

DISCLOSURE BROCHURE

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This brochure provides information about the qualifications and business practices of Assured Retirement Financial Group, Inc. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 952-657-7470. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Assured Retirement Financial Group, Inc. (CRD #179516) is available on the SEC's website at www.adviserinfo.sec.gov.

February 20, 2017

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the required annual update for Registered Investment Advisors. Since the last update on July 20, 2016, the following changes have occurred:

- Item 4 - assets under management has been updated to show current assets under management
 - The firm has added a third party money manager in Item 10.
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents
Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes	ii
Annual Update	ii
Material Changes since the Last Update.....	ii
Full Brochure Available.....	ii
Item 3: Table of Contents	iii
Item 4: Advisory Business	6
Firm Description	6
Types of Advisory Services.....	6
Client Tailored Services and Client Imposed Restrictions.....	7
Wrap Fee Programs.....	7
Client Assets under Management	7
Item 5: Fees and Compensation	7
Method of Compensation and Fee Schedule.....	7
Client Payment of Fees	8
Additional Client Fees Charged.....	8
Prepayment of Client Fees	8
External Compensation for the Sale of Securities to Clients.....	8
Item 6: Performance-Based Fees and Side-by-Side Management	8
Sharing of Capital Gains	8
Item 7: Types of Clients	8
Description	8
Account Minimums	9
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	9
Methods of Analysis.....	9
Investment Strategy	9
Security Specific Material Risks.....	9
Item 9: Disciplinary Information	10
Criminal or Civil Actions	10

Administrative Enforcement Proceedings	10
Self-Regulatory Organization Enforcement Proceedings	10
Item 10: Other Financial Industry Activities and Affiliations	10
Broker-Dealer or Representative Registration	10
Futures or Commodity Registration	10
Material Relationships Maintained by this Advisory Business and Conflicts of Interest	11
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	11
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	13
Code of Ethics Description	13
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest	13
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest	14
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest	14
Item 12: Brokerage Practices	14
Factors Used to Select Broker-Dealers for Client Transactions	14
Aggregating Securities Transactions for Client Accounts	15
Item 13: Review of Accounts	15
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved	15
Review of Client Accounts on Non-Periodic Basis	15
Content of Client Provided Reports and Frequency	15
Item 14: Client Referrals and Other Compensation	16
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest	16
Advisory Firm Payments for Client Referrals	16
Item 15: Custody	16
Account Statements	16
Item 16: Investment Discretion	16
Discretionary Authority for Trading	16
Item 17: Voting Client Securities	16
Proxy Votes	16

Item 18: Financial Information	17
Balance Sheet	17
Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients.....	17
Bankruptcy Petitions during the Past Ten Years.....	17
Item 19: Requirements for State Registered Advisors	17
Education and business background, including any outside business activities for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).	17
Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities.....	17
Brochure Supplement (Part 2B of Form ADV)	19
Principal Executive Officer	19
Vincent L. Oldre, CFP®	19
Item 2 Educational Background and Business Experience	19
Professional Certifications.....	19
Item 3 Disciplinary Information.....	20
Item 4 Other Business Activities	20
Item 5 Additional Compensation	20
Item 6 Supervision	20
Item 7 Requirements for State-Registered Advisors.....	20

Item 4: Advisory Business

Firm Description

Assured Retirement Financial Group, Inc. (“Advisor”) was founded in 2015. Vincent L. Oldre is 100% owner.

Advisor is a fee based financial planning and investment management firm. The firm does not sell annuities and insurance products, but the Managing Member offers insurance products through Assured Retirement Group.

Advisor does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, risk analysis or similar document. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the client in the event they should occur.

Types of Advisory Services

ASSET MANAGEMENT

Advisor offers discretionary direct asset management services to advisory clients. Advisor will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The client will authorize Advisor discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client will compensate Advisor on an ARFG hourly fee basis described in detail under “Fees and Compensation” section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, Individual Qualified Plan Consulting and Insurance. If a conflict of interest exists between the interests of the investment advisor and the interests of the client, the client is under no obligation to act upon the investment advisor’s recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through Advisor. Financial plans will be completed and delivered inside of ninety (90) days.

