



BROCHURE

Cambridge Retirement Partners

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March 2024

This Brochure provides you with information about the qualifications, business practices, and advisory services of Cambridge Retirement Partners. It contains information that you should consider before becoming a client of our firm.

The information contained herein has not been approved or verified by any governmental authority. Our firm is an Investment Adviser Firm registered with the United States Securities and Exchange Commission. . Registration does not imply a certain level of skill or training, only that we have filed the appropriate registration documents in the appropriate jurisdictions and with the respective governmental entities.

Additional information about Cambridge Retirement Partners can be found on the Investment Adviser Public Disclosure Website at www.adviserinfo.sec.gov. You can search this site by using Cambridge Retirement Partners' IARD No. 148889.

The Brochure Supplements for the Investment Adviser Representatives of our firm begin after page 13 of this document.

MATERIAL CHANGES (Item 2)

Material Changes Since Last Update

Since our last annual update in March 2023, we have made the following changes due to our transition to registration with the SEC in May 2022:

- *Removed Item 19, Requirements for State-Registered Advisers from page 13*
- *Removed Item 7, Requirements for State-Registered Advisers from the Part 2B Brochure Supplements of Raymond Cornelius and Robert Noble*

Full Brochure is Available

The foregoing is a summary of the material changes in the amendment to our Firm Brochure dated March 2024. If you have any questions, or would like a full copy of our Brochure, please contact us by phone at 404-594-401k (Office) or by email to raymond@cambridgewa.com.

Additional information about Cambridge Retirement Partners can be found on the Investment Adviser Public Disclosure Website at www.adviserinfo.sec.gov. Cambridge Retirement Partners' CRD/IARD No. is 148889.

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ADVISORY BUSINESS (Item 4)

About Our Business

Cambridge Retirement Partners (hereinafter, “we”, “our”, or the “Firm”) is a wealth management firm that provides investment management and comprehensive retirement plan advisory and consultation services. Cambridge Retirement Partners is the trade name for Cambridge Wealth Advisors LLC, a Georgia limited liability corporation that was founded in 2008. Raymond N. Cornelius and Robert A. Noble are the principal owners of the firm; both own equal interest. Raymond N. Cornelius is the Chief Compliance Officer. Mr. Cornelius and Mr. Noble are both Investment Adviser Representatives of the firm.

Types of Advisory Business

Our services encompass Investment Management and comprehensive Retirement Planning Services. We provide investment management services to Individuals, High Net-Worth Individuals, Corporations, Banking and Thrift Institutions, and Other Business Entities. We also provide planning and consultation services to Pension & Profit Sharing Plans (sponsors and participants), including but not limited to 403(b) and 401(k) plans. While we may provide advice regarding any matter relative to securing your financial goals, our services focus primarily on assisting you with retirement planning and preparation. Additional details regarding our advisory services are as follows:

Investment Management Services

Our investment management services encompass portfolio construction, establishing or revising your current asset allocations, and other investment management strategies to meet your investment goals and objectives. Our advice regarding securities includes Equities (Listed and Over-the-Counter), Mutual Funds, U.S. Government Securities, and Bonds.

Retirement Planning & Consultation Services

Cambridge Retirement Partners retirement planning and consultation services consist of assisting individuals and retirement plan participants in formulating and managing their retirement goals. In doing so, we may prepare comprehensive retirement plans; these plans may include information regarding retirement readiness, income replacement options, or other financially related matters. We also provide advice regarding the investment options available through your retirement plan. We will consult with you regarding model portfolio options for your specific financial situation and proper asset allocations to meet your financial and retirement goals.

Retirement Plan Advisory Services

We serve as an ERISA fiduciary adviser to retirement plans (sponsors and participants). We advise retirement plan sponsors regarding investment strategy by conducting investment performance reviews and making recommendations to ensure conformance with the retirement plan’s investment policy statement. We also provide retirement plan management, ongoing monitoring, and third-party administrative services. These services may be combined or provided separately. The retirement plan sponsor may also request that we assist in organizing plan enrollment meetings and conduct investment education seminars for participants. In conjunction with educational services, we assist retirement plan participants (and beneficiaries) in understanding investment options offered by the plan as well as providing advice regarding selection and allocation of investment choices within the retirement plan.

