

Retirement Plan Advisors, LLC

Form ADV Part 2B – Brochure Supplement

for

Brett Pendleton

2420 Hyde Park Road, #C

Jefferson City, MO 65109

(573) 659-4443

bpendleton@retirementplanadvisors.com

June 1, 2025

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

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

www.retirementplanadvisors.com

Item 2: Educational Background and Business Experience

Brett Pendleton is the Vice President of Operations for Retirement Plan Advisors. Brett provides retirement counseling and investment advice to individual plan participants, predominantly in the public sector.

Date of Birth: June 11, 1982

Education: Bachelor of Science degree in Business Administration from Columbia College in Jefferson City, Missouri

Business Background: *Vice President of Operations*
Retirement Plan Advisors, LLC Feb. 2024 - Present

Director- Group Plan Operations
Retirement Plan Advisors, LLC Nov. 2013 - Feb. 2024

Item 3: Disciplinary Information

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- D) Proceedings in which a professional attainment, designation, or license was revoked or suspended.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

Brett Pendleton, 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, Brett Pendleton 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

Brett Pendleton 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 Brett Pendleton on behalf of Retirement Plan Advisors, LLC.