



RETIREMENT  
PLANNING  
PARTNER

## Retirement Planning Partner LLC

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### Item 1 RPP Brochure (Form ADV Part 2A)

This brochure provides information about the qualifications and business practices of Retirement Planning Partner LLC. If you have any questions about the contents of this brochure, please contact us at (425) 310-5688 or [chris@retpartner.com](mailto:chris@retpartner.com). 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.

Additional information about Retirement Planning Partner LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Retirement Planning Partner LLC's CRD number is: 334572.

Registration (e.g., "registered investment advisor") does not imply a certain level of skill or training.

## **Item 2 Material Changes**

The Brochure will be amended anytime there is a material change and this section will include a summary of any material changes. There are currently no material changes.

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## Item 4 Advisory Business

### A. Advisory RPP Description

Retirement Planning Partner LLC (“RPP” or the “RPP”) filed its initial application with Washington State to become a registered investment advisor in March 2025.

The Principal Owner, Managing Member, and Chief Compliance Officer of RPP is Christine Ann Maggio.

### B. Types of Advisory Services

The RPP offers retirement planning services for individuals, couples, and high net worth individuals and couples. RPP offers these services to clients.

HOURLY RETIREMENT PLANNING SERVICES may include the following:

- Goal identification and clarification
- Develop or update Net Worth Statement
- Project future income needs
- Project cash flow estimates, retirement income analysis
- Social Security strategies
- Medicare options
- IRA / Pension strategies (ex: Roth conversions, Lump Sum or Annuitize distributions)
- Analysis of the last 1-2 years income tax returns and determine tax optimization strategies
- Review and analyze risk management areas (circle those applicable): wills/trusts, living will, life insurance, disability, property & casualty insurance
- LTC Review / Eldercare Planning
- Beneficiary review
- Legacy planning
- Charitable giving planning
- Consult and assist in implementing strategies, when necessary, with other advisers (such as attorneys, accountants, insurance professionals, registered representatives/stock brokers, and real estate agents)

COMPREHENSIVE RETIREMENT PLAN - includes above (I.A), except consultations with outside professionals which is always an hourly rate, AND THE FOLLOWING:

Written Comprehensive Retirement Plan

Access to the retirement planning software shall be granted for a period of one (1) year, commencing on the earlier of the date of plan delivery or the date of the client's request for access.

Annual review one-year post plan delivery

These services are based on the goals, objectives, demographics, time horizon, and/or risk tolerance of the particular client. Our investment and product recommendations typically focus on ETFs, mutual funds, fixed-income securities and annuities, and other insurance products. We prioritize investments with a more established track record and generally avoid those considered to have higher risk profiles.

**C. Services Tailored to Client Needs**

Services are provided based on a client's specific needs within the scope of the services provided as discussed above. A review of the information provided by the client regarding the client's current financial situation, goals, and risk tolerances will be performed and advice will be provided that is inline with available information.

**D. Portfolio Management Program / Wrap Fee Program**

Retirement Planning Partner LLC does not manage client assets and therefore does not participate in a wrap fee program.

**E. Client Assets Under Management**

RPP does not manage client assets.

## Item 5 Fees and Compensation

### A. Advisory Service Fees

Please see the table below for the fee schedule:

<b>Standard Hourly Rate*</b>	
\$120 / Hour	
<b>Package Hourly Rate*</b>	
\$100 / Hour	2 to 5 one-hour sessions to be used within 6 months of purchase
\$88 / Hour	6 or more one-hour sessions to be used within 6 months of purchase
<i>*Time engaged above one-hour increments charged in proportional 15 minute intervals</i>	

<b>Comprehensive Retirement Plan Fee**</b>	
Single individual	\$1200; 50% deposit required
Married couple	\$1400; 50% deposit required
**Single individual fee estimates 15 hours of work at a rate of \$80 per hour; married couple fee estimates 17.5 hours of work at a rate of \$80 per hour.	

**Annual Rate Increases** For existing clients, annual fee increases will not exceed 10%, irrespective of any adjustments to fees for new clients. Retirement Planning Partner LLC must obtain the client's written consent in order to revise any material terms of the investment advisory contract, including fees.

