

Retirement Capital Management, LLC

SEC Registered Investment Adviser

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Larry E. Crocker

Chief Executive Officer/Chairman of the Board
Chief Compliance Officer

Form ADV Part 2B
Brochure Supplement
March 2022

This document provides information about Larry E. Crocker that supplements the Retirement Capital Management, LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mr. Larry Crocker, Chief Compliance Officer, at (615) 890-1000 if you did not receive our firm brochure or if you have any questions about the contents of this supplement.

Additional information about Larry E. Crocker is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov. 2

Item 2 - Educational Background and Business Experience

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Larry E. Crocker

Year of Birth: 1963

CRD Number: 2674217

Educational Background

- Accredited Investment Fiduciary Analyst (AIFA)¹, Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) Company
- Plansponsor Retirement Professional (PRP)⁴, Plan Sponsor Institute®
- Professional Plan Consultant (PCP)⁵, Fiduciary360
- Registered Fiduciary (RF)⁶, Dalbar, Inc.
- Global Financial Steward (GFS)⁷, 3ethos
- Certified Plan Fiduciary Advisor (CPFA)⁸, National Association of Plan Advisors
- Certified Behavioral Finance Analyst (CBFA)⁹, Allianz Global Investors Center for Behavioral Finance
- L5¹⁰, Member, Behavioral Governance Society, 3ethos
- Life, Accident and Health Insurance Agent License¹¹, Tennessee Department of Insurance
- Investment Company Products/Variable Contracts Representative Examination¹¹/FINRA Series 6 (Inactive)
- General Securities Representative Examination¹¹/FINRA Series 7
- Uniform Securities State Agent Law Examination¹¹/NASAA Series 63

Business Experience

- Retirement Capital Management, LLC (2012-Present)
Murfreesboro, TN
Chief Executive Officer/Chairman of the Board/Chief Compliance Officer/Investment Adviser Representative
- Fiduciary Compliance Corporation (2007-Present)
Murfreesboro, TN
Chief Executive Officer
- Fiduciary Consulting Group, Inc. (2004-Present)
Murfreesboro, TN
Founder/Chief Executive Officer/Fiduciary Consultant
- Crocker Enterprises, LLC (2001-Present)
Murfreesboro, TN

Item 3 - Disciplinary Information

Registered investment advisers are required to disclose certain material facts regarding any criminal, civil, legal or industry/professional association disciplinary event that would be material to your evaluation of each officer or a supervised person providing investment advice. No material reportable information is applicable to this section for Mr. Crocker.

Item 4 - Other Business Activities

Firms must disclose the various outside business activities an associated person may serve. Mr. Crocker will disclose, in advance of and throughout the engagement, the capacity in which he is serving a client, to include the potential or actual conflict of interest the role or service to be provided may incur.

Mr. Crocker serves as Founder, Chief Executive Officer and Consultant with Fiduciary Consulting Group, Inc., a Murfreesboro, TN compliance consulting firm. This activity may involve up to 65% of his time during business hours.

Mr. Crocker serves as Chief Executive Officer with Fiduciary Compliance Corporation, a Murfreesboro, TN technology systems company. This activity may involve up to 10% of his time during business hours.

Mr. Crocker serves as Secretary of Crocker Enterprises, LLC, a Murfreesboro, TN family real estate entity. This activity may involve up to 5% or less of his time during business hours.

Item 5 - Additional Compensation

Mr. Crocker is not compensated for advisory services involving performance-based fees, and firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

Item 6 - Supervision

Mr. Crocker services in multiple capacities, including Chief Compliance Officer for Retirement Capital Management, LLC and performs all supervisory duties for his firm. It is recognized there is an inability to segregate certain duties which may potentially create conflicts of interest; however, policies and procedures to ensure appropriate recordkeeping and oversight. Questions relative to the firm, its services or this Form ADV Part 2B may be made to the attention of Mr. Crocker at (615) 890-1000.

Additional information about the firm, other advisory firms, or an associated investment adviser representative, including Mr. Crocker, is available online at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD/CRD number. The IARD number for Retirement Capital Management, LLC is 166609. You may also search Mr. Crocker by name or his CRD number, which is 2674217. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling a state securities administrator office.

¹ The Accredited Investment Fiduciary Analyst (AIFA®) holder denotes the successful completion of a specialized program on investment fiduciary standards of care and ISO assessment procedures, the passing of a comprehensive examination, as well as meeting the designation's education and professional experience prerequisites. The AIFA designee holds the knowledge necessary to understand and implement a prudent process for Investment Stewards, Investment Advisors and Investment

Managers, and can perform fiduciary assessments to verify or certify an entity's conformity to CHEX's Global Fiduciary Standard of excellence. The AIF and AIFA marks are held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) Company.

