

Form ADV Part 2A – Firm Brochure

Item 1: Cover Page

Informational Brochure

To be provided to prospective clients and new clients prior to or at the time of entering into contractual arrangements with:



Tangent Retirement Inc. CRD # 340705

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This brochure provides information about the qualifications and business practices of **Tangent Retirement** (also referred to as "the Advisor" or "the Firm"). If you have any questions about the contents of this brochure, please contact **Lee Jones** at **949-345-1841** or via email at **Lee@tretirement.com**. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Tangent Retirement is a registered investment adviser. Registration of an investment adviser is a regulatory requirement and does not imply any certain level of skill or training.

Additional information about **Tangent Retirement** is also available on the SEC's website at **www.adviserinfo.sec.gov**.

Item 2: Material Changes

This is the initial filing of the Form ADV Part 2A Brochure for **Tangent Retirement**. Therefore, there are no material changes to report at this time.

In the future, this item will discuss only specific material changes that are made to the brochure and provide clients with a summary of such changes. We will ensure that you receive a summary of any material changes to this and subsequent brochures within 120 days of the close of our business' fiscal year. A current copy of our Brochure is available to interested parties at any time, without charge.

Tangent Retirement Inc. has reasonably disclosed all material conflicts of interest regarding the investment adviser, its representatives, or any of its employees, which may impair the rendering of unbiased and objective advice.

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Item 4: Advisory Business

Tangent Retirement is a fee-only investment advisory firm. Our principal owner is **Lee Jones**.

Services Offered: Services include financial planning, goal setting, and investment portfolio design and implementation. Goal Setting is not a separate service; rather, it is a foundational component of our standard Financial Planning services. Furthermore, any non-discretionary recommendations provided are an integrated part of our comprehensive Financial Planning and Portfolio Management offerings, not a separate standalone service.

Financial Planning: Financial Planning services may be engaged at three levels:

1. Preparation of a comprehensive Financial Plan.
2. Analysis and recommendation for specific aspects of the client's financial affairs as requested.
3. Preparation of an Investment Plan.

Clients are encouraged to engage **Tangent Retirement** to prepare a comprehensive financial plan. It is our opinion that comprehensive information gathering, projections, and analysis of multiple aspects of the client's financial life will improve the likelihood of future success in achieving client goals. Generally, the product of a financial planning engagement will be presented in writing and given to the client for implementation at the client's discretion.

Depending on the client's individual needs and objectives, our financial planning services may cover, but are not limited to, the following topics: retirement savings and contributions, analysis of assets and liabilities, insurance needs and risk management, income strategies, and the distribution of assets.

Representatives of Tangent Retirement Inc. receive commissions from the sale of insurance products recommended in the financial plan, which presents a conflict of interest. The client is under no obligation to act on the investment adviser's or associated person's recommendations. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser or the associated person when such person is employed as an agent with a licensed broker-dealer or is licensed as a broker-dealer or through any associate or affiliate of such person.

Portfolio Management: Day-to-day management of investment portfolios is provided by **Tangent Retirement** under a written agreement. Specific purchase and sale decisions are left to the discretion of **Tangent Retirement** through the granting of limited discretionary authority at the Custodian (usually a Broker-Dealer) chosen by the client.

Tailored Services: Clients who engage the services of **Tangent Retirement** for portfolio management retain ultimate control over the disposition of their investments. Clients may impose restrictions on investing in certain securities or types of securities. We seek to honor these requests to the best of our ability.

Use of Separately Managed Accounts (SMAs) and Third-Party Managers: Tangent Retirement may recommend or utilize unaffiliated third-party Registered Investment Advisers, model managers, or Separately Managed Account ("SMA") platforms to manage a portion or all of a client's portfolio. We evaluate and select SMA managers based on investment strategy, historical performance, risk management, and client suitability. Tangent Retirement retains the discretionary authority to hire, allocate client assets to, and terminate third-party SMA managers on the client's behalf.

Wrap Fee Programs: Tangent Retirement does not participate in a wrap fee program.

