

Form ADV Part 2A

Last Updated: March 14, 2016

**Secure Retirement Financial & Insurance
Services Corp.**
CRD#: 132777

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This brochure provides information about the qualifications and business practices of Secure Retirement Financial & Insurance Services Corp. ("SRF"). If you have any questions about the contents of this brochure, please contact us at (925) 855-4300 and/or via richard@secureretire.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 SRF also is available on the SEC's website at www.adviserinfo.sec.gov.

Although SRF may use the term "registered investment adviser" or use the term "registered" through this Form ADV Part 2A, the use of these terms is not intended to imply a certain level of skill or training.

Item 2. Material Changes since Last Update

The U.S. Securities and Exchange Commission (“SEC”) issued a final rule requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization and compliance with the Rule becomes mandatory. Filing via IARD must be made within 90 days of the end of each adviser’s fiscal year end.

Material Changes since last update on March 30, 2015:

- Part 1 Item 4 Advisory Business (Assets Under Management). SRF has updated its assets under management and number of accounts as of December 31, 2015.

Full Brochure Available

Clients who would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (925) 855-4300 or by fax (925) 855-4630, or visit our website at www.secureretire.com.

Annual Update

The Material Changes section of this brochure will be updated annually and/or when material changes occur since the previous release of SRF’s Brochure. A summary of changes is necessary to inform clients of any substantive changes to SRF’s policies, practices or conflicts of interests so that they can determine whether to review the brochure in its entirety or to contact SRF with questions about the changes.

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Item 4. Advisory Business

Secure Retirement Financial & Insurance Services (“SRF”) is a state registered investment adviser firm established in 2004 to provide investment advisory and financial planning services to individuals, pensions and profit sharing plans, trusts, estates, and charitable organizations (“Clients”).

Principal Owners

For the purpose of this section, SRF lists its principal owners as any person directly owning 25% or more of SRF as disclosed on Schedule A of Part 1A as of date of the last update filing.

SRF’s principal owners are as follows:

- Richard R. Morey is a direct owner of SRF with more than 75% ownership.

Name: Richard R. Morey
Date of Birth: 1958
Education: University of Iowa; M.A. Education (1985)
University of Iowa; B.A. General Studies (1981)
Background: Secure Retirement Financial & Insurance Services; President
(01/04- Present)
Bellingham Investment Management; Financial Advisor & Marketing
(06/99- 07/04)
Lighthouse Asset Management; Financial Advisor (08/96-06/99)
Easter Seal Society; Chief of Operations (08/94-08/96)

SRF is not a publicly held company and no part of SRF is owned by an individual or company through any subsidiaries or “intermediate subsidiaries.”

Types of Advisory Services Offered

SRF Investment Advisory Services

SRF offers Clients investment advisory services as covered in the Investment Advisory Agreement (“IAA”) where each Client’s investment account and portfolio is managed on a regular and continuous basis. SRF may assist Client in determining, among other things, suitability, investment objectives, goals, time horizons, and risk tolerances.

SRF Hourly Consultation Services

In addition to offering investment management and financial planning services, SRF may also offer general consulting services on an hourly basis. For consultation services as provided by SRF, Client may agree to pay SRF an hourly fee of \$250.00 per hour. This hourly consultation service may take the form of general consulting and/or general investment advice for individuals and/or institutions. It may also take the form of investment advice for individuals or institutions that do not meet the minimum requirement for the investment management service. Additionally, it may also take the form of corresponding and/or coordinating with attorneys, CPAs and/or other professionals, as well as document production and other administrative services.

SRF Financial Planning Services

SRF may offer personalized or corporate financial planning services to include comprehensive or segmented (limited) financial plans, investment plans, and/or individual consultations regarding a Client’s financial affairs as covered in the Financial Planning Agreement (“FPA”). The design and implementation

of a financial plan may begin with the process of gathering data regarding income, expenses, taxes, insurance coverage, retirement plans, wills, trusts, investments and/or other relevant information pertaining to a Client's overall financial situation. This information is carefully analyzed taking into account a Client's goals and stated objectives whereby a series of recommendations and/or alternative strategies will be developed.

