

# Golden Reserve Retirement, LLC

## Form CRS – Client Relationship Summary

Date: 7/31/25

### Introduction

GOLDEN RESERVE Retirement, LLC is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors such as Portfolio Management and Financial Planning. We provide ongoing advice and account monitoring through our Portfolio Management Services. We will review your portfolio, discuss your investment goals and design with you an investment strategy to achieve your goals. Our Portfolio Management services are managed with full trading discretion without any material limitations. A (“discretionary account”) allows us to buy and sell investments in your account without asking you in advance. As part of Portfolio Management Services, we may appoint, at our discretion, AE Wealth Management, LLC (“AEWM”) as a subadvisor to provide discretionary investment management services for qualifying clients. Under our Financial Planning services, we will assess your financial situation and provide advice to meet your goals through a written financial plan. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

*Questions to ask us: 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?*

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

What fees will I pay? Our fees vary depending on the services you receive. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. The initial planning fee is immediately earned, due and payable upon becoming a client for financial planning services already provided. After the initial twelve-month period, a reoccurring annual planning and management fee is charged quarterly in advance. All such fees are withdrawn directly from your investment account(s) with your written authorization.

In addition to our advisory fees, some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account.

**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.**

*Questions to ask us: 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 interest ahead of yours. At the same time, the way we make money can create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Our financial professionals are also licensed insurance agents under our affiliate Golden Reserve, LLC. Insurance products and services pay a commission which can conflict with the fiduciary duties of a registered investment adviser.

*Questions to ask us: How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money? We and our financial professionals receive compensation from the advisory services we provide to you through receipt of the advisory fees you pay for our services. This compensation may vary based on different factors, such as those listed above. Additionally, your financial professional is associated with our affiliate insurance agency, Golden Reserve, LLC. Your financial professional can receive additional compensation when you purchase insurance products or services from this company.

For additional information please also see Items 4, 5, 6, 7, 8 & 10 of our [Brochure](#)

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

No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

*Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **Where can I find additional information?**

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/283588> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 855-456-4777 or by email at (email address)

*Questions to ask us: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*