Tailored Services

Our services are based on the individual needs of our clients after a thorough assessment of their goals, objectives, investment horizon, and risk tolerance. Clients may impose restrictions on investing in certain asset classes or any specific types of securities by advising their investment adviser representative of such restrictions.

Wrap Fee Programs

Cambridge Retirement Partners is not a sponsor of, or participant in, any Wrap Fee Program(s).

Assets under Management

Cambridge Retirement Partners manage \$4,400,999 in assets on a discretionary basis and \$166,676,031 on a non-discretionary basis. Our Assets under Management figure of \$171,077,030 is based on calculations as of January 31, 2024.

FEES AND COMPENSATION (Item 5)

Advisory Fees

Cambridge Retirement Partners earns its fees and compensation by managing investments, providing planning and consultation services and advising retirement plans. Our fee schedules are as follows:

Investment Management Fees

Our investment management fees (Retail Advisory Fee Schedule) are assessed at an annual rate of up to 2%. The fees are based on the value of the assets under management and the level of complexity involved in managing the assets. Our investment management fee schedule is negotiable and the final fee, as agreed upon, will be outlined in our advisory agreement.

Sample Fee Calculation

(Based on Annual Rate of 2%)

Investments of \$1,250,000

Quarterly fee of \$6250 or Annual Fee of \$25,000

Retirement Planning & Consultation Fees

We earn hourly fees at a rate of up to \$750.00 per hour for retirement planning & consultation services. The hourly rate is based on the duration or frequency of the consultation sessions, the complexity of the financial matter (i.e., whether extensive research is involved, etc.), or the details included in a written retirement/financial plan. The hourly rate is negotiable and the final rate, as agreed upon, will be outlined in our advisory agreement.

Retirement Plan Advisory Fees

(a) Management Fees

Our management fees for retirement plan advisory services are assessed at an annual rate of up to 2%. The fees are based on the value of the assets under management and the level of complexity involved in managing the assets. These fees may be allocated separately or collectively among different plan advisory and plan participant services. Management fees are negotiable and the final fee, as agreed upon, will be outlined in our advisory agreement.

(b) Consultation fees

Depending on the nature of the advice, retirement plan advisory services may also encompass consultation services at an hourly rate of up to \$750.00 per hour. The rate may vary based on whether the consultation sessions are for plan sponsor guidance or general information services for its participants.

Billing Procedures

Cambridge Retirement Partners' billing procedures for advisory fees are as follows:

Investment Management Service Fees

Fees for investment management services are billed in advance at either monthly or quarterly intervals. The fee assessment is a percentage of assets under management based on the value of the account as of (1) close of trading on the last business day of the preceding month, or (2) close of trading on the last business day of the preceding quarter. The quarterly billing periods are January 1, April 1, July 1, and October 1, and monthly billing periods follow correspondingly. Unless clients request otherwise, the Firm generally receives written authorization to deduct advisory fees directly from clients' account(s).

Retirement Planning & Consultation Fees

Retirement and Financial Planning fees are billed at an hourly rate and payable upon delivery of written plan or completion of consultation session(s).

Retirement Plan Advisory Service Fees

Fees for management services to Retirement Plan Sponsors and Participants are billed either monthly or quarterly in advance. The fee assessment is based on the types of services provided and may be a percentage (or incremental percentages) of assets under management. The asset value is based on the value of the account as of (1) close of trading on the last business day of the preceding month, or (2) close of trading on the last business day of the preceding quarter. The quarterly billing periods are January 1, April 1, July 1, and October 1, and monthly billing periods follow correspondingly. Plan sponsors generally provide written authorization for the Firm to deduct advisory fees directly from plan assets. Advisory fees for consultative services to Plan Sponsors and Participants are billed at an hourly rate and are payable upon completion of consultation session(s). Generally, these fees are by agreement authorized for deduction from plan assets.

Other Fees & Expenses

Clients will also incur additional fees and expenses related to management of investments and advisory service provisions. These fees may include but are not limited to no-load mutual fund ticket charges, brokerage transaction costs, deferred sales charges on previously purchased mutual funds, IRA maintenance fees and other legal or transfer fees. The broker-dealers, mutual fund companies, other custodians, and record keepers, who provide services for your account charge these fees ("third party fees"), and clients are responsible for payment of all third-party fees and expenses. It is important to note that the advisory fees paid to Cambridge Retirement Partners are separate and distinct from the maintenance fees and transaction expenses charged by these third parties. Please refer to Item 12, Brokerage Practices for more information regarding our brokerage/account custodian(s).