SRF I Advisory Program

SRF may also provide investment management and investment advisory services through SRF I Advisory Program offered through independent investment advisors. SRF provides its clients with a range of investment advisory services through its SRF I Advisory Program. Under SRF I Advisory Program, SRF offers three specific advisory portfolios: Conservative Income Portfolio; Conservative Income and Growth Portfolio; and Conservative Growth Portfolio.

Conservative Income Portfolio

SRF's Conservative Income Portfolio is designed to provide a safe, steady level of competitive retirement income. The fund invests primarily in fixed-income mutual funds (no load) and exchange-traded funds (ETFs). The types of securities and funds purchased may include U.S. government bonds, including Treasury Inflation-Protected Securities (TIPS), corporate and mortgage bonds, floating rate bonds, real estate investment trusts (REITs), and international bond funds. Up to 15% of total assets may be invested into precious metals, including gold and silver, and/or other natural resources. The fund may also invest in energy companies and mortgage REITs focused on generating income. The portfolio's primary benchmark is the Barclays Aggregate U.S. Bond Index. The portfolio also has a secondary benchmark of CPI (Consumer Price Index) plus 4%.

Conservative Income and Growth Portfolio

SRF's Conservative Income & Growth portfolio is an asset allocation investment that seeks to provide both income and growth while minimizing risk. The portfolio invests primarily in exchange-traded funds and actively managed, no-load mutual funds in order to achieve broad diversification. The asset classes include both domestic and international stocks, commodities and natural resources, real estate, and both domestic and international bonds and related fixed-income securities. The portfolio is actively managed, with allocations changed based upon the world economy and markets. The portfolio will never invest more than 60% of the total into stocks, commodities and natural resources, and real estate (combined). The fixed-income portion of the portfolio will never fall below 35% but may increase, up to 100% of the portfolio, based on economic and market conditions. The portfolio's primary benchmark is Morningstar Moderate Allocation Risk.

Conservative Growth Portfolio

SRF's Conservative Growth Portfolio is an actively managed asset allocation investment portfolio designed to provide high growth with minimal risk. The portfolio invests primarily in exchange-traded funds (ETFs) and actively managed, no-load mutual funds to achieve broad diversification. Asset classes include domestic and international stocks, commodities and natural resources, real estate investment trusts (REITs), domestic and international bonds, and related fixed-income securities. Allocation changes within the portfolio are based upon shifts in the world economy and markets, and may result in investments of up to 75% into stocks, commodities and natural resources, and real estate (combined), with the remainder in fixed-income funds. The fixed-income portion of the portfolio will never fall below 25% but, based on economic and market conditions, may increase up to 100%. The portfolio's primary benchmark is the S&P 500.

The SRF I Advisory Program generally is available through independent investment advisors, and in certain instances, directly to the investor.

For the SRF I Advisory Program, the client and the advisor compile pertinent financial and demographic information to develop an investment program that will meet the client's goals and objectives. The client's information is forwarded to SRF for review. SRF will analyze the information and recommend an appropriate strategy based on the client's needs and objectives, investment time horizon, risk tolerance and any other pertinent factors. SRF will then propose an overall strategy that includes asset allocation and investment style allocation recommendations. For clients in the SRF I Advisory Program, SRF will select a portfolio based on SRF's recommended investment strategy. The client is provided with an initial allocation that corresponds to the individual client's goals and objectives.

Termination of Account

Clients who wish to terminate their account must notify SRF verbally within five (5) business days of its execution with written notice to follow within the next twenty-four (24) hours. If services are terminated within (5) business days of executing the client agreement, services will be terminated without penalty. After the initial five (5) business days, the client may be responsible for payment of fees for the number of days services are provided by SRF prior to receipt of the notice of termination. SRF shall refund any/all pre-paid unearned fees on a pro-rata basis.

