

Retirement Plan Advisors, LLC

Form ADV Part 2B – Brochure Supplement

for

David McCray

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This brochure supplement provides information about David McCray 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 David McCray is available on the SEC's website at www.adviserinfo.sec.gov.

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(312) 701-1100
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Item 2: Educational Background and Business Experience

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

Date of Birth: April 26, 1989

Education: Bachelor's Degree in International Relations and Affairs from
California State University, Chico in Chico, CA

Certificate in Finance from
San Francisco City College in San Francisco, CA

Diploma in French Language Studies from
the French National Ministry of Education in Pau, France

Business Background:	<i>Investment Adviser Representative</i> Retirement Plan Advisors, LLC	June 2024– present
	<i>Retirement Plan Advisor</i> Empower Financial Services	Jan 2021 – Mar 2024
	<i>Retirement Education Specialist</i> MassMutual Financial Services	Dec 2014– Dec 2020
	<i>Executive Assistant</i> San Joaquin Community Foundation	Oct 2011– Dec 2014
	<i>Program Assistant, Office of Foreign Missions</i> US Department of State	Mar 2012– Jul 2013

Item 3: Disciplinary Information

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- D) Proceedings in which a professional attainment, designation, or license was revoked or suspended.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

David McCray, 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, David McCray 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

David McCray 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 David McCray on behalf of Retirement Plan Advisors, LLC.