

**Firm Brochure**  
(Part 2A of Form ADV)

**Retirement Planning & Management Group**  
**818 N Mountain Avenue, Suite 102**  
**Upland, CA 91786**  
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This brochure provides information about the qualifications and business practices of Retirement Planning & Management Group. If you have any questions about the contents of this brochure, please contact us at 909-920-3138, or by email at [robert.cullen@lpl.com](mailto:robert.cullen@lpl.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about RETIREMENT PLANNING & MANAGEMENT GROUP is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**May 2013**

## Item 2    **Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Changes to maximum fees allowed.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 909-920-3138 or by email at: [robert.cullen@lpl.com](mailto:robert.cullen@lpl.com).

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## Item 4 Advisory Business

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### Firm Description

RETIREMENT PLANNING & MANAGEMENT GROUP was founded in 1999.

RETIREMENT PLANNING & MANAGEMENT GROUP (RPMG) provides personalized confidential financial planning to individuals, pension and profit sharing plans, trusts, estates, non-profit corporations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment review, education funding, retirement planning and estate planning.

RPMG also provides specialized crisis assistance for disabled and elderly clients. RPMG President and sole advisor Robert Cullen develops strategies to assist families to access government benefit programs to pay for acute, subacute, skilled nursing and custodial healthcare. Robert Cullen is the author and publisher of *Saving Mom & Dad...and You*, a 125-page guidebook that addresses long-term care issues and provides strategies for achieving eligibility for government assistance.

Non-licensed employees of RPMG direct individuals and their family representatives to complete correctly applications for benefits and provide guidance to procure and deliver necessary verifications of assets and income. For marketing purposes, these employees operate under the service name Medi-Cal Guidance Group.

RPMG does not provide asset management services. However, Robert Cullen provides asset management services and offers access to securities and insurance products through his capacity as a registered principal with LPL Financial, a general securities broker dealer and investment advisor having membership in the Financial Industry Regulatory Authority (FINRA) and registered with the Securities and Exchange Commission.

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### Principal Owners

Robert Cullen, CFP<sup>®</sup>, is a 100% stockholder.

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### Types of Advisory Services

RETIREMENT PLANNING & MANAGEMENT GROUP (RPMG) provides personalized confidential financial planning to individuals, pension and profit sharing plans, trusts, estates, non-profit corporations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment review, education funding, retirement planning and estate planning.

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### **Tailored Relationships**

All services provided by RPMG are tailored to each individual client's needs.

Agreements may not be assigned without client consent.

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### **Types of Agreements**

Typical client relationships are defined in the next section.

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### **Financial Planning Agreement**

RPMG provides two types of services: 1) General financial planning to help individuals and families achieve financial independence or meet certain short-term goals, such as funding for specific needs such as secondary education; 2) Development of specific strategies to access government benefits to pay for healthcare crises. These services are provided under the marketing name Medi-Cal Guidance Group.

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### **Advisory Service Agreement**

All RPMG clients sign an Advisory Agreement that specifies which type of services are to be provided.

This agreement stays in force until delivery of services is completed. Clients may receive a full refund within five business days of signing an agreement for services. After five business days any refund of fees will be based on the time and effort expended by RPMG or Medi-Cal Guidance Group representatives.

Fees are collected for services to be performed no more than six months in advance.

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**Retainer Agreement**

RPMG does not offer retainer agreements.

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**Investment Management Agreement**

RPMG does not provide investment management services.

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**Tax Preparation Agreement**

RPMG does not prepare tax returns; however, as part of overall analysis of clients' financial situation, RPMG advisors may identify tax issues that should be discussed with professional tax advisors.

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**Hourly Planning Engagements**

RPMG provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$275.

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**Asset Management**

RPMG does not provide asset management services.

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**Termination of Agreement**

This agreement stays in force until delivery of services is completed. Clients may receive a full refund within five business days of signing an agreement for services. After five business days any refund of fees will be based on the time and effort expended by RPMG representatives.

