



Form ADV Part 2A – Appendix 1

IQ RETIREMENT PORTFOLIOS LLC FEE BROCHURE

IQ RETIREMENT PORTFOLIOS
7901 4TH ST N
STE 300
ST. PETERSBURG, FL 33702
800-325-1833
www.IQRetirementPortfolios.com

March 18, 2020

This wrap fee program brochure provides information about the qualifications and business practices of IQ Retirement Portfolios LLC (“IQ Retirement”), a registered investment adviser. Registration does not imply a certain level of skill or training but only indicates that IQ Retirement has registered its business with state and federal regulatory authorities, including the United States Securities and Exchange Commission (“SEC”). If you have any questions about the contents of this brochure, please contact us at Joe@IQRetirementPortfolios.com. The information in this brochure has not been approved or verified by the SEC or by any state securities authority.

Additional information about IQ Retirement is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2: Summary of Material Changes

NA

Item 3: Wrap Fee Brochure Table of Contents

<u>ITEM 2: SUMMARY OF MATERIAL CHANGES.....</u>	<u>2</u>
<u>ITEM 3: WRAP FEE BROCHURE TABLE OF CONTENTS</u>	<u>3</u>
<u>ITEM 4: SERVICES, FEES, AND COMPENSATION</u>	<u>4</u>
<u>ITEM 5: ACCOUNT REQUIREMENTS AND TYPES OF CLIENTS.....</u>	<u>9</u>
<u>ITEM 6: PORTFOLIO MANAGER SELECTION AND EVALUATION.....</u>	<u>10</u>
<u>ITEM 7: CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGERS</u>	<u>11</u>
<u>ITEM 8: CLIENT CONTACT WITH PORTFOLIO MANAGERS</u>	<u>11</u>
<u>ITEM 9: ADDITIONAL INFORMATION.....</u>	<u>14</u>
<u>ITEM 10- 11:</u>	<u>14</u>
<u>ITEM 12-15:</u>	<u>15</u>
<u>ITEM 16-19:</u>	<u>16</u>
<u>FORM ADV PART 2B.....</u>	<u>17</u>

Item 4: Services, Fees, and Compensation

GENERAL INFORMATION

IQ Retirement offers a Wrap Fee Program to prospective and current clients. IQ Retirement, a limited liability company organized under Florida law, is a Florida & Texas State-registered investment adviser that maintains its principal office at 7901 4TH ST N STE 300 ST PETERSBURG, FL 33702. If you have questions regarding the material contained herein, please contact IQ Retirement at Joe@IQRetirementPortfolios.com.

PROGRAM DESCRIPTION AND INVESTMENT STRATEGY

IQ Retirement is a smart, simple way of managing savings and investments. IQ Retirement generally offers investment advisory services over the internet and, for clients receiving Supplementary Services (as defined below), via phone, electronic chat, or email communications with IQ Retirement's financial consultants. This Wrap Fee Brochure is meant to help you understand the nature of the advisory services offered by IQ Retirement, whether the advisory services offered by IQ Retirement are right for you, and the potential conflicts of interest associated with your participation in the Fee Program. You should review it carefully.

IQ Retirement offers investment advice to clients and manages assets through the IQ Retirement Wrap Fee Program. A wrap fee program has a fee structure that provides clients with advisory and brokerage services for a bundled fee. As such, IQ Retirement charges clients (defined below) a single bundled fee that covers the investment advisory services it provides. Please see Item 6 for additional information on brokerage considerations.

IQ Retirement's Wrap Fee Program offers services to this types of client: a retail service whereby individuals, trusts, retirement plans and other legal entities receive advisory services from IQ Retirement (such clients are referred to as "Retail Clients"). All clients receive IQ Retirement's discretionary advisory services over the internet. IQ Retirement additionally offers Retail Clients with a balance of at least \$100,000 in IQ Retirement accounts ("Account Balance Threshold") the opportunity to receive non-discretionary advisory services over the phone, email, or electronic chat through participation in IQ Retirement's

“IQ Retirement Premium” plan. Clients who do not participate in the IQ Retirement Premium plan are referred to as participants in the “IQ Retirement Digital” plan. IQ Retirement may, in its sole discretion, reduce or waive the Account Balance Threshold.