Refund Policy

Clients who do not receive this Brochure at least 48 hours in advance of signing the advisory agreement are afforded the right to terminate their agreement within five (5) days, without penalty. Upon expiration of the five (5) day period, either party may terminate the advisory agreement by providing ninety (90) days written notice to the other party. Upon termination of account, any prepaid, unearned fees will be assessed pro-rata and refunded promptly, and any earned, unpaid fees will be collected prior to disbursement of funds. In the event Firm is unable to deduct final fees from account, the Firm will transmit an invoice to client, which is due upon client's receipt.

Other Compensation

Neither Cambridge Retirement Partners nor its investment adviser representatives accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds. The investment adviser representatives of the Firm are not registered in any investment sales capacity.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT (Item 6)

We do not charge performance-based fees and do not conduct side-by-side management.

TYPES OF CLIENTS (Item 7)

Cambridge Retirement Partners manages wealth portfolios of different types of clients. We generally provide advice to Individuals, High Net-Worth Individuals, Banking & Thrift Institutions, Pension & Profit-Sharing Plans, Corporations, and Other Business Entities.

There is a minimum family of investment accounts value of \$1,000,000. The minimum may be waived based on the complexity of the situation, needs of the client, and other criteria at the sole discretion of the Firm.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS (Item 8)

Methods of Analysis and Investment Strategies

Cambridge Retirement Partners utilize a variety of methods to analyze securities including charting, fundamental, technical, and cyclical analyses. Our main sources of information include, but are not limited to financial newspapers and magazines, inspection of corporate activities, research materials prepared by others, and annual reports, prospectuses, and corporate filings with the SEC.

We employ fundamental analysis as our primary method for analyzing securities to achieve the investment objectives and goals of our clients. Fundamental analysis consists of analyzing financial statements of companies, calculating financial ratios, and reviewing cyclical trends of industries in conjunction with monetary policy indicators to assess the overall performance and profitability of companies. We may also employ technical analysis to analyze securities.

The investment strategies of Cambridge Retirement Partners consist of long-term growth strategies. Our general recommendations consist of long-term, buy-hold strategies coupled with short-term purchases and moderate trading. The practice of trading frequently, can affect investment performance, particularly through greater brokerage costs and underlying tax implications. Our firm does not make a practice of recommending short sales, margin transactions, or options writing strategies but will employ these strategies upon the request of our clients. Short-term trading, short sales, margin transactions, and options writing generally hold greater risk and clients should be aware that utilizing these strategies increases the risk of loss of principal investment.

Material Risks of Methods of Analysis and Investment Strategies

Cambridge Retirement Partners utilize common analysis methods and investment strategies, and even so, there remains some level of material risk. We primarily utilize fundamental analysis methods that measure the risks of companies by formulating assumptions based on historical financial representations. Although we use valid data sources, examine financial ratios extensively, refer to economic indicators, and review the implications of monetary policy, our strategies are implemented as a result of the assumptions derived from the analysis of historical data. This is a material risk of utilizing the fundamental analysis method. Accordingly, we want you to be aware that the results of investment strategies derived from this method of analysis are not guaranteed, and past performance of investment is not indicative of future financial returns.

Analogous risks also exist with respect to analyzing securities and implementing advice and strategies based on technical analysis. Although technical analysis is not our primary method of analysis, we may at times utilize it to evaluate the future profitability of holdings. Technical analysis relies on appraisal of trends in current market conditions to make interpretations about future price trends of a company's securities or stock market composites. We may use charts, moving averages and trading volumes to formulate and implement investment strategies. Due to the unique trends in the market, technical analysis may not always yield a productive investment strategy. Furthermore, the results of investment strategies derived from this method of analysis are not guaranteed and the material risk involves inaccuracy in future performance predictions.

Notwithstanding the method of analysis or investment strategy employed by our firm, the assets within your portfolio are subject to risk of devaluation or loss. Cambridge Retirement Partners wants you to be aware that there are many different events that can affect the value of your assets or portfolio including, but not limited to, changes in financial status of companies, market fluctuations, changes in exchange rates, trading suspensions and delays, economic reports, and natural disasters. While this information provides a synopsis of the events that may affect your investments, this is not an exhaustive listing. **We want you to understand that there are inherent risks associated with investing and depending on the risk occurrence, you may suffer LOSS OF ALL OR PART OF YOUR PRINCIPAL INVESTMENT.**

Recommendation of Specific Types of Securities

Cambridge Retirement Partners does not focus its advice on or make recommendations relative to any specific type of security. Our advisory services encompass an array of securities and investment vehicles.