Assets Under Management (AUM): As of December 31, 2025, Tangent Retirement manages approximately **\$36,861,592** in client assets on a discretionary basis. No assets are managed on a non-discretionary basis.

Item 5: Fees and Compensation

Tangent Retirement earns income by charging clients for advisory services under a written contract.

Additional Compensation: Neither Tangent Retirement Inc. nor any of its supervised persons accepts compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Financial Planning Fees: Financial Planning fees are stated in our Financial Planning Agreement. We bill at the rate of **\$350.00 per hour**. At the time of engagement, the client is given a written estimate of fees. Normally, one-half of the quoted fee is due upon engagement, with the balance due upon delivery.

Investment Management Fees: Fees for discretionary investment management are charged quarterly in advance based on the value of the client's assets. Fees are calculated as an annual percentage of assets under management at the following rates:

- **First \$0 to \$500,000:** 1.25%
- **\$500,001 to \$1,000,000:** 1.10%
- **Over \$1,000,000:** 1.00%

Example: Fee calculation for a client with \$750,000 in Assets Under Management (AUM) using our standard tiered schedule, billed quarterly in advance:

- **First \$500,000:** 1.25% annually ($\$500,000 \times 1.25\% = \$6,250$)
- **Next \$250,000:** 1.10% annually ($\$250,000 \times 1.10\% = \$2,750$)
- **Total annual fee:** \$9,000
- **Quarterly fee deducted:** \$2,250 ($\$9,000 \div 4$)

Minimum Fee: None.

Prepayment of Fees: Tangent Retirement Inc. does not require or solicit the prepayment of fees more than six months in advance and in excess of \$500 per client.

Billing and Refund Policy: Investment management fees are billed quarterly in advance at the beginning of each calendar quarter. If the advisory relationship terminates before the end of the billing period, any unearned fee paid in advance will be refunded on a prorated basis. Clients typically authorize **Tangent Retirement** to deduct fees directly from their custodian account.

How refunds are calculated: We calculate a daily prorated rate by dividing the quarterly fee by the number of days in the applicable quarter, then multiply that rate by the number of days remaining in the quarter after the termination effective date. The refund will be processed and returned to the client within [Insert Timeframe, e.g., 14 business days] of the effective date of termination.

Example (refund calculation): If a client paid a \$2,656.25 quarterly fee for a 90-day quarter, the daily rate is \$29.51 ($\$2,656.25 \div 90$). If the client terminates the agreement with 30 days remaining in the quarter, the refund would be \$885.30 ($\29.51×30 days).

Clients may pay for advisory services via direct fee deduction from their custodian account, credit card, or ACH transfer.

Tangent Retirement believes its advisory fees are reasonable in light of the services provided and the experience of the Advisor; however, clients should be aware that lower fees for comparable services may be available from other sources.

SMA Manager Fees: Fees charged by third-party SMA managers are separate from and in addition to Tangent Retirement's advisory fee. Third-party SMA manager fees generally range between **0.10% and 0.50%** annually, depending on the specific manager and strategy selected. These fees are deducted directly from the client's account by the custodian or the third-party manager. A complete description of the third-party manager's services, fee schedules, and account minimums will be disclosed in the third-party manager's Form ADV Part 2A Brochure, which will be provided to the client prior to or at the time of engagement.

Other Fees: Clients may incur transaction fees, brokerage commissions, or other costs (such as mutual fund expense ratios) imposed by third parties (custodians, broker-dealers). **Tangent Retirement** does not share in these fees.

Lower fees for comparable services may be available from other sources.

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

Tangent Retirement does not charge fees based on a share of capital gains or capital appreciation of the funds or securities in a client's account (performance-based fees).

Item 7: Types of Clients

We work with individuals, high-net-worth individuals, and families. Frequently, we work with tax-deferred investment accounts such as IRAs, SEPs, and 401(k)s. We also advise trusts and incorporated entities.

Tangent Retirement Inc. does not require a minimum account size or minimum fee for opening or maintaining a portfolio management account.

