

# Retirement Plan Advisors, LLC

Form ADV Part 2B – Brochure Supplement

for

**Kenneth Mergen**

**3494 Longview Lane**

**Doylestown, PA 18902**

**(267) 245-4574**

**[kmergen@retirementplanadvisors.com](mailto:kmergen@retirementplanadvisors.com)**

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

29 E. Madison St., Suite 500  
Chicago, IL 60602  
(312) 701-1100

[www.retirementplanadvisors.com](http://www.retirementplanadvisors.com)

## Item 2: Educational Background and Business Experience

Kenneth Mergen is the President of Retirement Plan Advisors and also serves on RPA's Leadership Team. Kenneth serves RPA's public sector retirement plan consulting practice, focusing on plan fiduciary services and participant retirement readiness.

Date of Birth: November 5, 1972

Education: Bachelor of Science degree in Economics from Rutgers University  
New Brunswick, New Jersey

Business Background:	<i>President</i> Retirement Plan Advisors, LLC	2024 - present
	<i>Vice President-Group Retirement Plans</i> Retirement Plan Advisors, LLC	2014 - 2024

## Item 3: Disciplinary Information

Kenneth Mergen 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- D) Proceedings in which a professional attainment, designation, or license was revoked or suspended.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

Kenneth Mergen, 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, Kenneth Mergen 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**

Kenneth Mergen 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 Kenneth Mergen on behalf of Retirement Plan Advisors, LLC.