

Form CRS – Client Relationship Summary

Tangent Retirement February 10, 2026

Item 1: Introduction

Tangent Retirement is registered with the securities regulators as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including **investment management** and **financial planning**.

- **Monitoring:** If you open an investment account with us, we will monitor your investments on an ongoing basis as part of our standard service. We will review your account at least annually to ensure it aligns with your goals.
- **Investment Authority:** We manage your account on a **discretionary** basis. This means we have the authority to buy and sell investments in your account without asking you in advance. You may place reasonable restrictions on this authority.
- **Investment Offerings:** We provide advice on various types of investments, including stocks, bonds, mutual funds, and exchange-traded funds (ETFs). We do not limit our advice to proprietary products or a limited menu of products.
- **Requirements:** We do not have a minimum account size to open an account; however, we charge a minimum quarterly fee of **\$1,562.50**, which may make our services cost-prohibitive for smaller accounts.

Conversation Starters. Ask your financial professional:

- *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?*
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Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

You will pay fees and costs whether you make or lose money. 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.

- **Asset-Based Fees:** For investment management, you will pay an ongoing fee based on the value of the cash and investments in your account. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Our standard annual fees range from **1.00% to 1.25%**, billed quarterly in advance.
- **Hourly Fees:** For financial planning services, we charge an hourly fee of **\$350**.
- **Other Fees and Costs:** You may pay additional fees to third parties, such as custodian fees, brokerage commissions, transaction fees, and internal fees charged by mutual funds and ETFs. We do not share in these fees.

Conversation Starter. Ask your financial professional:

- *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 creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- **Insurance Sales:** Our principal, Lee Jones, is a licensed insurance agent. If you purchase insurance products through him, he will earn a commission. This creates a conflict of interest because he has a financial incentive to recommend insurance products to you. You are never obligated to buy insurance through us.
- **Third-Party Payments:** We do not accept payments from third parties for recommending investment products.

Conversation Starter. Ask your financial professional:

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are compensated based on a portion of the advisory fees collected from the clients they service. They may also earn separate commissions from the sale of

insurance products as described above. They do not receive non-cash compensation or sales quotas.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Neither our firm nor our financial professionals have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*
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Item 5: Additional Information

You can find additional information about our investment advisory services on the SEC's website at adviserinfo.sec.gov by searching for our firm name, **Tangent Retirement**.

To request up-to-date information or a copy of this Client Relationship Summary, please contact us at:

Tangent Retirement Phone: 949-345-1841 **Email:** Lee@tretirement.com

Conversation Starter. Ask your financial professional:

- *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?*