

BROCHURE SUPPLEMENT

Part 2B of Form ADV

November 25, 2014

Eric C. Droblyen

Frugal Financial Retirement Plan Services, LLC

11300 4th Street North, Suite 180

Saint Petersburg, FL 33716

Phone: 727-324-4000

www.frugalfinancial.com

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

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Eric C. Droblyen

Year of birth: 1972

Educational Background:

B.S. in Accounting from the University of Akron

Business Background:

Employee Fiduciary, LLC (04/2009 to Present)
Aegis Retirement Plan Services, LLC (04/2008 to 04/2009)
ASPIre Financial Services, LLC (07/2007 to 04/2008)
Aerojet, LLC (10/2006 to 07/2007)
Deloitte & Touche (04/2006 to 10/2006)
Ceridian (02/2004 to 04/2006)
MetLife (11/2002 to 02/2004)

ITEM 3: DISCIPLINARY INFORMATION

Eric C. Droblyen, 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 him. However, Mr. Droblyen has no applicable legal or disciplinary events required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Outside of his activities at Frugal Financial, Mr. Droblyen currently serves as 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 Mr. Droblyen recommends Frugal Financial clients to Employee Fiduciary (or vice-versa), this may be perceived as a conflict of interest because he may have an incentive to make such recommendation based on the compensation he 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 a firm of their choice

Mr. Droblyen spends approximately 50% of his time engaged in this activity. A material portion of Mr. Droblyen's income is derived from his activities at Employee Fiduciary and his workday is divided among his activities for Frugal Financial and Employee Fiduciary.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Droblyen receives compensation from Employee Fiduciary, LLC for his services as President, which represents approximately 50% of his annual income.

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

ITEM 6: SUPERVISION

Mr. Droblyen is the Managing Member and Chief Compliance Officer of Frugal Financial. In this capacity, Mr. Droblyen is responsible for all advice provided to clients. Mr. Droblyen may be contacted at 727-324-4000 or eric@employeefiduciary.com.

ITEM 7: REQUIREMENTS FOR STATE ADVISERS

As a state-registered investment adviser, Frugal Financial Retirement Plan Services, LLC, is required to disclose all material facts regarding certain arbitration, civil, self-regulatory organization, or administrative proceedings involving its supervised persons. Eric C. Droblyen has no information required to be disclosed under this Item.