Clients should consider that the IQ Retirement Digital plan is not designed to provide clients with a comprehensive financial plan and instead is built to advise clients on how to achieve discrete financial goals selected by the client. IQ Retirement’s investment recommendations are highly dependent on receiving accurate information from clients. If clients provide IQ Retirement with inaccurate information or fail to update promptly the information provided to IQ Retirement when it changes, the quality and applicability of IQ Retirement’s recommendations could be materially impacted.

In addition, there may be other information about a client’s personal financial situation that is not elicited through IQ Retirement’s website that could inform IQ Retirement’s advice if it were provided to IQ Retirement. This is true even for clients who receive Supplementary Services and communicate with IQ Retirement’s financial consultants via phone, electronic chat, or email communications. Clients should consider this limitation on IQ Retirement’s service, which is a function of IQ Retirement primarily providing an automated service.

Before engaging with IQ Retirement, or in any investment or cash account, potential clients should consider paying off high-interest debt. Potential clients should also consider the options that are available to them through workplace savings plans provided by their employers.

IQ Retirement PREMIUM

IQ Retirement Premium plan clients are eligible to schedule telephone consultations with a financial consultant, employed by IQ Retirement, who will provide personalized financial planning and/or advice, including advice relating to debt, such as student loans and credit card debt, mortgages, savings, and retirement (including pensions and social security) and tax-related advice that does not constitute legal advice or advice requiring licensure as a Certified Public Accountant (such advice, collectively is referred to as “Supplementary Services,” whether delivered via a telephone consultation or another medium). Supplementary Services are designed to help clients articulate and quantify goals, organize financial data, identify needs and opportunities, evaluate alternative courses of actions, and determine whether and how IQ Retirement can fit into clients’ broader financial plans. IQ Retirement will base any such advice on information provided by clients regarding, among other things, their age, marital and family status, annual income, employment status, liquid net worth, debt and other investments, investment goals and investment experience during the financial consultation call.

Information provided by clients to IQ Retirement’s financial consultants will not be considered in the provision of IQ Retirement’s discretionary advisory services unless IQ Retirement’s online interface solicits such information and the client also enters such information into IQ Retirement’s

online interface. IQ Retirement financial consultants will not monitor, or provide continuing advice on, accounts that are held at institutions not linked to IQ Retirement's digital interface.

Supplementary Services will not include, among other things, a comprehensive financial plan and certain investment topics, such as investments in real estate, may fall outside the scope of the Supplementary Services. Any tax information provided by IQ Retirement is not a substitute for the advice of a qualified tax advisor. You should consult with your tax advisor to discuss tax-related concerns.

There can be no assurances that any client's financial goals and objectives will be met through receipt of Supplementary Services. IQ Retirement uses a team-based approach to providing Supplementary Services—if clients receive Supplementary Services on multiple occasions, they are likely to interact with multiple financial consultants. In addition, IQ Retirement may, in its sole discretion, offer any client, without charge, certain Supplementary Services through email, electronic chat, or telephone communications, subject to the conditions and limitations described above. Clients are under no obligation to accept or follow any recommendations made by a financial consultant as part of the Supplementary Services and neither IQ Retirement nor the financial consultant will have any discretion over client assets or accounts with respect to implementing any such recommendations. Clients who receive Supplementary Services will continue to receive IQ Retirement's discretionary advisory services over the internet, with the exception of clients who only receive non-discretionary Supplementary Services and thus do not have a IQ Retirement account.

Participation in the IQ Retirement Premium plan will entitle a Retail Client to an limited 13 (subject to scheduling availability) number of telephone consultations per year with a licensed IQ Retirement financial consultant.

ADDITIONAL ADVISORY SERVICES

In addition, IQ Retirement offers IQ Retirement Digital plan clients the opportunity to receive for a fixed fee packages of financial advice ("Advice Packages"), each covering a particular financial topic and including a combination of time with a financial professional and access to written materials customized to the client.

FEES

Retail Clients

New Retail Clients pay an annualized wrap fee of up to 0.75% of their account balance for participation in the IQ Retirement Digital plan, which may be reduced by discounts and other promotions, including those described below. Retail Clients who participate in the IQ Retirement Premium plan pay a wrap fee of 0.75% in annualized fees. IQ Retirement's wrap fees for Retail Clients are subject to the Discount, as defined below.

