

Deane Retirement Strategies, Inc. – Form CRS

Item 1 – Introduction

Deane Retirement Strategies, Inc. (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

As fiduciaries, we offer to provide discretionary investment advisory services and limited financial planning and consulting services to individuals and their trusts and estates (our “retail investors”). We manage client portfolios based on unique factors that are specific to them. These factors include the respective client’s investment objectives, risk tolerance, investment time horizon, withdrawal requirements, and other special circumstances. We monitor clients’ portfolios continually throughout the year and make changes to their portfolios as we determine necessary. When a retail investor engages us to provide financial planning and consulting services, we rely upon the information they provide and do not verify or monitor that information while providing these services. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor. We provide our investment advisory services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. We do not limit the type of securities we trade for retail investors to proprietary products or a limited group or type of investment, but we generally employ the use of stocks, bonds, cash holdings, and exchange traded funds (“ETFs”). Our investment advisory services are designed for retail investors with at least \$1,000,000 designated for our discretionary management. We generally impose a minimum quarterly fee of \$3,125 for those services, which we can agree to modify in certain circumstances. For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

Conversation Starters:

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We are fiduciaries who provide services to and receive fees only from our clients. We do not accept any payments or commission from any third parties for our services. For our discretionary investment advisory services, and with certain exceptions described in Item 5A in our [Form ADV Part 2A](#), our fee is based on a percentage of the market value of all aggregated accounts valued at \$100,000 or greater that are placed under our management, ranging between 0.50% and 1.25%. We require a minimum quarterly fee of \$3,125 for accounts valued under \$1,000,000. An adjusted fee for the current quarter will be assessed if assets are deposited or withdrawn exceeding 5% of a client’s portfolio after the beginning of the quarter, prorated based on the number of calendar days remaining in the quarter during which the service will be in effect. We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you may pay us for our services. However, as your assets under our management increase, your fee percentage of assets under our management decreases incrementally. Therefore, we may have an incentive to encourage you to increase the amount of assets that you designate for our management. For more detailed information about our investment advisory fees and related items, please see Item 5 in our [Form ADV Part 2A](#).

Your account will be held with a qualified custodian. Custodians and their affiliated broker dealers generally charge fees for certain custodial services, as required by law, or for effecting certain types of securities transactions. In addition, if your assets are invested in ETFs, you will bear your pro rata share of the investment management fees and other fees of the ETFs, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus or other offering documents. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will

A copy of our Part 2A is available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=947326

reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

Conversation Starters:

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:

- * We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- * We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

For more detailed information about our conflicts of interest, please review Items 4, 11 and 12 of our [Form ADV Part 2A](#).

Conversation Starters:

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 generally compensated on a salary basis and are eligible to receive discretionary bonuses. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm. Bonuses can be but are not necessarily based on the acquisition of new clients and their growth of assets. This presents a conflict of interest, as this incentivizes our financial professionals to recommend that you place additional assets under our management. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

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

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals.

Conversation Starters:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of our [Form ADV Part 2A](#) or our relationship summary. Our Chief Compliance Officer may be reached by phone at (504) 582-2345.

Conversation Starters:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

**EXHIBIT TO THE AMENDED FORM CRS
DEANE RETIREMENT STRATEGIES, INC.**

SUMMARY OF MATERIAL CHANGES

February 28, 2025

The following sections of the Deane Retirement Strategies, Inc. Form CRS have been amended since the Firm's 2024 annual amendment:

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

- Updated to reflect that adjustments to billing will be made for both additions or withdrawals exceeding 5% of a client's total portfolio rather than just additions. Additional details can be found at Item 5.A. of the ADV Part 2A Brochure.