SRF may tailor its advisory services to the specific needs and objectives of each advisory client. Clients may also impose restrictions on investing in certain securities or types of securities. Most of which is generally covered in the client's investment advisory agreement or financial planning agreement.

SRF does not participate in a wrap fee program at this time.

Assets Under Management

As of December 31, 2015, the amount of client assets under advisement is calculated as follows:

Discretionary:	\$95,000,000 (750 Accounts)
Non-discretionary:	\$00 (Not Applicable)

SRF's method for computing the amount of "*client* assets you manage" is the same method for computing "assets under management." The amount as disclosed above is rounded to the nearest \$100,000. The date of the calculation above is not more than ninety (90) days before the date SRF last updated its *brochure*.

Item 5. Fees and Compensation

SRF Investment Management Fees

Fees may be based on a percentage of assets under management or fixed fees, and in no case will fees exceed 3% of assets under management. Additionally, Fees are not collected for services to be performed more than six (6) months in advance.

Fees based on assets under management are as follows:

<u>Market Value of Portfolio</u>	<u>Annual Fee</u>
The balance of 0 - \$1,000,000	1.00%
The balance over \$1,000,001	0.75%

SRF Financial Planning Fees

In consideration of financial planning services as provided by SRF, Client shall agree to pay SRF an hourly fee of \$150.00 per hour of which the number of hours shall depend on the type and complexity of

financial planning services to be provided. Factors that may affect pricing include whether financial planning services are for an individual or corporation, or if such services are considered comprehensive or segmented (limited), investment plans and/or individual consultations regarding a Client's financial affairs.

Fees for financial planning services and fees for consultation services that are charged on an *hourly basis* may require fifty percent (50%) of total fee due in advance based on an estimated number of hours of services to be provided. Client agrees that the remainder of the fee is due upon completion of the services. If it appears that the quoted fees will exceed the estimated amount of time as stated above, SRF will contact the Client to obtain approval prior to continuing such services.

In the event the Client chooses financial planning services, SRF shall not be compensated on the basis of a share of capital gains upon, capital appreciation of the funds, or any portion of the funds of Client.

Fees charged to clients may be higher or lower than the aforementioned fees depending on the nature of any pre-existing relationship, the complexity of the accounts, or terms and conditions of any outstanding or pre-existing verbal or written agreement to which SRF is a party.

SRF I Advisory Program

Clients under the SRF I Advisory Program will pay a program fee ("Program Fee") from which SRF pays the sub-advisor and the account administration fee. The Program Fee is based on assets under management with a maximum total fee of 2.00% for portfolios up to \$1,000,000 and 1.50% for portfolios over \$1,000,000.

The sample Program Fee schedule below displays the maximum fees allowed and may not include certain fees charged by a broker or custodian used by that client's advisor. In that case, those fees will be disclosed separately to the client.

The standard fee schedule for such services is as follows, but may be negotiable in individual cases

	<u>SRF</u>	<u>PIA/PIA Rep*</u>	<u>Total*</u>
AUM \$0 - \$1,000,000	.75	.25+1.00	2.00% (Maximum fee)
AUM over \$1,000,000	.50	.25+0.75	1.50% (Maximum fee)

*PIA/PIA Rep= Participating Investment Advisor Firm and Representative fees
Fees are billed quarterly from Client's account(s) with Charles Schwab & Co.

Item 6. Performance-Based Fees and Side-By-Side Management

Neither SRF or any of its supervised persons accepts performance-based fees – that is, fees based on a share of capital gains on or capital appreciation of the assets of a client (such as a client that is a hedge fund or other pooled investment vehicle). Therefore, there are no conflicts of interest that SRF or its supervised persons may face by managing these accounts at the same time, to include any incentive to favor accounts for which SRF or its supervised persons receive a performance-based fee.