IQ Retirement may bill a technology fee of 0.20% of clients account balance in addition to the 0.75% annualized wrap fee.

All of IQ Retirement's asset-based fees for Retail Clients are subject to a 0.10% discount (the "Discount") on the portions of their balances above \$3 million, with the exception of clients who receive specific fee discounts.

Retail Clients who elect to receive Advice Packages will pay for them on a fixed fee basis pursuant to the schedule available at: <https://www.IQRetirementPortfolios.com/Fees>.

Fixed fee basis Range from \$1,500 per year for 3 hour financial planning phone consultation to Full Retirement Plan costing up to \$25,000 per year.

IQ Retirement provides certain Supplementary Services to prospective participants in the wrap fee program without charge.

Hourly Fees can be charged on personal person to person interactions. CFP® hourly rates are billed at \$500 per hour. Client agreement will specify which engagement the client is signing up for. Detailed estimate of fees will be provided to hourly charged clients.

Client Fee Considerations

Clients should consider that, depending on the amount of activity in a client's account and the value of custodial, trade execution, advisory, and other services that are provided under the arrangement, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately or by others. Clients should also consider that IQ Retirement receives different amounts of revenue (and incurs different costs) from clients participating in each IQ Retirement service plan (i.e., IQ Retirement Digital and IQ Retirement Premium) and, as a result, if you seek our advice on the appropriate plan, IQ Retirement has a financial incentive to recommend the higher priced plan (i.e., IQ Retirement Premium). Clients also should consider whether paying for the IQ Retirement Premium plan or paying for Advice Packages is most appropriate for their needs. IQ Retirement may, at its sole discretion, waive portions of its fees or offer fees to some accounts that differ from the standard fee schedules referenced above. You should also be aware that IQ Retirement may offer clients free-of-charge Supplementary Services that are similar to the services received by IQ Retirement Premium clients. Clients should therefore inquire about what Supplementary Services IQ Retirement is making available free of charge before deciding to become a IQ Retirement Premium client or to pay for an Advice Package.

Further, clients should be aware that because IQ Retirement charges its annualized wrap fee on account balances, IQ Retirement has a financial incentive to recommend that clients invest in securities rather than hold cash given the historical gains of securities.

IQ Retirement's asset-based fees are calculated as a prorated amount of a client's average daily balance over a quarter and charged near the end of each quarter. Other than as described above, fees are not charged on the basis of a share of capital gains upon or capital appreciation of the exchanged-traded funds, annuity values, mutual funds ("Funds") or any portion of the assets of a client. In certain circumstances disclosed in the advisory agreement between each client and IQ Retirement (an "Advisory Agreement"), IQ Retirement reserves the right to charge a client for special requests or other irregular services.

IQ Retirement will automatically debit the prorated amounts of the fees from the assets in a client's account on a quarterly basis in arrears.

Additional Fees

All fees paid to IQ Retirement for investment advisory services are separate and distinct from the fees and expenses charged by the Funds to their shareholders and insurance companies to their policy holders. These fees and expenses are described in each company's prospectus or disclosure agreement. IQ Retirement does not earn or receive a portion of such fees.

IQ Retirement service recommends guaranteed lifetime income to it's clients which can be full filled thru purchase of annuities. Joseph Signorella, owner of IQ Retirement, is also a insurance agent in multiple states. He can receive regular commission for the sale of annuities thru the website <http://www.incomequote.com> and <http://www.IQRetirementPortfolios.com>. This conflict of interest is disclosed in the user agreement.

Item 5: Account Requirements and Types of Clients

IQ Retirement's clients include individuals, trusts, employer-sponsored plans (and their Participants) and other legal entities (subject to IQ Retirement's approval) who are U.S. residents and maintain a checking account with a U.S. bank. There is a \$25,000 minimum account size to maintain an account with the IQ Retirement Digital plan. A balance of at least \$100,000 is required to be eligible to participate in the IQ Retirement Premium plan. All clients execute an Advisory Agreement with IQ Retirement.