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**Financial Planning Conflicts of Interest**

There is a potential conflict of interest because there is an incentive for the Adviser offering financial planning services to recommend products or services for which the Adviser or an associated person may receive compensation. However, financial planning clients are under no obligation to act upon any recommendations of the Adviser or to execute any transactions through the Adviser.

## **Item 5 Fees and Compensation**

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**Description**

RPMG charges \$275 per hour for financial planning consultations with a senior planner, billed in 15-minute increments. Services provided by



associate planners are billed at \$125 per hour, billed in 15-minute increments. Additionally, we bill \$45 per hour for specialized clerical projects. During meetings involving a senior planner and associate planner, only the fee for the senior planner will apply.

RPMG charges \$375 for an initial consultation, with payment due at time of delivery of services.

On occasion, planners may set a flat fee for specific planning projects. These fees would be set according to the planner's perceived complexity and estimate of time required to complete the project(s).

Non-licensed employees of RPMG also provide guidance to re-qualify annually to maintain Medi-Cal eligibility. A fee of \$485 is charged for this service.

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### **Fee Billing**

Financial planning fees are due in advance. Clients may receive a full refund within five business days of signing an agreement for services. After five business days any refund of fees will be based on the time and effort expended by RPMG representatives.

Fees are collected for services to be performed no more than six months in advance.

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### **Other Fees**

In the course of developing financial planning recommendations, RPMG representatives may recommend the services of other professionals, such as tax preparers and attorneys, who will charge fees for their services. RPMG clients are not obligated to follow such recommendations. RPMG representatives do receive fees for referrals to other professionals.

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### **Investment Expenses**

If clients elect to implement recommendations made in a financial plan, their accounts may incur transaction costs, retirement plan administration fees, and mutual fund annual expenses and other various fees that are charged by broker-dealers, plan administrators or mutual fund companies that sell securities or provide additional services to Adviser clients. These fees are in addition to and separate from planning and consulting fees.

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### **Past Due Accounts and Termination of Agreement**

RPMG reserves the right to stop work on any account where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, which in RPMG's judgment, are necessary to provide proper financial advice. Any unused portion of fees collected in advance will be refunded within 10 days.

## **Item 6 Performance-Based Fee**

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### **Sharing of Capital Gains**

RPMG does not charge or receive, directly or indirectly, any performance-based fees.

## **Item 7 Types of Clients**

Description RETIREMENT PLANNING & MANAGEMENT GROUP (RPMG) provides personalized confidential financial planning to individuals, pension and profit sharing plans, trusts, estates, non-profit corporations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment review, education funding, retirement planning and estate planning.

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### **Account Minimums**

RPMG does not provide investment management services.

## **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Since RPMG does not provide investment management services, discussions of investment analysis, investment strategies and risk of loss are not relevant to this document.

## Item 9 Disciplinary Information

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### Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## Item 10 Other Financial Industry Activities and Affiliations

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### Financial Industry Activities

RPMG does not provide asset management services. However, Robert J Cullen, CFP<sup>®</sup>, founder and owner of RPMG, provides asset management services and offers access to securities and insurance products through his capacity as a registered principal with LPL Financial, a general securities broker dealer and investment advisor having membership in the Financial Industry Regulatory Authority (FINRA) and registered with the Securities and Exchange Commission.

Clients of RPMG may choose to implement recommendations created by RPMG representatives through LPL Financial but have no obligation to do so. When clients choose to enact financial planning recommendations through an associated person of RPMG, that associated person will receive customary fees and/or commissions in their capacity as registered representatives or licensed insurance agents.

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### Affiliations

Robert J Cullen, CFP<sup>®</sup>, founder and owner of RPMG, provides asset management services and offers access to securities and insurance products through his capacity as a registered principal with LPL Financial, a general securities broker dealer and investment advisor having membership in the Financial Industry Regulatory Authority (FINRA) and registered with the Securities and Exchange Commission. Additionally, associate planners of Retirement Planning & Management Group may be registered representatives with and offer securities and insurance products through LPL Financial.

