

# Retirement Plan Advisors, LLC

Form ADV Part 2B – Brochure Supplement

for

**Joshua Schwartz, AIF®**

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**March 28, 2024**

This brochure supplement provides information about Joshua Schwartz 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 Joshua Schwartz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Item 2: Educational Background and Business Experience

Joshua Schwartz is the Chief Executive Officer and co-founder of Retirement Plan Advisors. Joshua serves on RPA's Leadership Team and Investment Committee. Joshua leads RPA's public sector retirement plan consulting practice, focusing on plan fiduciary services and participant retirement readiness.

Date of Birth: November 21, 1965

Education: Graduated from The University of Chicago in 1987

Designation: *Accredited Investment Fiduciary® (AIF)*

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

Business Background:	<i>Chief Executive Officer</i> Retirement Plan Advisors, LLC	2024 -present
	<i>President and Chief Executive Officer</i> Retirement Plan Advisors, LLC	2012 - 2024
	<i>Principal and Chief Investment Officer</i> Retirement Plan Advisors, LLC	2000 - 2012

## Item 3: Disciplinary Information

Joshua Schwartz 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- D) Proceedings in which a professional attainment, designation, or license was revoked or suspended.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**

Joshua Schwartz, 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 mutual funds, UIT's, variable annuities, 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, Joshua Schwartz 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**

Joshua Schwartz 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.

Joshua Schwartz also owns stock in Cambridge Investment Group, Inc. Cambridge Investment Group, Inc. is 100% owner of Cambridge Investment Research Advisors and its affiliated broker/dealer, Cambridge. He is eligible to purchase this stock due to his affiliation as a registered representative of Cambridge.

Joshua Schwartz 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 Joshua Schwartz on behalf of Retirement Plan Advisors, LLC.