Item 7. Types of Clients

SRF is a state registered investment adviser firm providing investment advisory and financial planning services to individuals, pensions and profit sharing plans, trusts, estates, and charitable organizations ("Clients").

Requirement for Opening Accounts (Minimum Investment Amount)

SRF's fee range for each particular service is subject to negotiation and could vary depending upon various circumstances, including the scope of the services to be provided (i.e. fees and fee ranges for existing clients prior to current calendar year may differ from those indicated).

However, SRF does not impose certain requirements for opening and/or maintaining an account, such as a minimum account size or minimum fees and fee ranges. All initial investment amounts are negotiable and accepted on an individual basis at SRF's discretion.

Generally, fees are payable quarterly, in arrears, based upon a valuation of the Client's account at the end of each quarterly period. A prorated fee will be assessed to any client account opened intra-quarter which shall be calculated on a daily valuation basis and shall be based on the client's assets under management. Also please see Fees and Compensation above for further details on investment minimums.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

SRF's securities analysis methods may include fundamental analysis, technical analysis, and the use of cyclical analysis and monitoring of investment cycles and trends.

As with most investment products, because investment portfolios include securities, investing in securities involves risk of loss that you as our client should be prepared to bear.

Use of Significant Investment Strategy

SRF does not employ a frequent trading strategy for its clients.

SRF does not recommend any particular type of security as part of its overall investment advisory services.

Item 9. Disciplinary Information

Disclosure Events

There are no disclosure events involving a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which SRF or its management personnel are involved.

There are no disclosure events involving an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which SRF or its management personnel are involved.

There are no disclosure events involving a self-regulatory organization (SRO) proceeding in which SRF or its management personnel are involved.

Item 10. Other Financial Industry Activities and Affiliations

Broker/Dealer Affiliation

Neither SRF nor any of its management persons are registered, or have an application pending to register as a broker-dealer.

Neither SRF nor any of its management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

As supervised person of SRF, Jeff Warren is also currently licensed as securities salesperson for Crown Capital (CRD#6312), a FINRA member broker/dealer. As such, Mr. Warren who is also a registered representative with Crown Capital may recommend securities products for a commission. This could present a potential conflict of interest in that Mr. Warren could receive fees and commissions if the client chooses to implement recommendations made in his capacity as a registered representative. However, the client is under no obligation to purchase products that Mr. Warren may recommend, or to purchase products through SRF. All material conflicts of interest are disclosed regarding Mr. Warren and other IARs and/or SRF which could be reasonably expected to impair the rendering of unbiased and objective advice.

On occasion, SRF and its management persons may own securities products that he also recommends to clients which may present a potential conflict of interest. However, as a preventative measure, all client transactions will be conducted and implemented before any such transaction relating to any personal accounts of any affiliated persons of SRF. In addition to this measure, all of the aforementioned management persons of SRF will act in accordance will applicable securities laws and conduct their business to ensure overall compliance with Insider Trading rules and the Securities Fraud Enforcement Act of 1988.

Insurance Products

SRF maintains certain relationships and/or arrangements that are material to its advisory business or to its clients that SRF or any of its management persons may have with any related person. For example, Richard R. Morey currently maintains an insurance license/business (10/99 to present). This work involves selling fixed annuities and life insurance products whereby he spends approx. 20 hours per month dedicated to these services.

As such, Mr. Morey may recommend, on a fully disclosed basis, the purchase of certain insurance-related products which may present a potential conflict of interest between SRF's interests and those of its advisory clients. However, clients are under no obligation to purchase products SRF or its management persons may recommend, or to purchase products or services through SRF or its management persons.

Selection of Other Investment Advisers

SRF does not recommend or select other investment advisers for its clients or receive compensation directly or indirectly from those advisers as a result of such a recommendation or selection by SRF.

Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding the Adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Item 11. Code of Ethics, Participation/Interest in *Client* Transactions and Personal Trading

Code of Ethics

SRF has adopted the following Code of Ethics in accordance with SEC rule 204A-1 or similar state rules:

- **Fiduciary Responsibility-** SRF and its staff shall exercise the highest standard of care in protecting and promoting the interests of its clients, and will provide a written disclosure

containing any conflicts of interest that may compromise their impartiality or independence. As fiduciary, SRF shall not accept any referral fees or compensation that is contingent upon the purchase or sale of any financial product.

- Integrity- All professional services shall be rendered with the highest level of integrity.
- Objectivity- SRF and its staff shall provide advice that is objective and in the best interest of the client and without conflicts of interest.
- Competence- SRF and its staff shall maintain the necessary knowledge and skills to provide our clients with competent advice and services.
- Fairness- All professional services shall be performed by SRF and its staff in a manner that is fair and reasonable to its clients.
- Confidentiality- SRF and its staff shall maintain and safeguard all confidential client information in accordance with applicable laws.
- Diligence- SRF and its staff shall ensure the accuracy and completeness of records, information, and data collected, used and managed, and will take necessary steps to correct any discrepancies.
- Regulatory Compliance- SRF and its staff shall comply fully with appropriate laws and internal regulations.

SRF will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

Participation/Interest in Client Transactions

Neither SRF nor any of its related persons recommend to clients, or buys or sells for client accounts, securities in which SRF or a related person has a material financial interest including but not limited to incidents where SRF or a related person, as principal, buys securities from (or sells securities to) SRF clients; SRF or a related person acts as general partner in a partnership in which SRF solicit client investments; or SRF or a related person acts as an investment adviser to an investment company that SRF recommends to client.

SRF or its related persons may invest in the same securities (or related securities, e.g., warrants, options or futures) that SRF or any of its related persons recommend to clients.

SRF and its related persons may recommend securities to clients, or may buy or sell securities for client accounts, at or about the same time that SRF or any of its related persons buy or sell the same securities for SRF's own (or the related person's own) account. However, as a preventative measure, all Client transactions will be conducted and implemented before any such transaction relating to any personal accounts of any affiliated persons of SRF. In addition to this measure, all of the aforementioned advisory representatives of SRF will act in accordance will applicable securities laws and conduct their business to ensure overall compliance with Insider Trading rules and the Securities Fraud Enforcement Act of 1988.

Item 12. Brokerage Practices

Research and Other Soft Dollar Benefits

Regarding research and other soft dollar benefits, SRF does not receive research (both proprietary or non-proprietary) or other products or services other than execution services from a broker/dealer or a third party in connection with *client* securities transactions, including but not limited to (otherwise known as "soft dollar benefits").

Brokerage for Client Referrals

SRF has limited discretion over the selection of brokers to be used and the commission rates to be paid. While commission rates are an important factor in broker selection, SRF may select brokers that charge commissions higher than those obtainable from other brokers. In selecting a broker for any transaction or series of transactions, SRF may consider a number of factors in addition to commission rates, including, for example net price, reputation, financial strength and stability, efficiency of execution and error resolution, block trading and block position capabilities, willing to execute related or unrelated difficult transactions in the future, order of call, on-line access to computerized data regarding client accounts, the availability of stocks to borrow for short trades, custody, record keeping or other similar services, as well as other matters involved in the receipt of general brokerage services.

Directed Brokerage

Regarding directed brokerage arrangements, SRF does not routinely recommend, request or require that *clients* direct SRF to execute transactions through a specified broker-dealer.

Aggregation of Client Orders

Under certain circumstances, SRF may aggregate the purchase or sale of securities for various client accounts.

Item 13. Review of Accounts

Clients of SRF are managed and reviewed on a continuous basis. Overall investment management, market prospects and individual issue prospects are considered in the review process. Triggering factors that may affect an account review could be any material change in a client's account such as a change in company earnings, industry and/or company outlook as well as general economic factors or other relevant situations that may alter a client's account. All account reviews are conducted by one (1) reviewer, Richard R. Morey, as the President and designated investment adviser professional who is primarily responsible for all accounts. All clients are encouraged to conduct an annual review of their financial objectives, account performance as well other relevant factors.