**Fee Negotiation** All Comprehensive Retirement Plan fees are negotiable at Retirement Planning Partner LLC's discretion. Final fees will be documented in the Retirement Planning Services Agreement.

**Invoices** Each time Retirement Planning Partner LLC charges a fee, the Client will receive a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, and the time period covered by the fee. Retirement Planning Partner LLC will send these to Client concurrent with the request for payment or payment of the advisory fees.

## B. Payment Terms

- **Hourly Services**

- Standard Rate: Payable upon receipt of invoice (distributed after sessions or monthly)
- Package Rate: Payable upon receipt of invoice (distributed when package is requested). Additional hours purchased within 6 months of initial purchase will be assessed at the lowest package hourly rate that satisfies the hours used. (Example: Client purchases and uses 5 hours from package at \$100 per hour, then requests 2 additional hourly sessions which will be billed at \$88 per session)

- **Comprehensive Retirement Plan**

- 50% deposit required at Agreement signing
- Plan delivery typically 2-6 weeks after signing, varying based on information gathering and client availability
- Final payment due upon receipt of invoice for remaining fees; invoice will be sent to client following delivery of Comprehensive Retirement Plan
- If the service that is provided does not meet the required hourly threshold, the amount due will be reduced according to the service that was completed and any unearned fee will be refunded to the client

## C. Additional Fees - Document Delivery Fees

- Electronic delivery: No charge
- Non-electronic delivery: Client pays RPP's costs for alternative delivery methods
- Exception: No charge for required regulatory documents (Form ADV Parts 2A, 2B, 3/CRS, Privacy Notice)

## D. Acceptable Forms of Payment

- Credit Card (Visa, Mastercard, American Express)
- ACH

## E. Refund Policy

- **Standard Hourly Rate:** No refunds
- **Package Hourly Rates:** Refunds available for unused hours; used hours are non-refundable and will be assessed the hourly rate associated with the number of hours (*example: two hours of 6+ hourly package used, the hourly bill rate is \$100 per hour for two hours*)
- **Comprehensive Retirement Plan:** Fully refundable if RPP has not collected client data. Unused hours will be refunded prior to final plan delivery upon Client request. There are no refunds after final plan delivery.



In the event Client requests a refund before the final plan is delivered, all work product remains the property of Retirement Planning Partner LLC. This policy exists because incomplete work is not representative of our professional standards and may be misinterpreted if viewed out of context. Additionally, certain proprietary tools and methodologies used in the development process are not intended for distribution and remain the intellectual property of the adviser regardless of refund status.

#### **F. Compensation Disclosure**

RPP receives no commissions, fees, or compensation from securities or product sales.

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

Retirement Planning Partner LLC does not charge or accept performance-based fees.

### **Item 7 Types of Clients**

Retirement Planning Partner LLC generally provides comprehensive retirement planning services for individuals within ten years of retirement and individuals in retirement.

RPP's hourly rate client demographics are broader, ranging from young professional individuals through retired individuals.

RPP does not require a net worth minimum.

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

#### **A. Methods of Analysis**

Retirement Planning Partner LLC employs the following investment analysis strategies:

**Economic Analysis** Evaluates broad economic conditions using indicators like GDP, consumer price index, employment, inflation, and money supply across major world economies to determine the investment environment.

**Modern Portfolio Theory** Aims to optimize portfolio returns for a given risk level, or minimize risk for a desired return level, through strategic asset allocation.

**Cyclical Analysis** Studies recurring market patterns and economic cycles to predict future asset performance. Key risks include non-recurring patterns and strategy overcrowding which can disrupt typical cycles.

**Fundamental Analysis** Determines a security's intrinsic value by examining tangible assets (equipment, property), intangible assets (patents, brands), financial factors (debt, ratios), and qualitative factors (management, industry conditions). Used to identify under or overvalued securities.

**Technical Analysis** Uses statistical market data, primarily past prices and volume, to identify patterns that may predict future performance. Unlike fundamental analysis, it doesn't assess intrinsic value.