⁴ The PLANSPONSOR® Institute, the education arm of PLANSPONSOR®, established the PLANSPONSOR® Retirement Professional (PRP) designation as the industry benchmark for establishing retirement plan sales and service expertise. Financial professionals who have earned the PRP designation have demonstrated the level of experience, expertise, and commitment that can help make your retirement plan live up to its potential. To earn the PRP designation, a candidate must satisfy requirements involving:

- **Professional Experience** – A successful candidate must have five years of direct retirement industry sales, service and/or support experience. The PRP Advisory Board will evaluate each candidate's years of experience to determine whether they are of an appropriate nature.
- **Online Coursework** – A successful candidate must attend online web-based courses hosted by PLANSPONSOR® Institute, and complete associated pre-tests. Both the online coursework and pre-tests are designed to prepare candidates for the instructor led training session and final examination.
- **Instructor-Led Training Session**-A PRP candidate must attend an instructor-led, multiple-day training session on dates and at a location predetermined by PLANSPONSORs Institute, and, if applicable, a sponsoring organization. This instructor-led training is designed to be very "interactive," and will feature case studies and group best practices exercises.
- **Final Examination**-Each candidate must sit for a proctored, 100-item final examination held at the conclusion of the multiple-day training session and obtain a passing score of 70% or better.
- **Professional Reference**-Each PRP candidate must submit a letter of reference from a superior that attests to his or her qualifications for certification.
- **Signed Ethics Statement**-Each PRP candidate must sign the PLANSPONSOR Institute's PRP Code of Ethics to verify that the individual pledges to maintain a high standard of conduct, competency, knowledge, professionalism, integrity, objectivity, and responsibility is the practice of his or her profession.
- **Continuing Education**-On an ongoing basis, over a two-year cycle, PRPs must participate in PLANSPONSORs Institute sanctioned web-based presentations and conferences and accrue a specified number of continuing education credits.

⁵The Professional Plan Consultant (PPC) designation is awarded to those who successfully complete the 401k Service Training Program.⁵ This designation, administered by Fiduciary360, signifies a commitment to education and service excellence in the qualified plan industry. The 401k Service Training Program is the only course that sets service standards in the retirement plan industry and imparts professionals not only with the knowledge, but the tools needed to meet (and exceed) those standards.

Curriculum

To earn the PPC designation, a candidate must satisfy requirements involving the following:

- Professional Experience- A successful candidate must have three years of financial industry sales, service, and/or support experience
- Coursework- APPC candidate must attend either the instructor-led, multiple-day training session accredited by Robert Morris University or complete the online training program to gain a comprehensive understanding of the issues faced by plan sponsors, how to identify shortfalls in an employer-sponsored plan, and how successfully to address plan management issues
- Examination - Each candidate must sit for a 50-question, multiple choice examination held at the end of the training program, and obtain a passing score of 70% or better

Additional Requirements

Once accredited, PPC designees have the following obligations:

- They must sign the Financial Service Standards Code of Ethics to verify that the individual pledges to maintain a high standard of conduct, competence, knowledge, professionalism, integrity, objectivity, and responsibility in the practice of his or her profession
- They must complete 12 continuing education credits every two years
- They must submit an accreditation application and pay annual designation dues

⁶The Registered Fiduciary™ (RF™) certification identifies financial professionals that have achieved pertinent academic qualifications and licenses, learned required practices, and have passed a background check. The RF™ certification prepares a candidate to comply with the regulatory requirements of acting as a fiduciary under current laws. The RF™ certification is continuously being updated to reflect the most recent regulatory, marketplace and technology changes.

This fiduciary standard distinguishes RF™ designated professionals as having met the highest standard in the financial industry. All valid certified RF™ are listed on the Registry of Fiduciary Professionals. RF™ certifications are further defined by specialties. Each designee has one or more specialties that identify the services that he/she is qualified to provide. Specialties currently include:

- RR® - General Practitioner RF™ - Financial Planner RF™ - 401(k) Plan Adviser
- RF™ - 401(k) Participant Adviser (Replaces designation in the FAN program RF™ -IRA Specialist
- RFTM - Wealth Manager
- RFTM- Foundation/Endowment Adviser

RF™ Requirements

- Background Check
- Academic & Licensing Training
- Testing
- Complaints
- Continuing Education (2 to 5 hours per year)
- Annual Renewal

⁷The GFS designation, which is based on leadership, stewardship, and governance, is a 15-hour program provided by 3ethos and includes a blended learning format. The Certificate in Global

Financial Steward studies designation, however, designees must: (1) complete another industry-related professional designation; such as: CFP, CFA, CIMA, AIF, AIFA or any of the designations awarded by The American College® or the College of Financial Planning®; or (2) completed a graduate degree in business, law, finance, or economics; or (3) if the candidate does not meet the above requirements, complete an additional eight hours of fiduciary studies from one of the following six practice areas: retirement planning; wealth management; financial planning; health care and special needs planning; trusteeship (foundations/endowments) or insurance planning. Continuing education requirements require that every two years the GFS designee undergo a peer review plus complete 15 hours of approved coursework.

⁸ The Certified Plan Fiduciary Advisor (CPFA) credential is sponsored by the National Association of Plan Advisors and had been developed in order to demonstrate an associate's knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. There are no experiential requirements; however, candidates must pass a 75-question test within a three-hour timeframe. In order to maintain the designation, the designee must earn 20 continuing education (CE) credits every two-year cycle. Two of the 20 CE credits must be on ethics and or professionalism topics.

⁹ The Certified Behavioral Finance Analyst designation program (CBFA™) was developed by the Allianz Global Investors Center for Behavioral Finance. This training provides designees with the expertise necessary to apply practical behavioral finance solutions to improve defined contribution plans.

¹⁰ L5 is a one-day orientation to prepare professionals to become members of the Behavioral Governance Society. The mission of the Society is to accelerate the development of key decision-makers that are serving in critical leadership and stewardship roles.

¹¹ FINRA, NASAA and state insurance examinations are "criterion based;" candidates who pass the exam are considered to have met the minimum competency level. The completion of a securities or insurance industry examination does not constitute or imply a person is "approved" or "endorsed" by a securities regulatory organization, nor by state securities or insurance commissioners.