As may be retained by clients, reports are individualized, thereby, the nature and frequency are determined by client need and the services offered. However, Clients receiving investment advisory services from SRF will receive transaction confirmation notices and regular summary account statements sent directly from the designated broker-dealer/custodian for each client account, in addition to quarterly reports summarizing their overall account activity and investment performance.

Item 14. *Client* Referrals and Other Compensation

Economic Benefit from Non-Clients

SRF does not receive an economic benefit for providing investment advice or other advisory services from someone who is not a client.

Direct/Indirect Compensation for Client Referrals

Neither SRF nor any of its related persons directly or indirectly compensate any person who is not its supervised person for client referrals.

Item 15. Custody

SRF does not maintain custody of client funds and/or securities. Therefore, clients will receive their monthly and/or quarterly account statements directly from the designated broker/dealer, bank or other qualified custodian of record and therefore should carefully review those statements for accuracy. In the event that clients also receive account statements from SRF, it strongly encourages each client to compare the account statements they receive from the qualified custodian with those received SRF.

Item 16. Investment Discretion

Upon receiving written authorization from a client, SRF may manage client assets on a limited discretionary basis. In this case, Client delegates to SRF limited discretionary trading authorization with respect to the purchase, exchange and sale of actively traded equity and equity-related securities in addition to the amount of securities to be bought or sold on behalf of the Client. Client may also hereby appoint Mr. Morey as a representative of SRF as agent and attorney in fact to purchase, sell and trade such securities, waivers, consents and other instruments with respect to such securities.

Item 17. Voting Client Securities

SRF maintains the authority to vote client proxies and therefore may be required to take action or render advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which assets of the clients account(s) may be invested from time to time. Clients may receive their proxies or other solicitations directly from their custodian or a transfer agent. Clients may contact SRF directly at (925) 855-4300 if they have any questions regarding a particular solicitation.

Item 18. Financial Information

Pre-Payment of Fees

SRF does not require or solicit prepayment of more than \$500 in fees per *client*, six months or more in advance.

Material Impact of Discretionary Authority

SRF may exercise discretionary authority over certain client funds or securities. However, SRF does not anticipate any financial condition that may be reasonably likely to impair its ability to meet contractual commitments to clients at this time.

Custody Disclosure

SRF does not have custody of client funds or securities. Please see Custody section above for further details.

Bankruptcy Disclosure

SRF has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19. Requirements for State-Registered Advisers

Executive Officers and Management Persons

The following is a list of all principal executive officers and *management persons*, to include their formal education and business background information:

Name: Richard R. Morey
Date of Birth: 1958
Education: University of Iowa; M.A. Education (1985)
University of Iowa; B.A. General Studies (1981)
Background: Secure Retirement Financial & Insurance Services; President
(01/04- Present)
Bellingham Investment Management; Financial Advisor & Marketing
(06/99- 07/04)
Lighthouse Asset Management; Financial Advisor (08/96-06/99)
Easter Seal Society; Chief of Operations (08/94-08/96)

All advisory fees to include performance-based fees and how these fees will be calculated are previously disclosed above.

All material facts involving disclosure events for management persons are previously disclosed above.

All relationships or arrangements involving management persons are previously disclosed above.

Privacy Policy

Privacy Policy Notice

Your privacy is important to us. Your personal information is kept secure. Under federal and state law, you have a right to know what information is being collected about you and how that information will be used. SRF collects nonpublic personal information about you from the following sources:

- Information SRF receives from you on applications or other forms.
- Information about your transactions with SRF; and
- Information that you specifically have had your other professional advisors forward to SRF.

SRF does not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law, or as directed by you:

- Under law, the information SRF collects is provided to companies that perform support services on our behalf as necessary to effect, administer, or process a transaction, or for maintaining and servicing your account;
- As directed by you, SRF will be working with your other professional advisors and SRF will provide information in our possession that is reasonably requested by the other advisors.