RPMG representatives maintain network alliances with other professionals including pension consultants, accountants, mortgage brokers, tax preparers, attorneys and healthcare providers. RPMG representatives may recommend the services of such professionals but RPMG clients are under no obligation to follow these recommendations. RPMG representatives receive no compensation for any referrals.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics**

The employees of RPMG have committed to a Code of Ethics and will adhere to applicable securities and other regulations. The Code of Ethics is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

### **Participation or Interest in Client Transactions**

RPMG and its employees may buy or sell securities that are also held by clients. In his capacity as a registered principal, Robert Cullen may receive payments from certain mutual funds distributed pursuant to a 12b-1 distribution plan, or other such plans, as compensation for administrative services, representing a separate financial interest. As such, a conflict of interest may exist with respect to recommendations to buy or sell securities. In all cases, recommendations are made in the best interests of the client. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the RPMG *Compliance Manual*.

### **Personal Trading**

The Chief Compliance Officer of RPMG is Robert Cullen. He/she reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## **Item 12 Brokerage Practices**

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### **Selecting Brokerage Firms**

RPMG does not provide asset management services. However, Robert J Cullen, CFP<sup>®</sup>, founder and owner of RPMG, provides asset management services and offers access to securities and insurance products through his capacity as a registered principal with LPL Financial, a general securities broker dealer and investment advisor having membership in the Financial Industry Regulatory Authority (FINRA) and registered with the Securities and Exchange Commission. Additionally, associate planners of Retirement Planning & Management Group may be registered representatives with and offer securities and insurance products through LPL Financial.

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**Best Execution**

RPMG does not refer clients to particular broker-dealers in exchange for client referrals from those broker-dealers. RPMG does not recommend or require that clients direct their brokerage business to any particular broker-dealer.

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**Soft Dollars**

RPMG does not provide investment management services.

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**Order Aggregation**

RPMG does not provide investment management services.

## Item 13 Review of Accounts

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**Periodic Reviews**

Twice-annually reviews of financial plans are recommended for RPMG financial planning clients.

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**Review Triggers**

Clients are also encouraged to contact RPMG for event-oriented consultations, such as inheritances, accelerated retirement decisions and medical care crises.

## Item 14 Client Referrals and Other Compensation

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**Incoming Referrals**

RPMG has been fortunate to receive many client referrals over the years. The referrals come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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**Referrals Out**

RPMG does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## Item 15 Custody

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**Account Statements**

RPMG does not accept custody of client funds or securities. Client assets are held by qualified custodians.

## Item 16 Investment Discretion

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### **Discretionary Authority for Trading**

RPMG does not trade securities.

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### **Limited Power of Attorney**

RPMG does not provide investment management services.

## Item 17 Voting Client Securities

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### **Proxy Votes**

RPMG does not accept authority to vote proxies on behalf of clients as a matter of policy. Clients will receive their proxy information directly from their custodian.

## Item 18 Financial Information

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### **Financial Condition**

RPMG does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because RPMG does not serve as a custodian for client funds or securities and does not require prepayment of fees six months or more in advance.

## Item 19 Requirements for State Registered Advisers

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### **Management Biographical Information**

Refer to Item 2 or the Part 2B Supplement for management person information. All material conflicts of interest are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

### **Outside Business Activities**

Associated persons spend approximately 60% of their time involved in LPL Financial related activities.

### **Performance-Based Fees**

Neither the Adviser nor any supervised person of the Adviser is compensated for advisory services with performance-based fees.

**Arbitration Claims, Litigation and Other Proceedings**

Neither the Adviser nor any management person has been found liable as a result of any arbitration claim, or civil, self-regulatory organization, or administrative proceeding.