Item 6: Portfolio Manager Selection and Evaluation

OVERVIEW

IQ Retirement directly manages the portfolios of Retail Clients pursuant to each client's Advisory Agreement. Clients should carefully consider IQ Retirement's services before determining whether to engage IQ Retirement. To use IQ Retirement's services, clients inform IQ Retirement of a client's financial goals and personal information through IQ Retirement's online applications. Based on this information, IQ Retirement's algorithm will recommend a portfolio comprised of Funds, annuities and/or cash (collectively, "Assets") for each of the client's financial goals and account types. IQ Retirement also provides clients the opportunity to receive advice regarding the identification of financial goals. Each portfolio is associated with a target allocation (the "Allocation") of investment types and/or asset classes.

IQ Retirement's Executive Investment Committee determines which portfolio strategies and Assets to offer to clients. IQ Retirement may change the specific Assets that comprise a particular Allocation without notice to clients, and clients cannot exclude specific Assets from inclusion.

INVESTMENT PORTFOLIO STRATEGIES

IQ Retirement currently offers investment portfolio strategies to Retail Clients, subject to certain limitations on availability. IQ Retirement's portfolio offers a set of diversified stock and bond allocations comprised of low-cost, liquid, index-tracking ETFs and annuities from diverse providers. Investing in securities involves risk of loss that clients should be prepared to bear.

USE OF ALGORITHMS

IQ Retirement uses algorithms to advise clients and manage their accounts. These algorithms are developed, overseen, and monitored by IQ Retirement's investment advisory personnel. When clients sign up for a IQ Retirement account, an algorithm, developed by IQ Retirement's investment advisory personnel, determines IQ Retirement's recommended Allocation based on inputs from the client. Algorithms also generate advice regarding other investment decisions, including but not limited to Allocation selection, savings and withdrawal rates, automatic rebalancing, and account type selection. These algorithms may not perform as intended for a variety of reasons, including but not limited to incorrect assumptions, changes in the market, and/or changes to data inputs. IQ Retirement may modify periodically these algorithms, or a computer system's code or underlying assumptions, and these changes may have unintended consequences.

The algorithms described above will generate recommendations only from information that is input into the algorithm. Although IQ Retirement collects a variety of information from clients, individualized information about every aspect of a client's personal financial situation is not elicited through IQ Retirement's website, and therefore, not considered by IQ Retirement's algorithms. Clients should be aware of this limitation when considering IQ Retirement's service. Additional information regarding relevant considerations for clients considering an automated digital investment advisory program is contained in the Investor Bulletin from the Securities and Exchange Commission available at https://www.sec.gov/oiea/investor-alerts-bulletins/ib_robo-advisers.html.

Misc.

Client acknowledges receipt of Part 2 of Form ADV; a disclosure statement containing the equivalent information; or a disclosure statement containing at least the information required by Part 2A Appendix 1 of Form ADV, if the client is entering into a wrap fee program sponsored by the investment adviser. If the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment adviser, then the client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract, or, in the case of an oral contract, otherwise signified their acceptance, any other provisions of this contract notwithstanding.

Investment advisers are free to provide a time period longer than five business days for penalty-free termination by their clients. If the client chooses to terminate the contract within the five business day period, the adviser can only charge for fees incurred prior to the termination excluding administrative fees, account set-up fees, and minimum quarterly fees.

This advisory contract prohibits the assignment of the contract by the adviser, IQ Retirement, without the written consent of the client.

Nothing in this section shall relieve an investment adviser from any obligation pursuant to any provision of the Investment Advisers Act of 1940 or the rules and regulations thereunder or other federal case law, interpretative opinions, and administrative actions by the SEC (as in existence on April 8, 1997) or state law to disclose any information to its clients not specifically required by this section.

INVESTMENT TOOLS

In addition, IQ Retirement's online applications provide tools to help clients project expected returns, plan for retirement, withdrawal rates, understand their risks, access information related to transactions, and review their account's prior performance. As with IQ Retirement's services more generally, these tools are not designed to provide clients with a comprehensive financial plan and are subject to the limitations described in this brochure.

