

UNITED STATES OF AMERICA  
before the  
SECURITIES AND EXCHANGE COMMISSION

SECURITIES ACT OF 1933  
Release No. 10045 / February 23, 2016

SECURITIES EXCHANGE ACT OF 1934  
Release No. 77215 / February 23, 2016

INVESTMENT ADVISERS ACT OF 1940  
Release No. 4340 / February 23, 2016

Admin. Proc. File No. 3-16354

In the Matter of

RICHARD HAMPTON SCURLOCK, III, and  
RTAG INC. D/B/A RETIREMENT TAX ADVISORY GROUP

NOTICE THAT INITIAL DECISION HAS BECOME FINAL

The time for filing a petition for review of the initial decision in this proceeding has expired. No such petition has been filed by Richard Hampton Scurlock, III, or RTAG Inc. d/b/a Retirement Tax Advisory Group and the Commission has not chosen to review the decision on its own initiative.

Accordingly, notice is hereby given, pursuant to Rule 360(d) of the Commission's Rules of Practice,<sup>1</sup> that the initial decision of the administrative law judge has become the final decision of the Commission with respect to Richard Hampton Scurlock, III, and RTAG Inc. d/b/a Retirement Tax Advisory Group.<sup>2</sup> The orders contained in that decision are hereby declared effective. The initial decision ordered that, a) pursuant to Section 21C of the Securities Exchange Act of 1934, Richard Hampton Scurlock, III, and RTAG Inc. d/b/a Retirement Tax Advisory Group cease and desist from committing or causing any violations or future violations of Section 15(a) of the Exchange Act; b) pursuant to Section 21B(e) and 21C(e) of the Exchange Act, Richard Hampton Scurlock, III, and RTAG Inc. d/b/a Retirement Tax Advisory Group, jointly and severally, disgorge \$15,000 plus prejudgment interest; c) pursuant to Section 21B of

<sup>1</sup> 17 C.F.R. § 201.360(d).

<sup>2</sup> *David B. Havanich, Jr., Carmine A. DellaSala, Matthew D. Welch, Richard Hampton Scurlock, III, RTAG Inc. d/b/a Ret. Tax Advisory Grp., Jose F. Carrio, Dennis K. Karasik, Carrio, Karasik & Assocs., LLP, and Michael J. Salovay*, Release No. 935 (Jan. 4, 2016), 113 SEC Docket 04, 2016 WL 25746.



the Exchange Act, Richard Hampton Scurlock, III, and RTAG Inc. d/b/a Retirement Tax Advisory Group, jointly and severally, pay a civil money penalty of \$15,000; and d) pursuant to Section 15(b)(4) and (6) of the Exchange Act and Section 203(e) and (f) of the Investment Advisers Act of 1940, Richard Hampton Scurlock, III, and RTAG Inc. d/b/a Retirement Tax Advisory Group are censured for violating Exchange Act Section 15(a).

For the Commission, by the Office of the General Counsel, pursuant to delegated authority.

Brent J. Fields  
Secretary