**Chart Analysis** A form of technical analysis that plots price and volume data to identify trading patterns and indicators. Used to analyze security performance, price trends, and support/resistance levels to inform buy/sell decisions.

## **B. Investment Strategy Recommendations**

RPP tailors investment recommendations to individual client objectives, primarily recommending passive strategies while selectively using active approaches. No specific security types are broadly recommended, and all investments carry inherent risk of principal loss. Investing in securities involves risk of loss that clients should be prepared to bear.

**Investment Philosophy** While both active and passive strategies have merit, we favor passive approaches for their cost efficiency and long-term client benefits. Success in either approach requires consistency and selection of investments/managers with proven track records.

**Strategic Asset Allocation** Combines diverse investment types (stocks, bonds, cash equivalents) across asset classes to manage risk and market exposure while pursuing financial objectives through diversification.

**Passive Strategy** Aims to mirror referenced index performance using primarily ETFs and select mutual funds. Performance may diverge from benchmarks due to:

- Use of actual investments versus theoretical benchmarks
- Investment and management fees
- Asset class definition differences
- Cash flow timing
- Client-specific factors (cash holdings, custom holdings, tax considerations)

**Active Strategy** Selectively recommends actively managed mutual funds and ETF strategies for specific client goals or smaller accounts unable to implement full model portfolios. Selection criteria include manager tenure, track record, team strength, strategy, fees, and fund size.

**Long-term Purchases** Securities held over one year or more to capture market returns while managing risk. This approach may face various challenges including:

- Company or market changes
- Higher transaction costs and taxes from frequent trading
- Inflation risk
- Interest rate risk
- Economic risk
- Political/regulatory risk

### C. Risk of Loss

All investments inherently risk loss of principal. Past performance does not guarantee future results. Below are key investment risks:

#### Market and Investment Risks

- **General Market Risk:** Portfolio securities may decline in value due to market changes
- **Opportunity Risk:** The risk of missing out on potential gains by being too conservative or having assets tied up in underperforming investments
- **Common Stock Risk:** Stock values fluctuate based on company performance, market conditions, interest rates, and industry changes
- **Non-Diversified Strategy Risk:** Concentrated portfolios face higher risk from losses in individual positions
- **Portfolio Turnover Risk:** Frequent trading may increase costs and trigger taxable events

#### ETF-Specific Risks

- Tracking errors versus benchmark indices
- Trading premiums/discounts to net asset value
- Embedded expenses affecting performance
- Varying liquidity and transaction costs
- Complex instruments (fixed income, commodities, ADRs) may have higher costs

#### Economic and Currency Risks

- **Inflation Risk:** Reduced purchasing power of future returns
- **Interest Rate Risk:** Security prices typically vary with rate changes

- **Currency Risk:** Value changes in USD-denominated assets
- **Liquidity Risk:** Difficulty converting investments to cash at desired time/price

### **International Investment Risks**

- Currency fluctuations
- Political/social instability
- Less regulated markets
- Limited public information
- Different accounting standards
- Trade restrictions
- Tax complications

### **Operational and Business Risks**

- **Information Security Risk:** Potential data breaches and cyber threats
- **Advisory Risk:** Investment recommendations may not achieve intended results
- **Key Personnel Risk:** Impact of losing important team members
- **Professional Referral Risk:** Performance of recommended third-party professionals (examples; insurance brokers, tax professionals, estate attorneys)

### **Regulatory and Tax Risks**

- Changes in investment/trading regulations
- Tax code modifications affecting investment income
- Client responsibility for tax reporting
- Legislative changes impacting investment strategies

Clients should consult tax professionals for specific tax advice. RPP cannot guarantee achievement of financial goals or protection from losses.

## **Item 9 Disciplinary Information**

Retirement Planning Partner LLC has no disciplinary disclosures.

Christine Ann Maggio, the managing member and operator of Retirement Planning Partner LLC does not have any disciplinary disclosures.

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

Retirement Planning Partner LLC has no other industry activities or affiliations to be disclosed.