Clients should be aware that, when IQ Retirement makes changes to its online services, not all clients may see such changes at the same time. This may be because IQ Retirement is testing particular changes or because IQ Retirement has determined that it would be prudent to roll out a particular feature on a more gradual basis. Clients should also be aware that there will typically be different services and tools available to them depending on the means by which they are interacting with IQ Retirement over the internet. For example, the services available on a mobile phone (or a particular mobile phone operating system) will be different than the services and tools available via a web-based interface.

TRADE EXECUTION, ACCOUNT MAINTENANCE, AND ASSET CUSTODY

In order to open a Wrap Fee Program account with IQ Retirement, clients must establish a brokerage relationship with an approved IQ Retirement affiliated broker-dealer registered with the SEC and a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. By entering into an Advisory Agreement with IQ Retirement, clients authorize and direct IQ Retirement to place all trades in clients' accounts through that approved IQ Retirement broker dealer. Assets are custodian at that broker dealer and not with IQ Retirement.

Clients should understand the IQ Retirement Wrap Fee Program is a discretionary investment advisory program (except for advice provided through Supplementary Services, which is non-discretionary), and not a self-directed brokerage service. Unlike self-directed brokerage accounts, IQ Retirement clients do not enter individual buy and sell orders for specific securities to be executed at particular times. Rather, IQ Retirement places orders to buy and/or sell securities with the approved broker dealer that is consistent with the discretionary authority granted to it by clients, which includes, among other things, the authority to select which securities to buy and sell and when to place orders for the execution of securities. If you want to control the specific time during the day that securities are bought and sold in your account (e.g., you want the ability to “time the market”), you should not use IQ Retirement’s service.

IQ Retirement trades in client accounts for any number of reasons, including in response to client actions such as asset Allocation changes, deposits, or withdrawals. IQ Retirement also trades in order to rebalance client accounts, to change investment options, or otherwise to further the investment objectives that clients specify via IQ Retirement’s website.

In addition, IQ Retirement reserves the right, at any time and without notice, to delay or manage trading in response to market instability. IQ Retirement may do so where it determines it is appropriate to respond to extraordinary circumstances of market instability, as evidenced by extreme instances of elevated localized volatility (i.e., minute-to-minute spikes in implied volatility), insufficient or unstable market depth, price dislocation, incomplete execution, fast markets, and rapidly widening bid-ask spreads.

IQ Retirement does not delay or manage trading based on any view about whether markets are likely to rise or fall. Please be aware that you may not be able to speak to a person during market events, such as periods of exceptional volatility or downturns.

PRIVACY POLICY

IQ Retirement is committed to protecting our clients’ private information. IQ Retirement has instituted policies and procedures to reasonably ensure that customer information is kept private and secure. IQ Retirement does not disclose any non-public personal information about its customers or former customers to any non-affiliated third parties except as required by or permitted by law or agreed to by the client or as otherwise disclosed in IQ Retirement’s Privacy Policy. In the course of servicing a client account, IQ Retirement may share some information with its service providers, such as transfer agents, custodians, insurance companies, broker-dealers, accountants, and attorneys. IQ Retirement restricts internal access to non-public personal information to those employees who need access to such information in order to provide products or services to a particular client. IQ Retirement also maintains electronic, and procedural safeguards to protect client information.

Item 9: Additional Information

IQ Retirement 'S DISCIPLINARY HISTORY

IQ Retirement has not been subject to any disciplinary events by regulators nor is it party to any legal events that are material to client evaluation of our advisory business.

Item 10: IQ Retirement 'S FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

IQ Retirement Portfolios LLC.

Joseph Signorella, CFP, RICP, owner of IQ Retirement is also an individual appointed life & annuity agent within multiple states including Florida. As an agent he would receive commissions on the sale of annuity products. This is a conflict of interest as the laws state commission agents must follow the suitability rule for their clients but not as a fiduciary by law. Joseph Signorella, CFP® acting as a Certified Financial Planner must uphold the fiduciary responsibility of putting the client first acting as an insurance agent. Conflict of interest are disclosed on user agreements. Commissionable and non-commissionable also called fee annuities maybe recommended at IQ Retirement.

Item 11: IQ Retirement 'S CODE OF ETHICS

IQ Retirement maintains a code of ethics that requires all officers and employees to conduct themselves with the highest standards of honest conduct and business ethics in all aspects of their activities concerning IQ Retirement and IQ Retirement clients. IQ Retirement will provide a copy of our code of ethics to any client or prospective client upon request.