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

Tangent Retirement offers advice on exchange-listed securities, over-the-counter securities, foreign issuers, corporate debt, municipal debt, CDs, and mutual funds.

Methods of Analysis: Our methods include examination of key financial reports, free cash flow analysis, balance sheet analysis, and review of management qualifications. We often use discounted cash flow analysis to estimate intrinsic business value. Timing of purchases and sales is informed by technical analysis (volume, price movements).

Risk of Loss: Investing in securities involves a risk of loss that clients should be prepared to bear. While we strive to manage risk, past performance is not indicative of future results, and there is no guarantee that investment objectives will be met.

Third-Party Manager and SMA Selection Risk: Relying on third-party SMA managers involves the risk that the manager may not perform as expected, may fail to adhere to their stated investment strategy, or may experience operational disruptions. Tangent Retirement does not control the daily trading decisions of third-party SMA managers. Furthermore, past performance of a third-party manager is not a guarantee of future results.

Cybersecurity Risk: The Firm relies on information technology systems. A cybersecurity incident could result in the misappropriation of sensitive information or operational disruption. While we have policies to mitigate these risks, there is no guarantee such measures will be fully effective.

Item 9: Disciplinary Information

Tangent Retirement and its principal, **Lee Jones**, have not been subject to any disciplinary proceedings, criminal actions, or regulatory investigations.

Item 10: Other Financial Industry Activities and Affiliations

Insurance Activities: **Lee Jones**, the principal of **Tangent Retirement**, is independently licensed as an insurance agent. In this capacity, he may sell insurance products to clients and receive separate commission compensation.

Conflict of Interest: The receipt of insurance commissions creates a conflict of interest because it gives the advisor an incentive to recommend products based on compensation rather than client needs. **Tangent Retirement** addresses this conflict by disclosing it to clients and adhering to a fiduciary duty to act in the client's best interest. Clients are under no obligation to act upon any recommendations. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through Mr. Jones.

Lee Jones is currently employed as an Investment Adviser Representative with Ascentis Independent Advisors, LLC (CRD 322879). Mr. Jones intends to terminate his affiliation with Ascentis by the end of the third quarter of 2026 to focus entirely on this firm. During this temporary period of dual registration, a conflict of interest exists primarily regarding the allocation of Mr. Jones's professional time. Mr. Jones addresses this conflict by strictly adhering to his fiduciary duties for clients of both firms. He will ensure his existing responsibilities to Ascentis are met during the transition, clearly disclose this temporary dual affiliation to any prospective clients of this firm, and will not charge advisory fees to any single client through both firms simultaneously.

Neither **Tangent Retirement Inc.** nor 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.

Tangent Retirement Inc. does not recommend or select other investment advisers for its clients. We do not receive compensation directly or indirectly from other advisers, nor do we have business relationships with other advisers that create a material conflict of interest.

Tangent Retirement is not a broker-dealer and does not receive commissions for the sale of securities.

Item 11: Code of Ethics

Tangent Retirement Inc. has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. Our Code of Ethics describes the firm's fiduciary duties and responsibilities to clients and sets forth strict rules of conduct for our associated persons. As a fiduciary, we have a duty of utmost good faith to act solely in the best interests of each of our clients. We require all personnel to comply with applicable state and federal securities laws. Clients or prospective clients may request a copy of the firm's Code of Ethics at any time by contacting us.

Personal Trading: Tangent Retirement and its related persons do not recommend to clients, or buy or sell for client accounts, securities in which we have a material financial interest. Tangent Retirement Inc. and its related persons may buy or sell securities for their own accounts that are also recommended to or traded for clients. This presents a conflict of interest. To mitigate this conflict, it is our strict policy that client orders will always be prioritized over personal trades. We will never transact in our personal accounts ahead of client accounts (no front-running), and personal trades will be reviewed to ensure they do not negatively impact the prices clients receive.

