

**ADVERTISING REGULATION DEPARTMENT REVIEW LETTER**

October 25, 2018

Ms. Susan Baber  
Investments & Wealth Institute  
5619 DTC Parkway, Suite 500  
Greenwood Village CO 80111

Reference: **FR2018-1015-0201/H**

Org Id: 91059

1. Retirement Management Advisor Client Brochure  
Rule: FIN 2210  
8 Pages

Total Fee: \$125

Dear Ms. Baber,

This brochure generally appears consistent with applicable standards. However, we note the following:

This material has been reviewed under FINRA Rule 2210 only. We do not offer comment under Rule 206(4) – 1 or any other rules of the Investment Advisors Act of 1940, over which we have no jurisdiction.

Also when this brochure is used by FINRA member firms, the firm's name must be clearly and prominently set forth in the material pursuant to FINRA Rule 2210(d)(3)(A).

Finally, this review is not an endorsement in whole or of any part of the RMA certification program.

Reviewed by,

Michael G. Berkovich  
Associate Principal Analyst



Financial Industry Regulatory Authority

mgb

**NOTE:** *We assume that your filed communication doesn't omit or misstate any fact, nor does it offer an opinion without reasonable basis. While you may say that the communication was "reviewed by FINRA" or "FINRA reviewed," you may not say that we approved it.*

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