

Retirement Plan Advisors, LLC

Form ADV Part 2B – Brochure Supplement

for

James Ray, AIF®, CRC

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This brochure supplement provides information about James Ray that supplements the Retirement Plan Advisors, LLC, Brochure. You should have received a copy of that brochure. Please contact our Service Center at (877) 284-6837 if you did not receive Retirement Plan Advisors' Brochure or if you have any questions about the contents of this supplement.

Additional information about James Ray is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

James Ray is a Financial Advisor for Retirement Plan Advisors. James provides retirement counseling and investment advice to individual plan participants, predominantly in the public sector.

Date of Birth: November 6, 1955

Education: University of New Orleans with a Bachelor of Science degree in Education

Designations: *Accredited Investment Fiduciary® (AIF)*

The Accredited Investment Fiduciary® (AIF) designation represents a thorough knowledge of and ability to apply the fiduciary practices.

Certified Retirement Counselor (CRC): Help enhance the retirement preparedness of the American Worker by advancing recognition among retirement planning professionals of the need for a retirement specific certification program.

Business *Investment Adviser Representative*

Background: Retirement Plan Advisors, LLC 2003 - present

Item 3: Disciplinary Information

James Ray has not had:

- A) Any civil or criminal actions brought against him;
- B) Any administrative proceedings before the SEC, any other federal regulatory agency, or any foreign financial regulatory authority;
- C) Any proceedings before a self-regulatory organization; and
- D) Proceedings in which a professional attainment, designation, or license was revoked or suspended.

Item 4: Other Business Activities

James Ray, your Advisor, is also a registered representative with Cambridge Investment Research, Inc., ("Cambridge") a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting as a registered representative of Cambridge, your Advisor may sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. Clients are not obliged to purchase or sell securities through Cambridge or their Advisor. However, if you choose to establish an account with your Advisor, it is important to understand that due to regulatory constraints, your Advisor must place all purchases and sales of securities products in commission-based accounts through Cambridge or other institutions approved by Cambridge.

Additionally, James Ray is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, your Advisor will receive commissions for selling insurance and annuity products. Clients may choose any independent insurance agent and insurance company to purchase insurance products and are not obligated to purchase insurance products through your Advisor.

Item 5: Additional Compensation

James Ray does participate in an Equity Participation Plan with Cambridge Investment Research, Inc. (Cambridge). Under this arrangement, Retirement Plan Advisors (RPA) associated persons are eligible to participate in the Equity Participation Plan due to their affiliation as registered representatives of Cambridge and have the ability to earn a percentage of Cambridge's overall profit ratio. RPA's associated persons are not owners or officers of Cambridge.

James Ray may receive cash or non-cash compensation, such as merchandise, gifts, technology, travel expenses, and lodging, directly from investment managers or sponsors. These economic benefits could influence your IAR to recommend certain products/programs over others.

However, he does not receive any economic benefit from other persons, companies or organizations in exchange for providing client advisory services through Retirement Plan Advisors, LLC.

RPA is committed to always acting in the best interest of our clients.

Item 6: Supervision

Accounts are randomly and periodically reviewed for consistency between the investment objectives and risk tolerance as represented on the client's advisory account agreement or other suitability document, and the actual holdings in the client's account. Compliance may either sample investment management accounts on a periodic basis or review exception reports to determine if the client's investment allocations are consistent with the client's stated investment objective.

Matt Frank, Chief Compliance Officer, (573) 659-4443, is responsible for supervising the advisory activities of James Ray on behalf of Retirement Plan Advisors, LLC.