DISCIPLINARY INFORMATION (Item 9)

Neither Cambridge Retirement Partners nor its management has been involved in legal or disciplinary events related to our advisory business.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS (Item 10)

Financial Industry Activities

Cambridge Retirement Partners is not a registered broker-dealer and does not have an application pending for registration as a broker-dealer. Additionally, none of the Firm's management persons or investment adviser representatives has dual registrations as, or pending applications for registrations as, registered representatives of a broker-dealer.

Financial Industry Affiliations

The Firm is not registered as a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor and does not have an application pending to register as such. Furthermore, none of Cambridge Retirement Partners management persons or investment adviser representatives has applications pending to register as associated persons of the foregoing entities.

Other Affiliations

We do not have a material arrangement or relationship with a related person that is a broker-dealer, municipal securities dealer, government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund), other investment adviser or financial planner, or futures commission merchant, commodity pool operator, commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer, sponsor or syndicate of limited partnerships.

Other Investment Advisers

We do not recommend or select other investment advisers for our clients.

CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING (Item 11)

Code of Ethics

Cambridge Retirement Partners and its management (collectively, "personnel") subscribe to a strict code of ethics. Our Code of Ethics conforms to investment advisory laws and regulations that require firms to act as fiduciaries in transactions with their clients. Our inherent fiduciary duty requires that we act solely in your best interest and adhere to standards of utmost integrity in our communications and transactions. This standard ensures that your interests are given precedence.

Accordingly, we have implemented extensive policies, guidelines, and procedures that promote ethical practices and conduct by all of our firm's personnel. The foregoing has been compiled and is collectively referred to as our Code of Ethics. We adopted our Code of Ethics to specify and prohibit certain types of transactions deemed to create conflicts of interest (or perceived conflicts of interest), as well as to establish reporting requirements and enforcement procedures relating to personal transactions by our personnel. Our Code of Ethics, which specifically deals with professional standards, insider trading, personal trading,

gifts and entertainment, and fiduciary duties, establishes our ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty, and trust. We will provide a copy of our complete Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

We do not recommend that clients buy or sell for their accounts, securities in which a related person may have material financial interest.

Personal Trading

Proprietary Trading

We may, at times, buy or sell securities for our own account that we have also recommended to clients. Cambridge Retirement Partners will always document any transactions that could be construed as conflicts of interest. To mitigate or remedy any conflicts of interest or perceived conflicts of interest, we will monitor trading reports for adherence to our Code of Ethics.

Simultaneous Trading

From time to time, the Firm and its representatives may buy or sell advisory products for their own accounts at or around the same time as clients. In any instance where similar securities are being bought or sold, we will uphold our fiduciary duty by always ensuring transactions are beneficial to the interest of our clients and in compliance with our Code of Ethics.

BROKERAGE PRACTICES (Item 12)

Selection and Recommendation

Cambridge Retirement Partners make selection of account custodians after evaluating several factors, these factors include, but are not limited to, relatively low fees and expenses, execution capabilities, reputation, access to securities markets, and expertise in handling brokerage support processes. Cambridge Retirement Partners currently utilizes TD Ameritrade Institutional (“TDAI”) to provide custodial services for its investment management accounts. By separate arrangements with Plan Sponsors, Charles Schwab & Co (“Schwab”) acts as custodian for retirement plan accounts. Both custodians are members of Financial Industry Regulatory Authority, Inc. (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). These qualified account custodians (i.e., broker-dealers) provide institutional advisory trading platforms for brokerage support and other custodial services to our firm. As a result of cost implications, operational support and custodial services, these broker-dealers receive preferential status in recommendation of custodians for our advisory transactions. Cambridge Retirement Partners reserve the right to use other or additional firms for brokerage and custodial services.

1. Soft Dollar Benefits

We do not receive research, or other products or services, (i.e., soft dollar benefits) from broker-dealers in exchange for placing trades or processing other securities related transactions.

