

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

Brochure Supplement – Information about Rick Cullen that supplements the RLC Capital Management Brochure.

Item 2 Educational Background and Business Experience

Rick Cullen was employed by First Regional Bank, Los Angeles, California as Vice President, Portfolio Manager in the Trust and Investment Division. He was in charge of individual client portfolios and retirement accounts as well as institutional accounts.

The Division had approximately \$350 million dollars under management

Prior to his employment at the bank he was a Portfolio Manager and Partner of Cullen, Fortier Asset Management for over 20 years. The firm was headquartered in Woodland Hills, California and had approximately \$100 million dollars under management.

Mr Cullen attended UCLA and received a BS degree in Finance. He also attended Glendale College of Law.

He is a Fellow of the Financial Analysts Federation and a member of the Los Angeles Society of Financial Analysts

Item 3 Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of ny person providing investment advice. No information is applicable to this item.

Item 4 Other Business Activities

Mr. Cullen is not engaged in any other investment related business or occupation

Item 5 Additional Compensation

Mr. Cullen does not receive any compensation for other investment related activities.

Item 6 Supervision

Not applicable at this time.

Item 7 Requirements for State-Registered Advisers

Not applicable at this time.