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

### Personal Investment Disclosure:

RPP advisors may recommend securities or products in which they personally invest. Such holdings will be disclosed to clients when recommending these investments.

**Potential Conflicts of Interest** may exist when an investment advisor invests in the same securities or investments that they recommend to clients, several potential conflicts of interest can arise:

- **Prioritizing Personal Gain:** The advisor may be tempted to prioritize their own financial interests over those of their clients. For example, they might recommend an investment that is beneficial to them personally, even if it may not be the most suitable option for their clients' specific needs and risk tolerance.
- **Limited Objectivity:** Investing in the same securities as clients can cloud the advisor's judgment and make it difficult to provide truly objective advice. They may be more inclined to favor investments that benefit themselves, even if there are better alternatives available for their clients.
- **Erosion of Trust:** If clients become aware that their advisor is investing in the same securities, they may question the advisor's motives and whether their best interests are truly being served. This can erode trust in the advisor-client relationship.

### Mitigating Conflicts:

- **Full Disclosure:** Investment advisors must fully disclose any personal investments in securities they recommend to clients. This transparency allows clients to make informed decisions about their investments.
- **Prioritizing Client Interests:** Advisors must always prioritize the best interests of their clients, even if it means forgoing personal gains. Retirement Planning Partner LLC owes the client a fiduciary duty.
- **Third-Party Compensation** RPP does not accept commissions or payments from third parties for any security or product recommendations.

## Item 12 Brokerage Practices

### A. Broker-Dealer Selection

Retirement Planning Partner LLC does not take custody or manage client assets directly. We can assist clients in selecting appropriate broker-dealers to consolidate assets, reduce fees, or improve their investment experience.

**Evaluation Criteria** When assessing current or potential broker-dealers, RPP considers:

- Current custodian satisfaction
- Fee and commission structure
- Customer service quality
- Product availability
- Research resources
- Industry reputation and integrity
- Technology platforms (desktop and mobile)

**Compensation Disclosure** RPP does not receive any compensation or commissions for helping clients select broker-dealers or custodians.

## **B. Aggregation of Securities**

RPP does not purchase or sell securities on behalf of clients.

# **Item 13 Review of Accounts**

## **Client Account and Plan Reviews**

### **A. Periodic Reviews**

- Comprehensive Retirement Plan clients receive a plan review at the one-year anniversary of their plan delivery
- Reviews are conducted by RPP's advisor
- Reviews assess progress toward goals, changes in circumstances, and plan performance

### **B. Non-Periodic Reviews**

- Additional reviews may be triggered by:
  - Client request (available at hourly rate)
  - Significant changes in client circumstances
  - Changes in tax laws or regulations affecting the client's strategy

### **C. Client Reports**

- All Comprehensive Retirement Plan clients receive a written plan and follow-up review summaries are provided to clients in writing in the form of a meeting summary
- Hourly rate clients receive written documentation specific to their requested service

Since RPP does not manage or take custody of assets, detailed account statements are provided directly by the client. Each client's reporting needs are customized based on their unique situation and service level.

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

Retirement Planning Partner LLC does not provide compensation or services in exchange for client referrals.

## **Item 15 Custody**

RPP does not maintain custody of client assets and therefore does not provide account statements.

## **Item 16 Investment Discretion**

Retirement Planning Partner LLC does not accept discretionary authority of client accounts.

## **Item 17 Voting Client Securities**

Retirement Planning Partner LLC does not perform proxy voting services on the client's behalf. Clients are encouraged to read the information provided with the proxy voting documents and to make a determination based on the information provided.

## **Item 18 Financial Information**

### **A. Balance Sheet Requirement**

RPP is not the qualified custodian for client funds or securities and does not require prepayment of fees of more than \$500 per client, six months or more in advance.

### **B. Financial Condition**

RPP does not have any financial impairment that would preclude the RPP from meeting contractual commitments to clients.

### **C. Bankruptcy Petition**

RPP has not been the subject of a bankruptcy petition at any time during the last 10 years.



