

Form ADV Part 2A – Firm Brochure
Version: 2.0

RetireVest Financial, LLC

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CRD/IARD #: 335771
Date: June 13, 2025
Owner: David Olsen

Professional Designations:

Chartered Financial Consultant (ChFC)
Chartered Life Underwriter (CLU)
Registered Health Underwriter (RHU)

Designations issued by The American College of Financial Services

Item 1: Cover Page

This brochure provides information about the qualifications and business practices of RetireVest Financial, LLC. If you have any questions about the contents of this brochure, please contact us at the phone number or email listed above.

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.

Registration as an investment adviser does not imply a certain level of skill or training.

Additional information about RetireVest Financial, LLC is available at the SEC's website:
www.adviserinfo.sec.gov.

This brochure has been prepared pursuant to SEC Form ADV Part 2A requirements.

Item 2: Material Changes

This is the initial Form ADV Part 2A Brochure for RetireVest Financial, LLC. No material changes have occurred because this is the first filing.

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Item 4: Advisory Business

RetireVest Financial, LLC is a Florida-based, independent Registered Investment Adviser (RIA) founded in 2024. The firm is wholly owned and operated by David Olsen. RetireVest specializes in goals-based financial planning and retirement income strategies for individuals and families, with a particular focus on pre-retirees and retirees.

The firm expects to begin offering services upon approval by the Florida Office of Financial Regulation (OFR).

Services Offered:

- **Investment Management:** Portfolio construction and ongoing management tailored to the client's financial goals, time horizon, and risk profile.
- **Financial Planning:** Customized engagements may include retirement projections, Social Security claiming strategies, tax planning, cash flow analysis, estate considerations, and long-term care planning.
- **Insurance Solutions:** Fixed insurance products—including life insurance, long-term care insurance, disability income insurance and fixed annuities—are offered through Accelerate Financial Services, LLC, a separate insurance agency owned by David Olsen. Clients are under no obligation to purchase insurance through this affiliate. Potential conflicts are disclosed and managed in accordance with the firm's fiduciary duty..

Assets Under Management (AUM):

As of May 11, 2025, the firm does not manage any client assets. Advisory services will commence upon regulatory approval and execution of advisory agreements.

Item 5: Fees and Compensation

Investment Management Fees:

RetireVest Financial, LLC charges asset-based fees for investment management services. Fees are tiered and billed quarterly in arrears, based on the value of assets under management (AUM) at the end of each quarter:

- 1.00% on the first \$1,000,000
- 0.75% on the next \$2,000,000
- 0.50% on assets above \$3,000,000

With client authorization, fees are automatically deducted from accounts held at the qualified custodian. Clients receive account statements directly from the custodian that reflect asset values, transactions, and the advisory fees charged.

Fee Negotiability:

Fees may be negotiated based on asset size, account complexity, or overall client relationship.

Financial Planning Fees:

Flat-fee financial planning engagements generally range from \$1,500 to \$7,500, depending on the scope and complexity of the engagement. A written agreement is provided in advance outlining the services to be delivered, expected timeline, and total cost.

Termination and Refund Policy:

Clients may terminate the advisory agreement at any time by providing written notice. Upon termination, fees will be prorated based on the duration of services provided. Any earned but unpaid fees will be invoiced; unearned prepaid fees, if any, will be refunded.

Other Client Costs:

In addition to advisory fees, clients may incur certain costs and fees imposed by third parties, which are not retained by RetireVest Financial, LLC. These may include:

- Mutual fund or ETF internal expenses
- Custodian transaction or maintenance fees
- Wire transfer or ACH fees
- Other administrative or platform-related charges

Insurance Compensation Disclosure:

David Olsen is a licensed insurance agent and may receive commissions on the sale of fixed insurance products—including annuities and life insurance—through Accelerate Financial Services, LLC, a separate but affiliated insurance agency. Clients are under no obligation to purchase insurance products through this affiliate. Any potential conflicts of interest are disclosed and managed in accordance with the firm's fiduciary duty, and recommendations are always made in the client's best interest.

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

RetireVest Financial, LLC does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of client assets). The firm also does not engage in side-by-side management of accounts charged performance-based fees alongside those charged asset-based fees.

Item 7: Types of Clients

RetireVest Financial, LLC provides advisory services to individuals, families, trusts, and high-net-worth investors.

The firm works with both taxable and tax-deferred accounts, including IRAs, 401(k) rollovers, and trust accounts.

There is no firm-imposed minimum account size; however, the scope and type of services offered may vary based on account size and complexity.

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

RetireVest Financial, LLC employs a goals-based investment philosophy designed to align each client's portfolio with their unique financial objectives, risk tolerance, and time horizon.

The firm utilizes the following methods of analysis:

- Fundamental analysis
- Strategic and tactical asset allocation
- Diversification and risk management principles

Investment strategies may include the use of:

- Mutual funds,
- Exchange-traded funds (ETFs),
- Individual equities and fixed income securities,
- Fixed annuities (commission-based or fee-based, as applicable).

RetireVest does not utilize algorithmic or proprietary trading models.

Risk Disclosure:

All investments carry inherent risk, including the potential loss of principal. Clients should understand that past performance is not indicative of future results. Risks may include, but are not limited to:

- Market risk
- Interest rate risk
- Inflation risk
- Credit risk
- Liquidity risk
- Political and regulatory risk

Clients are encouraged to promptly notify the firm of any changes to their financial situation or investment objectives.

