 – Educational Background and Business Experience

Daniel A. Jack, born in 1975, joined ONE Retirement, LLC in 2017 as an Investment Adviser Representative.

Prior to joining the firm, Mr. Jack was a Registered Representative with State Farm VP Management Corp. and a Field Sales Associate for State Farm Insurance from 2015 through 2016. He worked for Cambridge Investment Research, Inc. as a Registered Representative and Cambridge Investment

Research Advisors, Inc. as an Investment Advisor Representative during 2015. Mr. Jack worked for Foresters Equity as an IAR/Registered Representative (2014), was Owner/President of Genius Diversified Holdings, LLC (2013 - 2014), was a Registered Representative for United Planner's Financial Services (2013 - 2014), was an Investment Advisor for AWM Asset Management, LLC (2013-2014), an Agent for AG Wealth Management (2013) and he was Executive Vice President of Retirement Concepts Group (2013). Mr. Jack was the Securities Commissioner for the State of Kansas (2011 - 2013), and a State Representative for the State of Kansas (2009 - 2010). He was a student at Washburn University School of Law (2007 - 2009), and was a Director at NY Life Distributors, LLC (2003 - 2007) as well as Director at New York Life Insurance Company, LLC (2002 - 2007)

Mr. Jack earned the RICP® designation in 2016. The RICP® (Retirement Income Certified Professional) is a professional certification granted by The American College. To attain the right to use the RICP® mark, an individual must successfully complete three courses, meet experience requirements and agree to comply with The American College Code of Ethics and Procedures.

Mr. Jack received a Bachelor of General Studies Degree in U.S. History from the University of Kansas in 1998, an MBA in Business, Management, Marketing, and Related Support Services from Friends University in 2007, and a Juris Doctor from Washburn University School of Law in 2009.

### Item 3 – Disciplinary Information

Mr. Jack is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

### Item 4 – Other Business Activities

Mr. Jack has no other business activities.

### Item 5 – Additional Compensation

Mr. Jack does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

### Item 6 – Supervision

Mr. Jack reports to Ronald Sanders, CEO and Chief Compliance Officer of the firm, whose contact information is listed above.