2. Brokerage for Client Referrals

Our firm does not receive client referrals from broker-dealers or other third parties in exchange for using any particular broker-dealer or custodian.

3. Directed Brokerage

(a) As previously stated, the Firm will generally recommend certain broker-dealers or custodians to clients, but the decision regarding broker-dealer or custodian is a mutual agreement between our clients and the Firm that is made prior to or at the time of entering into the advisory agreement.

(b) Cambridge also permits clients to direct brokerage. If clients have their own preferred broker-dealer, we will notify the broker-dealer of our advisor-client relationship. Please be aware that when clients are permitted to direct brokerage, we may not be able to effect transactions in the most cost-effective manner. Furthermore, we may be limited in our ability to negotiate commissions and aggregate transactions, and clients may in turn incur greater costs associated with brokerage transactions.

Order Aggregation

We may at times aggregate orders for multiple advisory accounts in order to obtain the best pricing averages and minimize trading costs for our clients. Accordingly, our policies and procedures mandate allocating the orders to the appropriate client accounts as soon as possible thereafter and allocating transactions equitably. We have instructed our broker-dealer or custodian to process our clients' trades in the most cost-effective manner while securing quality of execution. The Chief Compliance Officer will review transactions periodically to detect and prevent excessive costs related to non-compliance with order aggregation procedures.

REVIEW OF ACCOUNTS (Item 13)

Periodic Reviews

Cambridge Retirement Partners criteria for reviewing client accounts are as follows:

Review of Investment Management Accounts

We review investment management client account activity on a quarterly basis. The assigned investment adviser representative (Raymond N. Cornelius or Robert A. Noble) conducts such reviews. Our reviews consist of determining whether portfolios and strategies continue to align with client's investment goals and objectives. If reallocation of investments is necessary, we may contact clients to sell underperforming investments or to buy new investments that are more appropriate for a client's investment goals and objectives.

Successive Retirement Planning & Consultation Sessions

We prepare the retirement or financial plans based on the financial data that clients provide to our firm. Our retirement and financial plans are updated at the client's request and election to do so. Once clients elect to update a retirement or financial plan, a new agreement that includes a summary of the additional services and the fees associated will be prepared. Information derived from client consultation sessions is reviewed as requested.

Retirement Plan Advisory Reviews

Our retirement plan advisory services are reviewed continually. We review the accounts of retirement plan sponsors and participants at least quarterly but definitely as needed to ensure that investments align with the plan's investment policies and management objectives.

Intermittent Review Factors

Intermittent reviews may be triggered by substantial market fluctuation, economic, business, or political events, or by changes in financial circumstances (such as retirement, termination of employment, relocation, or inheritance). Clients should contact the Firm to initiate an intermittent review upon the occurrence of any of the foregoing factors.

Clients are also advised to notify us promptly if there are any material changes in their financial situation, investment objectives, or in the event they wish to initiate or revise account restrictions.

Client Reports

We do not issue separate reports to clients regarding their accounts. Clients will receive statements at least quarterly from the account custodian detailing the account activity, holdings, and performance.

CLIENT REFERRALS AND OTHER COMPENSATION (Item 14)

Economic Benefits for Advisory Services

Cambridge Retirement Partners does not receive and does not have any arrangement to receive economic benefits (such as sales awards or other prizes) from any third party for providing investment advice or other advisory services to clients.

Compensation for Client Referrals

We do not compensate any person who is not a supervised person for client referrals.

CUSTODY (Item 15)

Custodian of Assets

Cambridge Retirement Partners does not hold physical custody of client funds or securities. We require that qualified account custodians hold client assets. For more information regarding our custodian(s), please review the Brokerage Practices section (Item 12). Our firm has indirect custody of client funds and securities because of our authorization and ability to deduct advisory fees directly from clients' accounts; nonetheless, we have implemented the safeguard requirements of state regulations by requiring safekeeping of your funds and securities by a qualified custodian.

Account Statements

The account custodian will send (by mail or electronically) monthly statements for each month in which there is activity (purchases or sells). If there is no activity during any month, clients will receive statements quarterly. Clients are advised to review these statements carefully; comparing asset values, holdings, and advisory fees on statement to that in previously received statements, transaction confirmations, and fee invoices.

