Form CRS Client Relationship Summary
SIMA Retirement Solutions, LLC
March 25, 2026

Item 1 – Introduction: Is an investment advisory account right for you?

SIMA Retirement Solutions, LLC ("SIMA Retirement") is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that 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**, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – What investment services and advice can you provide me?

SIMA Retirement's principal services consist of educational, consulting, review, and support services to retirement plans, such as pension and profit-sharing plans and their participants, 401(k)s, 403(b)s, 457 plans and defined benefit plans. We also offer these services, where appropriate, to corporations and other business entities.

Our services are tailored to meet the plan's needs and investment objectives. We will meet with the plan sponsors/fiduciaries to gather information about the financial situation, investment objectives, and any reasonable restrictions the plan would like to impose on the types of or specific investments for the plan options. The information we gather will help us provide advice that will be specific to the plan's needs and goals. Typically, this information is set forth in the plan's investment policy statement (IPS).

Reviews will be conducted by your designated investment adviser representative in accordance with the agreed upon contracted services. Additional reviews may be offered in certain circumstances. Triggering factors that may stimulate additional reviews include, but are not limited to, changes in economic conditions, investment objectives, or upon the plan sponsor's request.

SIMA Retirement offers consulting services only; therefore, we do not implement transactions in client accounts and we do not accept discretionary authority to manage securities accounts on behalf of clients.

SIMA Retirement requires a minimum of $500,000 to open and maintain an advisory relationship. At our sole discretion, we may waive this requirement.

For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link: https://adviserinfo.sec.gov/firm/brochure/286030

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?*

Item 3 – What fees will I pay?

Our fee is negotiable based upon on the complexity of client goals and objectives, and level of services rendered. The maximum fee will not exceed 1.00% of the plan assets. Hourly fees will not exceed $300/hour. Annual and project-based fees will be determined based on the time needed to complete the service. Consulting fees are negotiable depending on factors such as the amount of plan assets, range of investment selection, number of plan participants, and frequency of educational meetings, among others. Since this fee is negotiable, the exact fee paid by the client and the payment arrangements will be clearly stated in the advisory agreement signed by the plan sponsor and our firm. The retirement plan provider will calculate the fee based on the agreed upon amount and will bill the plan according to its billing schedule and then remit the fees to SIMA Retirement on behalf of the plan. SIMA Retirement will not directly debit fees from plan assets.

For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link: https://adviserinfo.sec.gov/firm/brochure/286030

Description of Other Fees and Costs: The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (i.e., mutual funds, exchange traded funds, unit investment trusts and variable annuities). These fees are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the custodial broker dealer that executes the trade. The custodial broker dealer may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees or other special service fees and charges. We do not share in any portion of these fees imposed by

the custodial broker dealer. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others. **You will pay fees and costs whether you make or lose money on your investments. 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.**

For additional information about fees charged by third parties, please refer to our Form ADV Part 2A at the https://adviserinfo.sec.gov/firm/brochure/286030

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 is an example to help you understand what this means:

- All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through fees based on the size of plant assets. Therefore, we are incentivized to encourage plan assets to grow as it will increase our advisory fees. Please review our Form ADV Part 2A for more information on conflicts of interest.

Conversation Starter. Ask your financial professional—

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: https://adviserinfo.sec.gov/firm/brochure/286030

How do your financial professionals make money?

Our financial professionals receive salary-based compensation, a percentage of advisory billings and/or bonuses based on the amount of client assets they bring to our firm. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Additionally, financial professionals who have an ownership interest in our firm share in the profits generated by our firm.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No. Neither our firm nor our financial professionals have legal or disciplinary history to disclose.

For a free, simple search tool to research us and our financial professionals please visit Investor.gov/CRS.

Conversation Starter. Ask your financial professional—

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5 – Additional Information

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at **https://adviserinfo.sec.gov/firm/brochure/286030** and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please call us at (804) 285-5700.

Conversation Starters. 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?*