SOLICITOR ARRANGEMENTS

Advisor solicits the services of third party money managers to manage client accounts. In such circumstances, Advisor receives solicitor fees from the third party money manager. Advisor acts as the liaison between the client and the third party money manager in return for an ongoing portion of the advisory fees charged by the third party money manager. Advisor helps the client complete the necessary paperwork of the third party money manager, provides ongoing services to the client, will provide the third party money manager with any changes in client status as provided to Advisor by the client and review the quarterly statements

provided by the third party money manager. Advisor will deliver the Form ADV Part 2, Privacy Notice and Solicitors Disclosure Statement of the third party money manager. Clients placed with third party money managers will be billed in accordance with the third party money manager's fee schedule which will be disclosed to the client prior to signing an agreement. This is detailed in Item 10 of this brochure.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

Advisor does not sponsor any wrap fee programs.

Client Assets under Management

As of December 31, 2016, Advisor has no client assets under management. All assets managed by third party money managers.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule**ASSET MANAGEMENT**

Advisor offers discretionary direct asset management services to advisory clients. Advisor charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
Up to \$250,000	1.50%	.375%
\$250,001 to \$750,000	1.25%	.313%
\$500,001 to \$1,500,000	1.00%	.250%
Over \$1,500,000	.75%	.188%

The annual Fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in arrears based on the amount of assets managed as of the last business day of the previous quarter. Initial fees for partial quarters are pro-rated. Quarterly advisory fees deducted from the clients' account by the custodian will be reflected in a provided fee invoice as fees are withdrawn. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation. Clients may terminate advisory services with thirty (30) days written notice. For accounts closed mid-quarter, the Advisor will be entitled to a pro rata fee for the days service was provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

FINANCIAL PLANNING and CONSULTING

Advisor charges an hourly fee of \$200 for financial planning/consulting. Prior to the planning process the client will be provided an estimated plan fee. The estimated fee will be due upon

delivery of the completed plan. Services are completed and delivered inside of ninety (90) days. Client may cancel within five (5) days of signing Agreement with no obligation. If the client cancels after five (5) days, any earned fees will be due to the Advisor.

SOLICITOR FEES

Advisor may at times use the services of third party money managers (“TPM”) and receive a solicitor’s fee for soliciting clients. Advisor will be paid a portion of the advisory fee paid to the TPM. The client will not pay additional advisory fees to the TPM for these services. This is detailed in Item 10 of this brochure.

Client Payment of Fees

Investment management fees are billed quarterly in arrears, meaning we bill you after the three-month period has started. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are due upon plan delivery.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Advisor, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Advisor does not charge fees in advance.

External Compensation for the Sale of Securities to Clients

Advisor does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of Advisor.

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

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Advisor does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

Advisor generally provides investment advice to individuals and high net worth individuals.

Client relationships vary in scope and length of service.

Account Minimums

Advisor does not require a minimum to open an account.

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

Methods of Analysis

Security analysis methods may include fundamental analysis, cyclical analysis and Modern Portfolio Theory. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Cyclical analysis involves analyzing the cycles of the market. Modern Portfolio Theory is a theory of finance that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets.

The main sources of information include the services of Morningstar's data fields and deciphered through the institutionally based system, Zephyr Style ADVISOR. Zephyr Style ADVISOR relies strictly on performance as its measure of analysis. This is defined as Returns-Based Analysis. Each security analyzed in this system is positioned relative to the appropriate index with respect to style, risk/return and performance.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Advisor:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

No affiliated representatives of Advisor are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither Advisor nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing member Vincent Oldre is also a licensed insurance agent through his affiliated insurance agency, Assured Retirement Group. Approximately 50% of his time is spent in this practice. From time to time, he will offer clients products and/or services from these activities.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Advisor may at times utilize the services of TPMs to manage client accounts. In such circumstances, Advisor will share in the Third Party asset management fee. This situation creates a conflict of interest. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the client's best interest first and will act accordingly. When referring clients to a TPM, the client's best interest will be the main determining factor of Advisor. These fees do not include brokerage fees that may be assessed by the custodial broker dealer. Fees for these services will be based on a percentage of assets under management not to exceed any limit imposed by any regulatory agency. The final fee schedule will be attached to Advisor 's Investment Advisory Agreement.

