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IN THE MATTER OF
TEXAS RETIREMENT PLANS, INC.
AND JOHN ROBERT MILLER

§
§
§

Order No. ENF-06-CDO-1612

TO: Texas Retirement Plans, Inc.
19747 Highway 59 N., Suite 340
Humble, Texas 77338

John Robert Miller
19747 Highway 59 N., Suite 340
Humble, Texas 77338

AGREED CEASE AND DESIST ORDER

Be it remembered that Texas Retirement Plans, Inc. ("TRP"), by and through its President, John Robert Miller, and John Robert Miller ("Miller"), individually ("Respondents"), appeared before the Securities Commissioner of Texas ("Securities Commissioner") and consented to the entry of this Order and the Findings of Fact and Conclusions of Law contained herein.

FINDINGS OF FACT

1. Respondents have waived (a) Respondents' right to notice and a hearing in this matter; (b) Respondents' right to appear and present evidence in this matter; (c) Respondents' right to appeal this Order; and (d) all other procedural rights granted to Respondents by The Securities Act, TEX. REV. CIV. STAT. ANN. art. 581-1 et seq. (Vernon 1964 & Supp. 2005) ("Texas Securities Act"), and the Administrative Procedure Act, TEX. GOV'T CODE ANN. §2001.001 et seq. (Vernon 2000 & Supp. 2005) ("Administrative Procedure Act").
2. Respondent TRP maintains a last known business address at 19747 Highway 59 N., Suite 340, Humble, Texas 77338.
3. Respondent Miller is the President of TRP and maintains a last known business address at 19747 Highway 59 N., Suite 340, Humble, Texas 77338.

4. Respondents have created a program, Texas Retirement Trust, for employees of Texas institutions of higher education to participate in custodial savings accounts under Internal Revenue Code 403 (b)(7) and optional retirement programs under Chapter 830 of the Texas Government Code. Under the program, contributions from participants and their employers are received by a third-party custodian and transferred to a custodial account at a securities brokerage firm. Participants' funds are subsequently invested in shares of mutual funds pursuant to the participants' instructions which are aggregated and relayed to the securities brokerage firm by Respondents. Respondent TRP assesses participants a monthly fee of 1/12 of 1% of the asset value of their accounts and pays 60% of that fee to the investment adviser or securities dealer or agent responsible for enrolling a participant in the program.

CONCLUSIONS OF LAW

1. Respondents are violating Section 12 of the Texas Securities Act by offering securities for sale in Texas without being registered pursuant to Section 12.A of the Texas Securities Act.
2. The foregoing violation constitutes a basis for the issuance of a Cease and Desist Order pursuant to Section 23.A of the Texas Securities Act.

UNDERTAKING

Respondents undertake and agree that within 30 days of the entry of this order they will engage a certified public accounting firm, licensed as such in the State of Texas, to conduct an audit of the records of Texas Retirement Plans, Inc. and the Texas Retirement Trust program with the scope of such audit designed to verify that, for the 48-month period immediately preceding the commencement of the audit: 1) Deposits and withdrawals were properly allocated to participant accounts; 2) Share purchases, dividends, and capital gains distributions were properly credited to participant accounts; 3) Fees were properly deducted from participant accounts; and 4) Participant share balances are properly reflected in the current mutual fund holdings of the participant; all in accordance with the provisions of the Texas Retirement Trust 403(B)(7) Custodial Agreement and the participants' instructions, as applicable.

The audit will be completed within 180 days of the entry of this order and a copy of the audit findings will be submitted to the Securities Commissioner within ten days of receipt of such report by Respondents. If the auditor conducting the audit determines during the course of the audit that completion within the 180 day period is not possible, an interim report shall be submitted to the Securities Commissioner within such period and a final report shall be submitted to the Securities Commissioner within ten days of receipt of the final report by respondents. The costs associated with the audit will not be charged, directly or indirectly, to the

participants in the retirement plan.

2. Respondents undertake and agree to not apply for registration with the Securities Commissioner as a dealer, agent, investment adviser, or investment adviser representative pending the completion and submission of the aforementioned audit to the Securities Commissioner.

ORDER

It is therefore ORDERED that Respondents CEASE AND DESIST from acting as securities dealers or agents in Texas until Respondents are registered with the Securities Commissioner or are acting pursuant to an exemption from registration under the Texas Securities Act.

SIGNED AND ENTERED by the Securities Commissioner this 10th day of April, 2006.


DENISE VOIGT CRAWFORD
Securities Commissioner

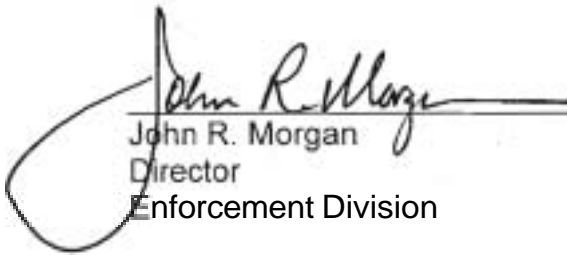
Respondents:

Texas Retirement Plans, Inc.


John Robert Miller, President


John Robert Miller, Individually

Approved as to Form:


John R. Morgan
Director
Enforcement Division


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