

# **Retirement Plan Advisors, LLC**

**Form ADV Part 2B – Brochure Supplement**

for

**Robert Mangano, CFP®**

**6 East Riding Drive**

**Cherry Hill, NJ 08003**

**(312) 701-1100**

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

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(312) 701-1100

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

## Item 2: Educational Background and Business Experience

Robert Mangano is the Vice President-Plan Consulting. Robert services RPA's group retirement plan clients, focusing on plan fiduciary services, plan administration, and participant retirement readiness.

Date of Birth: May 19, 1970

Education: Bachelor of Arts, Communications, Rowan University, Glassboro, NJ

Designations: CFP®—Certified Financial Planner

Individuals certified by CFP® Board have taken the step to demonstrate their professionalism by voluntarily submitting to the CFP® certification process that includes thorough education, examination, experience and ethical requirements. The CFP® is issued by the Certified Financial Planner Board of Standards, Inc. Pre-requisites require a designee to hold a Bachelor's degree (or higher) from an accredited college or university as well as three years of full-time personal financial planning experience. The designee is then required to complete a CFP® board registered program, or hold one of the following designations; CPA, ChFC, CLU, CFA, PH.D. in business or economics, Doctor of Business Administration, or Attorney's License. The designee is then required to complete the CFP® certification examination. In addition, the designee is required to complete 30 hours of continuing education every two years.

CPFA®—Certified Plan Fiduciary Advisor

Certified Plan Fiduciary Advisor (CPFA) is a financial professional that demonstrates expertise and experience working with retirement plans, including 401(k)s, 403(b)s and other defined contribution plans. During the CPFA certification, candidates spend around two months learning about fiduciary services for retirement plans.

Business	<i>VP-Plan Consulting</i>	
Background:	Retirement Plan Advisors, LLC	Dec. 2024 – Present
	<i>Director-Client Relations</i>	
	Retirement Plan Advisors, LLC	March 2019 – Dec. 2024
	<i>Senior Relationship Manager</i>	
	Empower Retirement	Dec. 2011- March 2019

<b>Item 3: Disciplinary Information</b>
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Robert Mangano 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.

<b>Item 4: Other Business Activities</b>
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Robert Mangano, 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, Robert Mangano 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.

<b>Item 5: Additional Compensation</b>
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Robert Mangano 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.

<b>Item 6: Supervision</b>
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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 Robert Mangano on behalf of Retirement Plan Advisors, LLC.