SRF does not give or sell information about you or your accounts to any other company, individual or group. SRF restricts access to nonpublic personal information about you to those employees who need to know that information to provide services to you. SRF maintains physical, administrative, and technical procedural safeguards to protect your nonpublic personal information. You do not need to call or do anything as a result of this notice. It is meant to inform you of how SRF safeguards your nonpublic personal information.

Form ADV Part 2B: Brochure Supplement

Last Updated: March 14, 2016

Supervised Persons:

Richard Morey
Jeff Warren, RFC®

Secure Retirement Financial & Insurance Services Corp.

18 Crow Canyon Ct, Suite 325
San Ramon, CA 94583
Tel (925) 855-4300
Fax (925) 855-4630
www.secureretire.com

This brochure supplement provides information about the Supervised Persons listed above that supplement SRF's brochure. You should have received a copy of that brochure. Please contact Richard Morey at (925) 855-4300 and/or via richard@secureretire.com if you did not receive SRF's brochure or if you have any questions about the contents of this supplement.

Additional information about SRF is also available on the SEC's website at www.adviserinfo.sec.gov or its own website at www.secureretire.com.

Item 2. Educational Background and Experience

Minimum Standards

SRF's requires certain licensing standards as well as a certain level of business experience for giving investment advice to clients. For example, all advisers must be professionals with relevant industry experience in order to adequately demonstrate a certain level of expertise in securities management and analysis. SRF requires that all investment adviser representatives maintain the minimum licensing qualifications in accordance with all federal, state, and self-regulatory organization (SRO) rules and regulations.

List of Supervised Persons

Name: Richard R. Morey
Date of Birth: 1958
Education: University of Iowa; M.A. Education (1985)
University of Iowa; B.A. General Studies (1981)
Background: Secure Retirement Financial & Insurance Services; President
(01/04- Present)
Bellingham Investment Management; Financial Advisor & Marketing
(06/99- 07/04)
Lighthouse Asset Management; Financial Advisor (08/96-06/99)
Easter Seal Society; Chief of Operations (08/94-08/96)

Name: Jeff Warren, RFC®
Date of Birth: 1962
Education: No formal education after high school
Background: Crown Capital; Registered Representative (03/13-Present)
Warden Financial; President (9/11-9/12)
Markman Group; President (2/02-6/11)
Allmark, Executive Vice-President (01/00-2/02)
Prime Life Financial Services; President (1/97-12/99)
Markman International; Executive Vice-President (04/95-12/96)
Markman Company; Vice President (06/82-03/95)
Louisiana Co-Op; Insurance Agent (2/81-6/82)
Designation: Registered Financial Consultant (RFC®)

Use of Professional Designations

Registered Financial Consultant (RFC®)- The Registered Financial Consultant (RFC®) designation is the professional credential for persons in the field of financial planning. The designation is awarded by the International Association of Registered Financial Consultants (IARFC) to those financial advisors who can meet the high standards of education, experience and integrity that are required of all its members.

The IARFC is a non-profit professional credentialing organization of proven financial professionals formed to foster public confidence in the financial planning profession, to help financial advisors exchange planning techniques, and to give deserved recognition to those practitioners who are truly committed to ethical standards and continuous professional education.

A Registered Financial Consultant has met the qualifications required to serve the public effectively, and moreover, is committed to essential professional continuing education.

