

BROCHURE SUPPLEMENT

Part 2B of Form ADV

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Robyn M. Fleischamel

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This brochure supplement provides information about Robyn M. Fleischamel that supplements the Frugal Financial Retirement Plan Services, LLC's ("Frugal Financial's") Brochure. You should have received a copy of that Brochure. Please contact our Chief Compliance Officer at 727-324-4000 if you did not receive Frugal Financial's Brochure or if you have any questions about the contents of this supplement. Thank you.

Additional information about Robyn M. Fleischamel is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robyn M. Fleischamel

Year of birth: 1985

Educational Background:

B.S. in Finance from the University of South Alabama

Business Background:

Employee Fiduciary, LLC (08/2008 to Present)

ITEM 3: DISCIPLINARY INFORMATION

Robyn M. Fleischamel, as a registered investment adviser, is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of her. However, Ms. Fleischamel has no applicable legal or disciplinary events required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Outside of her activities at Frugal Financial, Ms. Fleischamel currently serves as a Project Manager President of Employee Fiduciary, LLC ("Employee Fiduciary"), an affiliated company that provides recordkeeping and third-party administration services to qualified retirement plans.

To the extent Ms. Fleischamel recommends Frugal Financial clients to Employee Fiduciary (or vice-versa), this may be perceived as a conflict of interest because she may have an incentive to make such recommendation based on the compensation she may receive rather than on a client's needs. Clients are not obligated to follow or implement such recommendations and have the option to use (or not use) any particular firm of their choice.

Ms. Fleischamel spends approximately 20% of her time engaged in this outside business activity. A material portion of Ms. Fleischamel's income is derived from her activities at Employee Fiduciary, and her workday is divided among her activities for Frugal Financial and Employee Fiduciary.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Fleischamel receives compensation from Employee Fiduciary for her services as Project Manager, which represents approximately 20% of her annual income.

Ms. Fleischamel does not receive any other outside economic benefit from someone who is not a client for providing advisory services.

ITEM 6: SUPERVISION

Ms. Fleischamel is supervised by Eric C. Droblyen, the Managing Member and Chief Compliance Officer of Frugal Financial. Mr. Droblyen is responsible for all advice provided to clients. Mr. Droblyen may be contacted at 727-324-4000 or eric@employeebeneficiary.com.