**Relationships with Issuers of Securities**

Neither the Adviser nor any management persons has any relationships or arrangement with any issuer of securities.

**Brochure Supplement**  
(Part 2B of Form ADV)

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This brochure supplement provides information about Robert Cullen that supplements the Retirement Planning & Management Group brochure. You should have received a copy of that brochure. Please contact us if you did not receive Retirement Planning & Management Group's brochure if you have questions about the contents of this supplement.

Additional information is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

May 2013

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**Item 2 Educational Background and Business Experience**

Robert J Cullen, CFP<sup>®</sup>, AEP<sup>™</sup>

Educational Background: BA, Winona State University, Winona, MN

- Year of birth: 1949

**Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) 1989**

*Coursework*

To earn the certification recipients must meet the following requirements:

Complete courses that cover integrated financial planning topics such as:

- General principles of financial planning
- Insurance planning and risk management



- Employee benefits planning
- Investment planning
- Income tax planning
- Retirement planning
- Estate planning

### *Education*

In addition to completing the course-work an applicant must have a bachelor's degree, its equivalent or an advanced degree so long as it is from an accredited college or university. This is a requirement for certification but is not a requirement to take the examination.

### *Work Experience*

Applicants must supervise, directly support, teach or personally deliver all or part of the personal financial planning process to a client. Qualifying experience must fit within one or more of the six primary elements of the personal financial planning process described below:

- Establishing and Defining the Relationship with the Client – This includes explaining the issues and concepts related to the personal financial planning process, and clearly specifying the services the individual or firm will provide and the associated responsibilities.
- Gathering Client Data Including Goals – This includes interviewing or questioning the client about various aspects of their financial resources, obligations and expectations. It also involves helping to determine the client's goals, needs and priorities, assessing the client's values and attitudes and determining time horizons and risk tolerance.
- Analyzing and Evaluating the Client's Financial Status – This involves analyzing and evaluating client data such as current cash flow needs, risk management, investments, taxes, retirement, employee benefits, estate planning, and special needs.
- Developing and Presenting Financial Planning Recommendations and/or Alternatives – This process includes presenting and reviewing recommendations, working to ensure that the plan meets the goals and expectations of the client, and revising the recommendations as necessary.

- Implementing the Financial Planning Recommendations – This involves helping the client put the financial planning recommendations into action and may include coordinating with other professionals, such as accountants, attorneys, real estate agents, stockbrokers and insurance agents.
- Monitoring the Financial Planning Recommendations – This involves discussing with the client any changes in their personal circumstances, evaluating changing tax laws, and making recommendations based on new or changing conditions.

Applicants have five years from the date they pass the examination to satisfy the Bachelor's Degree and work experience requirements.

### *Standards of Professional Conduct*

Applicants are required to meet the CFP® Board's *Candidate Fitness Standards*, which describe conduct that: 1) is unacceptable and will always bar an individual from becoming certified; or 2) is presumed to be unacceptable and will bar an individual from becoming certified unless the individual successfully petitions the CFP® Board.

Before being authorized to use the CFP® certification marks, applicants and holders of the certificate must disclose any criminal, civil, self-regulatory organization or governmental agency inquiry, investigation or proceeding involvement. Applicants and holders must also acknowledge the right of the CFP® Board to enforce its *Standards of Professional Conduct*.