Advisor has entered into a Solicitor Agreement with the following third party manager:

Gradient Investments, LLC ("GI") SEC number 801-70812

GI offers an actively managed program of mutual fund and stock portfolios. The fee will be disclosed to the client in the Investment Advisory Agreement and are negotiable. The client's fee for these services will be based on a percentage of assets under management as follows:

Fee Schedule for: Gradient 50 - Gradient 40 - Gradient 33 - Covered Call - Controlled Volatility Gradient Tactical Rotation - Energy Sector			
Assets Valuation	Annual Advisory Fee	Gradient Investments	Investment Advisor
\$100,000 to \$1,000,000	2.00%	1.00%	1.00%
\$1,000,001 - \$2,000,000	1.65%	.80%	.85%
\$2,000,001 - \$3,000,000	1.20%	.60%	.60%
Over \$3,000,000	.95%	.45%	.50%

Fee Schedule for: ETF Endowment Series - Laddered Income - Absolute Yield Fixed Income - Precious Metals			
Assets Valuation	Annual Advisory Fee	Gradient Investments	Investment Advisor
\$50,000 to \$1,000,000	1.70%	.70%	1.00%
\$1,000,001 - \$2,000,000	1.35%	.60%	.75%
\$2,000,001 - \$3,000,000	1.00%	.50%	.50%
Over \$3,000,000	.80%	.40%	.40%

Fee Schedule for: Non-Discretionary/Non-Managed Accounts*			
Assets Valuation	Annual Advisory Fee	Gradient Investments	Investment Advisor
All non-managed assets	.60%	.30%	.30%

*The minimum quarterly fee billed will be \$25

The above fees are negotiable. Fees are assessed quarterly in arrears based on the amount of the assets managed as of the end of the previous quarter. All management fees are withdrawn from the client's account unless otherwise noted. GI will receive written authorization from the client to deduct advisory fees from their account held by a qualified custodian. GI will pay Advisor their share of the fees. Advisor does not have access to deduct client fees. Clients may terminate their account within five business days of signing the investment advisory agreement with no obligation. For terminations after the initial five business days, GI will be entitled to a pro-rata fee for the days service was provided in the final quarter. GI will pay Advisor their portion of the final fee.

FormulaFolio Investments, LLC ("FFI") – Firm SEC #801-72780

FFI offers asset management services on a discretionary basis and allocates clients' assets among different tactical asset allocation strategies as a wrap program described in detail in their Appendix 1. FFI's generally imposes a minimum account of \$50,000. The fee will be disclosed to the client in the Investment Advisory Agreement and are negotiable. The clients fee for these services will be based on a percentage of assets under management as follows:

Fee Schedule for: Multi-Manager, Tactical, and FF Series		
Amount Under Management	FFI Management Fee	Advisor Fee
First:<\$100,000	.75%	0% to 1.50%
Next \$100,000 - \$249,999	.70%	0% to 1.50%
Next \$250,000 - \$499,999	.65%	0% to 1.50%
Next \$500,000 - \$999,999	.60%	0% to 1.50%
Next >\$1,000,000	.55%	0% to 1.50%

Fee Schedule for: Core Satellite Series		
Amount Under Management	FFI Management Fee	Advisor Fee
First:<\$500,000	.55%	0% to 1.25%
Next \$500,000 - \$1,000,000	.50%	0% to 1.25%
Next >\$1,000,000	.45%	0% to 1.25%

Fee Schedule for: FFI Passive Index Series		
Amount Under Management	FFI Management Fee	Advisor Fee
All Accounts	.25%	0% to 1.25%

The fees charged by FormulaFolio will depend on the portfolio chosen by Advisor and the Client.

This is a blended or tiered fee schedule; the portfolio management fee is calculated by applying the different rates to different portions of the portfolio. Advisor may group certain related client accounts for the purposes of achieving the minimum account size and determining the annualized fee. Fees are calculated quarterly, in arrears, based on the amount

of the assets managed as of the end of the previous quarter. Quarterly advisory fees deducted from the clients' account by the custodian will be reflected in a provided fee invoice as fees are withdrawn. The fees must be paid within ten (10) days following the month for which the account is being billed. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation. Clients may terminate advisory services with thirty (30) days written notice. Advisor will be entitled to a pro rata fee for the days service was provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

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

Code of Ethics Description

The employees of Advisor have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Advisor employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Advisor. The Code reflects Advisor and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Advisor's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Advisor may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Advisor's Code is based on the guiding principle that the interests of the client are our top priority. Advisor's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Advisor and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Advisor and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as trading ahead of client transactions, employees are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements.

