

BROCHURE SUPPLEMENT

Part 2B of Form ADV

November 14, 2014

Stephen Joel Switzer

Frugal Financial Retirement Plan Services, LLC

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

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen J. Switzer

Year of birth: 1984

Educational Background:

BSBA in Accounting from the University of South Alabama 2013

Business Background:

Employee Fiduciary, LLC (07/2014 to Present)

ITEM 3: DISCIPLINARY INFORMATION

Stephen J. Switzer, 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. Switzer 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. Switzer currently serves as a Sales Representative for Employee Fiduciary, LLC ("Employee Fiduciary"), an affiliated company that provides recordkeeping and third-party administration services to qualified retirement plans.

To the extent Mr. Switzer 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 firm of their choice.

Mr. Switzer spends approximately 50% of his time engaged in this outside business activity. A material portion of Mr. Switzer'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. Switzer receives compensation from Employee Fiduciary for his services as Sales Representative, which represents approximately 50% of his annual income.

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

ITEM 6: SUPERVISION

Mr. Switzer 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 727-324-4004 or eric@employeebeneficiary.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. Stephen J. Switzer has no information required to be disclosed under this Item.