Item 9: Disciplinary Information

RetireVest Financial, LLC and its principal, David Olsen, have never been the subject of a legal or disciplinary event that would be material to a client's or prospective client's evaluation of the firm or its advisory services.

Item 10: Other Financial Industry Activities and Affiliations

David Olsen is a licensed insurance agent and owner of Accelerate Financial Services, LLC, a separate entity from RetireVest Financial, LLC. While affiliated by common ownership, the two operate independently with distinct business models and regulatory oversight.

Through Accelerate, Mr. Olsen may recommend fixed insurance products (e.g., annuities, life insurance) to RetireVest clients. Clients are under no obligation to purchase, and any commissions may present a conflict of interest, which is disclosed and managed under RetireVest's fiduciary duty. Fee-based annuities, when recommended, are handled directly through RetireVest and included in AUM billing.

Insurance services provided through Accelerate are governed by separate agreements and fall outside the scope of investment advisory services regulated under the Advisers Act.

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

RetireVest Financial, LLC has adopted a Code of Ethics that complies with Rule 204A-1 under the Investment Advisers Act of 1940. The Code of Ethics requires all supervised persons to:

- Place the interests of clients ahead of their own
- Avoid actual or potential conflicts of interest
- Conduct all personal securities transactions in a manner consistent with the Code
- Report any violations to the Chief Compliance Officer

A copy of the firm's Code of Ethics is available to clients and prospective clients upon request, at no cost.

Cybersecurity Practices (Voluntary Disclosure)

RetireVest Financial, LLC implements cybersecurity protocols designed to protect client information. These measures include the use of password-protected systems, encrypted communications, secure cloud-based data storage, and regular data backups. Mr. Olsen receives cybersecurity awareness training and is required to report any suspected breaches or suspicious activity.

Item 12: Brokerage Practices

RetireVest Financial, LLC recommends custodians such as Charles Schwab or Altruist based on service quality, execution, and technology. Clients are free to choose any qualified custodian that meets their needs.

The firm does not receive referral fees, soft-dollar benefits, or any other incentives from custodians.

The firm does not currently aggregate or batch client trades but may choose to do so in the future if it is beneficial to clients.

Item 13: Review of Accounts

Client accounts are reviewed at least annually, and more frequently when there are significant changes in the client's financial circumstances, investment objectives, or relevant market conditions.

David Olsen, ChFC®, CLU®, RHU®, the firm's Managing Member and Investment Adviser Representative, is solely responsible for conducting all portfolio reviews. These reviews include analysis of asset allocation, portfolio performance, and alignment with the client's risk tolerance and stated goals.

Clients receive regular statements directly from the custodian (e.g., Altruist), detailing portfolio holdings, account balances, fees, and all transactions. RetireVest Financial encourages clients to review these custodial statements carefully and compare them to any reports provided by the firm.

Item 14: Client Referrals and Other Compensation

RetireVest Financial, LLC does not currently engage solicitors or receive third-party compensation for client referrals.

If the firm enters into solicitor arrangements in the future, written solicitor agreements and the required disclosure documents will be provided to clients in compliance with Rule 206(4)-3 of the Advisers Act and applicable Florida law.

Item 15: Custody

RetireVest Financial, LLC does not maintain custody of client assets, except for the limited authority to deduct advisory fees directly from client accounts with the client's consent. All assets are held at independent, qualified custodians. The firm does not have direct access to client funds or assets. Advisory fees are deducted solely with client consent and authorization, in accordance with the custodial arrangements.

Item 16: Investment Discretion

RetireVest Financial, LLC typically exercises investment discretion in accordance with a signed client agreement.

This authority allows the firm to:

- Determine securities to buy or sell
- Select timing and execution venues
- Rebalance portfolios as needed

Clients retain the right to revoke this authority at any time, with written notice.

Item 17: Voting Client Securities

RetireVest Financial, LLC does not vote client proxies or exercise voting authority. Clients will receive proxy materials directly from their custodian and are responsible for voting.

Item 18: Financial Information

RetireVest Financial, LLC does not require prepayment of more than \$500 for services more than six months in advance. The firm has no financial conditions that would impair its ability to meet its contractual obligations.

Item 19: Requirements for State-Registered Advisers

A. Neither RetireVest Financial, LLC nor any of its management personnel have been involved in any arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding involving:

- An investment-related business or activity;
- Fraud, false statements, or omissions;
- Theft, embezzlement, or wrongful taking of property;
- Bribery, forgery, counterfeiting, or extortion; or
- Dishonest, unfair, or unethical practices.

B. RetireVest Financial, LLC and its principal, David Olsen, do not have any financial condition that is reasonably likely to impair the firm's ability to meet contractual commitments to clients.

C. RetireVest Financial, LLC has not been the subject of a bankruptcy petition at any time.

Business Continuity Plan (BCP)

As a solo practitioner, David Olsen operates from a single office location and maintains secure remote access to all systems and records. In the event that the primary office location becomes unavailable, Mr. Olsen can continue operations remotely. Should incapacitation or long-term unavailability occur, clients will be promptly notified and assisted with transitioning to an appropriate professional or firm.

Disclaimer

This brochure is for informational purposes only. It is not a contract and does not create an advisory relationship unless accompanied by a signed client agreement. Insurance recommendations may be offered through a separate entity and are not subject to investment advisory regulation.