## Item 19 Requirements for State-Registered Advisers

### A. Background and Professional Experience

Principal Owner, Managing Member, and Chief Compliance Officer of Retirement Planning Partner LLC, Christine Ann Maggio's credentials include:

#### Education

- BS in Business, Fairfield University
- MS in Education, Hofstra University
- Retirement Income Certified Professional (RICP®), The American College of Financial Services®

#### Professional Background

- Registered Investment Adviser
- Former Broker-Dealer Agent
- Former Educator
- Small Business Owner Experience
- CRD #2692308

### B - E. Additional Disclosures

Parts B through E of Form ADV Part 2A Item 19 are not applicable to Retirement Planning Partner LLC as:

- RPP is not actively engaged in any business other than providing retirement planning advice
- RPP does not charge performance-based fees
- Neither RPP nor any management person has been involved in any disciplinary events requiring disclosure
- Neither RPP nor any management person has relationships with issuers of securities requiring disclosure

## Form ADV Part 2B - Brochure Supplement

for

**Christine A. Maggio, RICP**  
Retirement Planner

## Retirement Planning Partner LLC

HQ: 16004 154th Avenue NE  
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Kirkland, WA 98034

**Effective: March 10, 2025**

This brochure supplement provides information about Christine A. Maggio that supplements the Retirement Planning Partner LLC (“RPP”) brochure. You should have received a copy of that brochure. Please contact Christine A. Maggio if you did not receive Retirement Planning Partner’s brochure or if you have any questions about the contents of this supplement. Additional information about Christine A. Maggio is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background and Business Experience

### Background

Christine A. Maggio, born in 1972, is dedicated to advising clients of RPP as a Retirement Planner. Ms. Maggio earned her Bachelor of Science in Business Marketing from Fairfield University and her Master of Science in Education from Hofstra University.

### Professional Certification

Retirement Income Certified Professional (RICP)

The Retirement Income Certified Professional (RICP) designation is offered by The American College of Financial Services and is designed for financial advisors who want to specialize in retirement income planning. To earn the RICP® designation, candidates must complete three required courses covering topics like retirement income sources, strategies for sustainable retirement income, Social Security claiming, healthcare planning, and tax-efficient withdrawal strategies. Candidates must have three years of relevant business experience, pass end-of-course exams for each required course, and meet ongoing continuing education requirements to maintain the designation.

### Employment History

Retirement Planner, Retirement Planning Partner LLC	01/2025 - Present
Account Operations Manager, Unify Consulting	07/2022 - 03/2024
Sales and Office Manager, VMG Studios	07/2020 - 03/2021
Business Teacher, Fort Mill School District	08/2015 - 06/2018
Proposal Writer, TCG Consulting	03/2011 - 03/2014
Business Owner, Computer Accessories Corporation	01/1997 - 06/2006
Stockbroker, Various Broker Dealers Norcross & Company, Barron Chase Securities, Olde Discount Corporation, Tradestar Investments, Inc.	12/1995 - 01/1997

As a former stockbroker, small business owner, and teacher, Christine A. Maggio built her career around finance, investing, and helping others succeed. Her journey led her to specialize in retirement planning, earning the Retirement Income Certified Professional (RICP) designation to provide guidance in this complex field. She established this practice to share her knowledge and passion with clients.

## Item 3: Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Christine A. Maggio. Ms. Maggio has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Maggio.

You may independently view the background of Christine A. Maggio on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD#2692308.

## Item 4: Other Business Activities

Christine A. Maggio is not involved in additional business activities.

## Item 5: Additional Compensation

Christine A. Maggio does not receive economic benefit from anyone not a client.

## Item 6: Supervision

Christine A. Maggio is the sole owner and investment adviser representative of Retirement Planning Partner LLC. As the principal and chief compliance officer of RPP, she is responsible for her own supervision. Christine A. Maggio maintains and reviews her own compliance with RPP's policies and procedures, including maintaining required records, adhering to ethical standards, and ensuring all advice provided to clients meets RPP's standards.

## Item 7: Requirements for State-Registered Advisers

- A. None of the below is applicable to Christine A. Maggio:
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.
- B. Supervised person, Christine A. Maggio, has NOT been the subject of a bankruptcy petition.