Curriculum

Candidates are required to complete a self-study process to attain the RFC designation. The Form ADV Part 2A/B for Secure Retirement Financial & Insurance Services Corp. Prepared by Financial Registrations, Inc.

preparation curriculum consists of ten volumes mirroring that of the CFP preparation, and covers the following six topics:

- Financial Planning Process
- Insurance Planning
- Retirement Planning
- Investment Planning
- Income Tax Planning
- Estate Planning

Examination Requirements

- At the completion of the self-study process, candidates are required to take an untimed, 150-question multiple choice exam (takes approximately 3-5 hours)
- The exam may be taken at anytime, anywhere, as convenient for the candidate
- A financial calculator is required in order to answer some of the time-value of money questions
- The candidate nominates a Proctor who agrees to administer the exam and mail it in upon completion for grading
- The Proctor may be a business associate, but not a member of the candidate's immediate family

Additional Requirements

Candidates must meet the following education, experience and ethical requirements:

- Candidate either has attained a professional designation (i.e. CLU, ChFC, and CFP), or has earned a baccalaureate or graduate degree in financial planning with strong emphasis on subjects relating to economics, accounting, business, statistics, finance and similar studies; this granting institution must offer an IARFC-approved or CFP equivalent college curriculum and be an accredited college or university
- Met four years of experience, providing evidence of having met license requirements for securities plus life and health insurance, or submits RIA affiliation information
- Candidate must have a sound record of business integrity with no suspensions or revocation of any professional licenses
- Designees must subscribe to the IARFC Code of Ethics
- Designees must submit an annual renewal including \$100 in dues

Continuing Education Requirements

Designees must agree to devote a minimum of 40 hours per year to continuing professional education in the field of personal finance and professional practice management.

Item 3. Disciplinary Information

Criminal or Civil Action

There are no disclosure events involving a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which SRF or its personnel are involved.

Administrative Proceeding (SEC/Federal/State)

There are no disclosure events involving an administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which SRF or its personnel are involved.

Administrative Proceeding (SRO)

There are no disclosure events involving A *self-regulatory organization (SRO) proceeding* in which SRF or its personnel are involved.

Use of BrokerCheck

If this supplement is delivered electronically, and any supervised person under the firm has a disciplinary history, the details of any disclosure may be found on either the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system (www.finra.org/brokercheck) or the IAPD (www.adviserinfo.sec.gov).

There is no other *proceeding* in which a professional attainment, designation, or license of any of the supervised persons as part of this Brochure Supplement was revoked or suspended because of a violation of rules relating to professional conduct, nor were there any incidents where any of the supervised persons as part of this Brochure Supplement resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a *proceeding*.

Item 4. Other Business Activities

Other Related Investment Business

None of SRF's *supervised person(s) listed above* is actively engaged in any *investment-related* business or occupation, including if the *supervised person* is registered, or has an application pending to register, as a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated *person* of an FCM, CPO, or CTA.

As supervised person of SRF, Jeff Warren is also currently licensed as securities salesperson for Crown Capital (CRD#6312), a FINRA member broker/dealer. As such, Mr. Warren who is also a registered representative with Crown Capital may recommend securities products for a commission. This could present a potential conflict of interest in that Mr. Warren could receive fees and commissions if the client chooses to implement recommendations made in his capacity as a registered representative. However, the client is under no obligation to purchase products that Mr. Warren may recommend, or to purchase products through SRF. All material conflicts of interest are disclosed regarding Mr. Warren and other IARs and/or SRF which could be reasonably expected to impair the rendering of unbiased and objective advice.

Item 5. Additional Compensation

None of the supervised persons listed above as part of this Brochure Supplement receive any "economic benefit" as that term is defined (e.g. *sales awards and other prizes*) from a non-client for providing advisory services.

Item 6. Supervision

Richard Morey is the designated supervisor for SRF responsible for providing supervisory oversight regarding SRF's advisory business. Richard Morey's contact information is (925) 855-4300. All supervision is performed on a regular and continuous basis where all transactional activity is reviewed and approved by Richard Morey as well as a review of ongoing management of investment advice and the issuance of financial plans.

Item 7. Requirements for State-Registered Advisers

None of the supervised persons listed above as part of this Brochure Supplement have been involved in any disclosure event where they were *found* liable in an arbitration claim alleging damages in excess of \$2,500, or *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding*; or have been the subject of a bankruptcy petition.