INVESTMENT DISCRETION (Item 16)

Discretionary Authority

Generally, Cambridge Retirement Partners exercises discretionary authority in order to manage and direct the investments of clients' accounts. This authority is granted upon execution of our Investment Advisory Agreement. Discretionary authority is for the purpose of making and implementing investment decisions without prior consultation with clients. Investment decisions are made in accordance with the client's stated investment objectives and clients may at any time during our engagement, advise us in writing of any limitations on our authority. Clients may impose limitations on investing in securities in specific industries or countries, etc., and dollar amounts or percentage of, investments in the foregoing.

Standard Limitations

Our discretionary authority does not give authority to take or have possession of any assets in a client's account or to direct delivery of any securities or payment of any funds held in the account. Furthermore, our authority by agreement does not allow us to direct the disposition of such securities or funds to anyone except the account owner.

Non-Discretionary Authority

It is customary for our firm to exercise non-discretionary authority with respect to retirement plan investment management. Nonetheless, we may, in some instances, exercise discretionary authority upon the plan sponsor's request.

VOTING CLIENT SECURITIES (Item 17)

Our firm does not participate in proxy voting on behalf of clients. We may provide information for clarification of the issues presented in proxy solicitation materials; however, clients are responsible for casting their proxy votes. Clients are also responsible for directing other shareholder action items relative to mergers, acquisitions, tender offers, bankruptcy proceedings and other type events pertaining to the securities in the account. Clients will receive proxy solicitation and information regarding other shareholder action items, by mail or electronically, from the account custodian. Clients must follow the instructions for voting that is included with the mailing or electronic delivery.

FINANCIAL INFORMATION (Item 18)

Balance Sheet Requirement

Cambridge Retirement Partners does not require or solicit prepayment of more than \$500 in advisory fees per client, six (6) months or more in advance.

Discretionary Authority, Custody of Client Funds or Securities and Financial Condition

Cambridge Retirement Partners exercises both discretionary and non-discretionary authority with respect to supervising, managing, and directing the investments in client accounts. Additionally, we have indirect custody of client's funds or securities because of our authorization and ability to withdraw advisory fees directly from client accounts. More importantly, we do not have any financial condition that will impair our ability to meet our contractual commitments to clients.

Bankruptcy Petition Filings

Cambridge Retirement Partners has not been the subject of a bankruptcy petition at any time during the past ten (10) years however, a principal owner of the firm, Raymond N. Cornelius has been the subject of a bankruptcy petition. Please review Item 7 of the Mr. Cornelius' Brochure Supplement for additional details.

This Brochure supplement provides information about Investment Adviser Representative, Raymond N. Cornelius (CRD No. 2604874) that supplements the firm brochure of Cambridge Retirement Partners (IARD No. 148889). You should have received a copy of that brochure. Please contact Mr. Cornelius (contact information below), if you did not receive the Cambridge Retirement Partners Brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Adviser Representative, Raymond N. Cornelius (CRD No. 2604874) can be found on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. This website can be searched by using the investment adviser representative's CRD number (shown above).

BROCHURE SUPPLEMENT *for*

Raymond N. Cornelius

Cambridge Retirement Partners

1504 Cambridge Ave.
College Park, Georgia 30337
Phone: 404-594-401k
Fax: 877-292-5905

Firm Contact

Raymond N. Cornelius
Email: Raymond@cambridgewa.com

March 2024

BROCHURE SUPPLEMENT for Raymond N. Cornelius, CRD No. 2604874

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE (Item 2)

Cambridge Retirement Partners General Employment Requirements for Representatives

Cambridge Retirement Partners require that investment adviser representatives have at least, a 4-year college degree, 2 years relevant work experience in the securities industry, have taken and passed the appropriate state advisory exam.

Investment Adviser Representative's Information

Raymond N. Cornelius

Year of Birth: 1959

Educational Background

Georgia State University, Bachelor of Business Administration
Banking and Finance, (1984)

Business Experience

***Managing Partner, Investment Adviser Representative
& Chief Compliance Officer***

Cambridge Retirement Partners

2008 – Present

Financial Consultant

AXA-Equitable Advisors

2008 – 2008

Self-Employed (Family Business)

Academy Grill, LLC

2006 – 2008

District Vice President

UBS Financial Services, Inc.

2005 – 2006

Financial Consultant

Wachovia Securities

2003 – 2005

DISCIPLINARY INFORMATION (Item 3)

Criminal or Civil Actions

Raymond N. Cornelius does not have any criminal or civil actions that are material to a client's or prospective client's evaluation.