The Chief Compliance Officer of Advisor is Vince Oldre. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Advisor does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

Advisor may recommend the use of a particular broker-dealer such as TD Ameritrade or may utilize a broker-dealer of the client's choosing. Advisor will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Advisor relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Advisor.

- *Directed Brokerage*

In circumstances where a client directs Advisor to use a certain broker-dealer, Advisor still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: Advisor's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients and conflicts of interest arising from brokerage firm referrals.

- *Best Execution*

Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by Advisor from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Advisor receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of Advisor. These benefits include both proprietary research from the broker and other research written by third parties.

Advisor utilizes the services of custodial broker dealers. Economic benefits are received by Advisor which would not be received if Advisor did not give investment advice to clients. These benefits include: A dedicated trading desk, a dedicated service group and an account services manager dedicated to Advisor's accounts, ability to conduct "block" client trades, electronic download of trades, balances and positions, duplicate and batched client statements, and the ability to have advisory fees directly deducted from client accounts.

A conflict of interest exists when Advisor receives soft dollars. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to act in the best interest of our clients and the services received are beneficial to all clients.

Aggregating Securities Transactions for Client Accounts

Advisor is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Advisor. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of Advisor. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the Advisor's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

Advisor receives a portion of the annual management fees collected by the TPMs to whom Advisor refers clients.

This situation creates a conflict of interest because Advisor and/or its Investment Advisor Representative have an incentive to decide what TPMs to use because of the higher solicitor fees to be received by Advisor. However, when referring clients to a TPM, the client's best interest will be the main determining factor of Advisor.

Advisory Firm Payments for Client Referrals

Advisor does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by Advisor.

Advisor is deemed to have constructive custody solely because advisory fees are directly deducted from client's accounts by the custodian on behalf of Advisor.

Item 16: Investment Discretion

Discretionary Authority for Trading

Advisor accepts discretionary authority to manage securities accounts on behalf of clients. Advisor has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, Advisor consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. Advisor does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17: Voting Client Securities

Proxy Votes

Advisor does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Advisor will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because Advisor does not serve as a custodian for client funds or securities and Advisor does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Advisor has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither Advisor nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report

Item 1 Cover Page
**SUPERVISED PERSON
BROCHURE**
FORM ADV PART 2B

Vincent L. Oldre, CFP®

**Assured Retirement Financial
Group, Inc.**

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Suite 1125
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vincent.oldre@assuredretirementgroup.com

www.assuredretirementgoup.com

This brochure supplement provides information about Vincent L. Oldre and supplements Assured Retirement Financial Group, Inc.'s brochure. You should have received a copy of that brochure. Please contact Vincent L. Oldre if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Vincent L. Oldre (CRD #6316933) is available on the SEC's website at www.adviserinfo.sec.gov.

FEBRUARY 20, 2017

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Principal Executive Officer

Vincent L. Oldre, CFP®

- Year of birth: 1986
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Item 2 Educational Background and Business Experience

Educational Background:

- Gustavus Adolphus College; B.A. Degree in Business Management; 2008

Business Experience:

- Assured Retirement Financial Group, Inc.; Managing Member/Investment Advisor Representative; 05/2015 - Present
 - Assured Retirement Group; Owner/Insurance Agent; 12/2014 - Present
 - Secured Retirement Advisors, LLC; Investment Advisor Representative; 03/2014 – 03/2015
 - The Annuity Store; Marketing Consultant; 10/2010 – 03/2014
 - Allianz Life; Internal Wholesaler; 04/2010 – 10/2010
 - Marcus and Millichamp; Sales Representative; 06/2008 – 04/2010
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Managing member Vincent Oldre is also a licensed insurance agent through his affiliated insurance agency, Assured Retirement Group. Approximately 50% of his time is spent in this practice. From time to time, he will offer clients products and/or services from these activities.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm’s fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

Item 5 Additional Compensation

Mr. Oldre receives additional compensation in his capacity as an insurance agent and tax preparer, but he does not receive any performance based fees.

Item 6 Supervision

Since Mr. Oldre is the sole owner of Assured Retirement Financial Group, Inc. he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm’s Compliance Manual.

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.