Item 12: Brokerage Practices

Tangent Retirement may recommend that clients establish brokerage accounts with specific custodians (e.g., Charles Schwab, Fidelity) to maintain custody of their assets. We recommend these firms based on their financial strength, reputation, execution capabilities, and pricing. Tangent Retirement does not receive client referrals from broker-dealers or third parties in exchange for selecting or recommending a broker-dealer.

Tangent Retirement recommends that clients establish brokerage accounts with Charles Schwab. We do not require clients to direct us to execute transactions through Charles Schwab. We may permit clients to direct brokerage; however, if a client chooses to direct brokerage to a broker-dealer other than our recommended custodian, we may be unable to achieve the most favorable execution of client transactions, and this practice may cost the client more money.

Soft Dollars: We may receive "soft dollar" benefits from custodians, such as research, software, or educational seminars. These benefits are not a reason for our recommendation of a specific broker, but they do create a potential conflict of interest. We use these benefits to service all clients.

Block Trading: We may aggregate (block) trades for multiple client accounts to facilitate execution.

SMA Trade-Away Transactions (Step-Out Trades): While Tangent Retirement generally recommends that clients maintain their assets at our primary custodian (e.g., Charles Schwab), third-party SMA managers often have the discretion to execute trades away from the client's primary custodian if they believe it is necessary to achieve "best execution." When an SMA manager executes a "trade-away" or "step-out" trade, the executing broker-dealer may charge

additional transaction fees, markups, or markdowns. These costs are embedded in the price of the security and are passed on to the client in addition to standard custodial fees. Clients should review the SMA manager's Form ADV Part 2A for specific details on their trading practices.

Item 13: Review of Accounts

Review of Accounts: Client accounts are reviewed at least annually. Reviews are conducted by **Lee Jones, CEO/CCO**, and may also be triggered by significant market fluctuations, changes in a client's financial situation, or specific client requests.

Written reports are not generally provided unless requested. Financial planning clients do not receive ongoing reviews unless they specifically engage the firm for updates.

Item 14: Client Referrals and Other Compensation

Tangent Retirement does not pay referral fees to third parties for client referrals.

As mentioned in Item 12, we may receive economic benefits (software, research) from custodians in exchange for keeping client assets on their platform. This is a standard industry practice but constitutes a conflict of interest which we disclose here.

Item 15: Custody

Tangent Retirement does not maintain physical custody of client funds or securities. All assets are held by a qualified third-party custodian.

Tangent Retirement has custody of funds solely as a consequence of its authority to make withdrawals from client accounts to pay its advisory fee. We rely on the following safeguards: (1) We possess written authorization from the client to deduct advisory fees from the account held with the qualified custodian. (2) Each time a fee is directly deducted, we concurrently send the qualified custodian an invoice or statement of the amount to be deducted, and we send the client an invoice or statement itemizing the fee. This itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

Item 16: Investment Discretion

Tangent Retirement generally accepts limited discretionary authority to manage securities accounts on behalf of clients. This authority allows us to determine the securities to be bought or sold and the amount of securities to be bought or sold without obtaining prior client consent for each transaction. This authority is granted through the Investment Advisory Agreement and the Custodian's limited power of attorney form.

Item 17: Voting Client Securities

Tangent Retirement does not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in their portfolios.

Item 18: Financial Information

Tangent Retirement does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Because we do not require prepayment of fees of \$500 or more, six months or more in advance, we are not required to include a financial balance sheet within this client brochure. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients.

Item 19: Requirements for State-Registered Advisers

Principal Executive Officer: Lee Jones (Education and Business Background is provided in the Part 2B Brochure Supplement).

Other Business Activities: As disclosed in Item 10, Lee Jones is a licensed insurance agent.

Performance-Based Fees: Neither Tangent Retirement Inc. nor any supervised persons are compensated for advisory services with performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

Disciplinary History: Neither the firm nor its management persons have been involved in any arbitration claims or civil/administrative proceedings that are material to the client's evaluation of the firm.

Item 19.E: Relationships with Issuers of Securities

Neither Tangent Retirement Inc. nor any of its management persons has any relationship or arrangement with any issuer of securities.