Administrative Actions or Proceedings

Raymond N. Cornelius does not have any administrative actions or proceedings that are material to a client's or prospective client's evaluation.

Self-Regulatory Organization (SRO) Proceedings

Raymond N. Cornelius does not have any self-regulatory organization proceedings that are material to a client's or prospective client's evaluation.

Professional Standards Violations

Raymond N. Cornelius does not have any professional standard violations.

OTHER BUSINESS ACTIVITIES (Item 4)

Investment Related

Mr. Cornelius is not actively engaged in any other investment related business.

Non-Investment Related

Raymond Cornelius is not actively engaged in any non-investment related business.

ADDITIONAL COMPENSATION (Item 5)

Economic Benefits from Third Parties

Raymond N. Cornelius does not receive any economic benefit from any third party for providing advisory services to its clients.

SUPERVISION (Item 6)

Firm Supervision

Raymond N. Cornelius is Managing Director, Investment Adviser Representative, and Chief Compliance Officer. As Chief Compliance Officer, Mr. Cornelius is responsible for supervisory activities of the Firm and administration of its operations. The Firm administers supervision through application of its written policies and procedures.

This Brochure supplement provides information about Investment Adviser Representative, Robert A. Noble (CRD No. 2311823) that supplements the firm brochure of Cambridge Retirement Partners (IARD No. 148889). You should have received a copy of that brochure. Please contact Mr. Cornelius (contact information below), if you did not receive the Cambridge Retirement Partners Brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Adviser Representative, Robert A. Noble (CRD No. 2311823) can be found on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. This website can be searched by using the investment adviser representative's CRD number (shown above).

BROCHURE SUPPLEMENT *for*

Robert A. Noble

Cambridge Retirement Partners

1504 Cambridge Ave
College Park, Georgia 30337
Phone: 404-594-401k
Fax: 877-292-5905

Email: Robert@cambridgewa.com

Supervisory Contact Information

Raymond N. Cornelius
Raymond@cambridgewa.com
Phone: 404-594-401k

March 2024

BROCHURE SUPPLEMENT for Robert A. Noble, CRD No. 2311823

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE (Item 2)

Cambridge Retirement Partners General Employment Requirements for Representatives

Cambridge Retirement Partners require that investment adviser representatives have at least, a 4-year college degree, 2 years relevant work experience in the securities industry, have taken and passed the appropriate state advisory exam(s).

Investment Adviser Representative's Information

Robert A. Noble
Year of Birth: 1969

Educational Background

University of Georgia, B.B.A., Banking and Finance (1992)

Business Experience

Managing Partner, Investment Adviser Representative

Cambridge Retirement Partners

(2009 – Present)

District Manager

AXA-Equitable Advisors

(2008 – 2009)

Consultant

Premiere Global Services

(2006 – 2008)

Consultant

Moreland Altobelli

(2005 – 2006)

Vice President

Smith Barney

(2001 – 2005)

DISCIPLINARY INFORMATION (Item 3)

Criminal or Civil Actions

Robert A. Noble does not have any criminal or civil actions that are material to a client's or prospective client's evaluation.

Administrative Actions or Proceedings

Robert A. Noble does not have any administrative actions or proceedings that are material to a client's or prospective client's evaluation.

Self-Regulatory Organization (SRO) Proceedings

Robert A. Noble does not have any self-regulatory organization proceedings that are material to a client's or prospective client's evaluation.

Professional Standards Violations

Robert A. Noble does not have any professional standard violations.

OTHER BUSINESS ACTIVITIES (Item 4)

Investment Related

Mr. Noble is not actively engaged in any other investment related business.

Non-Investment Related

Robert Noble is not actively engaged in any non-investment related business.

ADDITIONAL COMPENSATION (Item 5)

Economic Benefits from Third Parties

Mr. Noble does not receive any economic benefit from any third party for providing advisory services to its clients.

SUPERVISION (Item 6)

Firm Supervision

Raymond N. Cornelius, the firm's Chief Compliance Officer, supervises Robert A. Noble. The Firm administers supervision through application of its written policies and procedures. If you have questions regarding the supervisory procedures of the firm, you may contact Raymond N. Cornelius, Chief Compliance Officer by phone at 404-594-401k or by email to raymond@cambridgewa.com.