PARTICIPATION IN CLIENT TRANSACTIONS AND POTENTIAL CONFLICTS OF INTEREST

IQ Retirement or individuals associated with IQ Retirement are permitted to buy or sell securities identical to or different than those recommended to clients for their personal accounts. Individuals associated with IQ Retirement are also IQ Retirement clients. In addition, any related person(s) may have an interest or position in certain securities which may also be recommended to a client. In such instances, IQ Retirement or its related persons may have a financial incentive to buy or sell such securities for client accounts, although this incentive is limited because IQ Retirement generally recommends highly liquid index funds to its clients and because client activity in such funds is unlikely to materially impact their price.

It is the express policy of IQ Retirement that no person employed by IQ Retirement may use material, non-public information obtained during the course of his or her work in deciding whether to purchase or sell any security prior to any pending transaction(s) being executed for an advisory account. This policy is intended to prevent employees from benefiting from transactions placed on behalf of advisory accounts.

Client Referrals: IQ Retirement offers compensation to current clients, affiliate marketers, solicitors, and other strategic partners who recommend IQ Retirement and refer new clients. The compensation received by the solicitor will depend on the amount of a client's initial deposit but currently will not exceed \$1,250. Clients are not charged any fee nor do they incur any additional costs for being referred to IQ Retirement by a current client, affiliate marketer, solicitor, or other strategic partner.

Item 12: Brokerage Practices

IQ Retirement may use discount custodians like Interactive Brokers, Charles Schwab, Fidelity, Betterment or Insurance carriers directly for custody of assets of Clients, subject to ongoing best execution analysis. IQ Retirement selects custodians based on level of service, technology, quality and depth of offerings, trade execution, and fees among other things. IQ Retirement monitors whether or not we are receiving best execution based upon reports the custodians provide. IQ Retirement will not be free to seek best price and execution by placing transactions with other broker-dealers. No assurance can be given that the transaction costs and other expenses charged by the broker-dealer designated will be as favorable as can be available from other broker-dealers or custodians. Accordingly, clients should satisfy themselves that the designated broker-dealer can provide adequate price and execution of most or all transactions.

Item 13: Review of Client Accounts

Clients' accounts are reviewed on a periodic basis, and at least annually, to review for compliance with their stated investment objectives and guidelines. More frequent reviews will be triggered by material changes in variables such as the Client's individual circumstances or the market, political, or economic environment and to verify the accuracy of accounting. IQ Retirement reconciles with the Client's custodian, on security holdings and movements for each Client's account. Client accounts are monitored for the stated objectives and risk tolerance.

Item 14: Client Referrals

Client Referrals: IQ Retirement offers compensation to current clients, affiliate marketers, solicitors, and other strategic partners who recommend IQ Retirement and refer new clients. The compensation received by the solicitor will depend on the amount of a client's initial deposit but currently will not exceed \$1,250. Clients are not charged any fee nor do they incur any additional costs for being referred to IQ Retirement by a current client, affiliate marketer, solicitor, or other strategic partner.

Item 15: Custody

Pursuant to Rule 206(4)-2 of the Advisers Act, because the Firm has the authority and ability to debit its fees directly from clients' accounts, IQ Retirement is deemed to have "constructive custody" of accounts in which advisory fees are deducted. In some cases, IQ Retirement may also be deemed to have constructive custody over accounts in which a "Standing Letter of Authorization" (SLOA) to direct funds to a third party has been added to the account. Our policy is to not have custody of client assets beyond the "constructive custody" arising from debiting fees or accepting a third-party SLOA that meets all the conditions in SEC No-Action Letter 2/21/17. To mitigate any potential conflicts of interests, all client assets are maintained with an independent qualified custodian.

Furthermore, clients will expect to receive statements on a quarterly basis directly from the qualified custodian that holds and maintains their assets unless annuity related custodians and carriers provide a statement at least once a year on the contract anniversary. Clients are urged to carefully review all custodial statements and compare them to the statements provided by IQ Retirement. IQ Retirement's statements may vary slightly from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. We do not accept "Standing (SLOA)" authorization from clients to disburse funds to third parties unless the SLOA meets all the conditions in SEC No-Action Letter 2/21/17), specifically that the SLOA does not allow IQ Retirement to designate or change the identity, address or any other information about the third party.