### *Continuing Education*

- Certificants are required to complete 30 hours of CE every two-year period ending the last day of the CFP® certificant's renewal month.
- 2 hours from a CFP® Board-approved program on CFP® Board's Code of Ethics and Professional Responsibility (Code of Ethics) and/or Financial Planning Practice Standards.
- 28 hours from one or more of the accepted subject topics

## Accredited Estate Planner (AEP™) 2007

### *Education*

Applicants for the AEP™ designation, granted by the National Association of Estate Planners & Councils, must successfully complete two graduate courses through The American College, as follows:

Required Course:

- Advanced Estate Planning I

Elective Courses, select 1:

- Financial Statements and Business Valuation Analysis
- Advanced Estate Planning II
- Business Succession Planning I
- Business Succession Planning II
- Planning for Impact in the Context of Family Wealth
- Charitable Strategies
- Executive Compensation

Applicants may complete the graduate educational course requirements through other colleges, universities and schools of law, provided such colleges, universities and schools of law, and the educational courses through such institutions, meet the following criteria:

An MBA degree, in general, or MBA degrees with a concentration in finance, financial planning, or insurance, or graduate courses that are part of an MBA in accounting degree, or, MS degrees in accounting or taxation with business accreditation by AACSB (Association to Advance Collegiate Schools of Business).

Graduate courses that are part of a M.S. or Ph.D. in financial planning or financial services degree, if the program is a Registered Program with the Certified Financial Planner™ Board of Standards. For any courses through a School of Law as part of an LL.M. or J.S.D. degree with accreditation by the American Bar Association of the law school.

### *Credentials*

To be eligible to be considered for the AEP™ designation, the applicant must provide documentation of being licensed to practice law as an Attorney (JD) or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Certified Financial Planner (CFP®), or Certified Trust & Financial Advisor (CTFA), in any jurisdiction of the United States of America.

The applicant must be presently and significantly engaged in “estate planning activities” as an attorney, an accountant, an insurance professional and financial planner, or a trust officer.

### *Experience*

A minimum of five (5) years of experience engaged in estate planning and estate planning activities is required in one or more of the professional disciplines described above. To be exempt from the education requirements described below, an applicant must have a minimum of fifteen (15) years of experience engaged in estate planning and estate planning activities in one or more of the professional disciplines described above.

### *15 Years Experience Exemption*

AEP™ applicants who have at least fifteen (15) years of experience engaged in estate planning and estate planning activities in one or more of the professional disciplines described above are not required to take the educational course work and are exempt from the education requirements described in this section.

### *Membership*

AEP™ applicants are required to be members of, and continuously maintain membership in, an affiliated local or regional estate planning council where such membership is available.

### *Professional Standards*

An applicant must continuously be in good standing with the applicant’s respective professional organization and/or licensing authority. The applicant must sign a declaration statement to continuously abide by the NAEPC Code of Ethics.

### *Continuing Education*

The applicant must satisfy a minimum of thirty (30) hours of continuing education during the previous two calendar years, of which at least fifteen (15) hours must have been in estate planning. Applicants may be requested to produce documentation to substantiate any activity claimed.

#### Business Experience:

- LPL Financial, Registered Principal, 04/1992 to present
- Retirement Planning & Management Group, President, 04/1999 to present

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**Item 3 Disciplinary Information**

Robert Cullen does not have any legal or disciplinary events to disclose. Robert Cullen is not the subject of any pending legal, disciplinary or administrative proceedings.

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**Item 4 Other Business Activities**

Robert Cullen is a registered securities representative and investment adviser representative of LPL Financial a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), the Securities Investor Protection Corporation ("SIPC") and a registered investment adviser. Robert Cullen is also an insurance agent appointed with various insurance companies.

In these capacities Robert Cullen may recommend securities, insurance, advisory, or other products, and receive commissions and other compensation if products are purchased through any firms with which Robert Cullen is affiliated. Thus, a potential conflict of interest may exist between the interests of Robert Cullen and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Robert Cullen or affect any transactions through Robert Cullen if they decide to follow the recommendations.

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**Item 5 Additional Compensation**

Please refer to Item 4 - Other Business Activities.

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**Item 6 Supervision**

Robert Cullen is an officer of the Adviser and does not have a supervisor.

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**Item 7 Requirements for State-Registered Advisers**

Robert Cullen has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

Robert Cullen has never paid an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

Robert Cullen has not been the subject of any bankruptcy petition.