Item 16: Investment Discretion

Discretionary Authority; Limitations unless otherwise agreed upon at the inception of the client relationship and memorialized in writing, most Investment Management Services rendered by IQ Retirement are done on a discretionary basis. In exercising its discretionary authority, IQ Retirement has the ability to determine the type and amount of securities to be transacted and whether a client's purchase or sale should be combined with those of other clients and traded as a "block." Such discretion is to be exercised in a manner consistent with each client's stated investment objectives, risk tolerance, and time horizon, as outlined in the client's Investment Policy Statement. Clients are permitted to impose reasonable limitations on IQ Retirement's discretionary authority, including restrictions on investing in certain securities or types of securities must be communicated to IQ Retirement in writing. Limited Power of Attorney:

By signing IQ Retirement's Client Agreement, clients authorize IQ Retirement as designated client's attorney-in-fact with discretionary authority to effect investment transactions in the client's account and to exercise discretionary authority with respect to all Investment Management Service transactions involving the client's account (excluding any assets or accounts that are designated as "Unmanaged" per client direction). This limited power of attorney authorizes the Firm to give instructions to third parties for servicing client's account.

Item 17: Voting Client Securities

IQ Retirement does not vote clients proxies and related materials for any security held in approved broker dealer account that IQ Retirement has approved.

Item 18: Financial Information

IQ Retirement does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore is not required to provide, and has not provided, a balance sheet. Furthermore, IQ Retirement does not have any financial commitments that may impair its ability to meet contractual and/or fiduciary obligations to clients. Finally, IQ Retirement has not been the subject of a bankruptcy proceeding.

From time to time IQ Retirement may adjust its wrap fee program and policies. In the event of such adjustments this brochure will be modified as needed and an updated copy will be made available on the IQ Retirement website.

Item 19: Requirements for State-Registered Advisers

Joseph R. Signorella, CFP® Born 1973 Educational Background: 1996 - B.S.B.A , Finance, University of Arizona

Business Experience: 1997- Currently JS Financial Capital Management Inc. President/ Owner

Other Business Activities: Joseph Signorella, CFP® is licensed to sell life and health insurance, which would allow him to engage in product sales with IQ Retirement clients, for which he would receive additional compensation. Mr. Signorella's intent is to continuing to hold these licenses for the benefit of clients

Performance Based Fees: IQ Retirement is not compensated by performance-based fees.

Material Disciplinary Disclosures: No management person at Joseph Signorella, CFP® d/b/a IQ Retirement has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities: Joseph Signorella, CFP® d/b/a IQ Retirement, nor Joseph Signorella, CFP®, have any relationship or arrangement with issuers of securities.

Form ADV Part 2B

CLIENT BROCHURE SUPPLEMENT

IQ Retirement Portfolios LLC
7901 4TH ST N STE 300
ST. PETERSBURG, FL 33702
800-325-1833
www.IQRetirementPortfolios.com

March 18, 2020

This Brochure Supplement provides information about certain IQ Retirement employees listed below that supplements the Wrap Fee Brochure you received above. If you have any questions about the contents of this brochure, please contact us at Joe@IQRetirementPortfolios.com. Additional information about IQ Retirement is available on the SEC's website at www.adviserinfo.sec.gov.

IQ Retirement's discretionary investment advice

The Supervised Person listed below hold the Certified Financial Planner™ (CFP) certification. Obtaining that certification requires that candidates meet the following criteria as set forth by the Certified Financial Planner Board of Standards:

- Hold a bachelor's degree or higher;
- Complete course training in financial planning;
- Pass a 6-hour multiple choice examination requiring the application of financial planning knowledge;
- Receive approval by the CFP Board, which requires passing an extensive background check and that the certificant adhere to a code of ethics.

Joseph Signorella, CFP®

Managing Member of IQ Retirement Portfolios LLC

Born 1973

Education

B.S.B.A- Finance, The University of Arizona (Tucson,AZ) 1996

Certified Financial Planner® practitioner - Since 2003

Retirement Income Certified Professional® - Since 2018

Disciplinary Information

None