

**Part 2B of Form ADV: *Brochure Supplement***

**Kathleen E. Schroeder**

Risk Management Advisory Services, Inc.  
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This brochure supplement provides information about Kathleen E. Schroeder that supplements the Risk Management Advisory Services, Inc. brochure. You should have received a copy of that brochure.

Please contact Kathleen E. Schroeder if you did not receive Risk Management Advisory Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Kathleen E. Schroeder is available of the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Kathleen E. Schroeder is 2476975.

## **Item 2          Personal, Educational Background and Business Experience**

Full legal name:     Kathleen E. Schroeder

Title:                     Chief Compliance Officer and Vice President

Year of Birth:         1968

### **Education**

University of Pennsylvania, Bachelor of Arts in Classical Studies  
Graduated in 1990

### **Business Background:**

Risk Management Advisory Services, Inc. Chief Compliance Officer and Vice President  
09/2001 to present

Capitol Securities Management Incorporated, Registered Representative  
10/10 to present

Lincoln Financial Securities, Registered Representative  
03/2005 to 10/2010

Kings Management Company, Vice President  
05/1993 to present

SKS Plan Administrators, Administrative Associate  
05/1993 to present

Jefferson Pilot Securities Corporation, Investment Adviser Representative  
09/2000 to 01/2002

Hampton-Haddon Marketing Corp., Customer Service Representative  
07/1991 to 08/1993

## **Item 3          Disciplinary Information**

Ms. Schroeder does not have any history of disciplinary events.

#### **Item 4        Other Business Activities**

Ms. Schroeder, an officer of Risk Management Advisory Services, Inc. ("RMAS") is a registered representative of Capitol Securities Management Incorporated ("CSMI"), a FINRA registered broker-dealer and registered investment adviser firm.

Ms. Schroeder, in her separate capacity as a registered representative, will be able to effect securities transactions and will receive separate, yet customary compensation for effecting any securities transactions.

Additionally, RMAS may recommend the use of CSMI's advisory services when RMAS' proprietary advisory services are not suitable or upon client request.

CSMI's advisory services are provided for separate, yet typical compensation, from any advisory fees charged by RMAS. No RMAS advisory client is obligated to use any of CSMI's advisory services.

Ms. Schroeder, in her individual capacity, is an agent of various insurance companies and will therefore be able to receive separate, yet customary, commission compensation resulting from implementing product transactions on behalf of advisory clients.

Officers and/or employees of RMAS are also officers and/or employees of Kings Management Company (hereinafter "KMC"), an operating company through which associated individuals conduct business in their capacities as registered representatives of CSMI and/or insurance agents for various insurance companies.

No RMAS advisory client will be solicited to invest in KMC. RMAS advisory clients may also utilize the brokerage or insurance services offered by associated individuals through KMC. No RMAS advisory client is obligated to use any such services.

While these individuals endeavor at all times to put the interest of the clients first as part of RMAS' fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Ms. Schroeder, in her individual capacity, is an officer and/or employee of SKS Plan Administrators, Inc. (hereinafter "SKS"), a third party qualified plan administration firm. RMAS advisory clients may also be SKS clients. No RMAS advisory client is obligated to use any of SKS' services. RMAS will not solicit any advisory client to invest in SKS.

Ms. Schroeder may spend as much as 80% of her time with all of these related activities.

## **Item 5          Additional Compensation**

Officers and/or employees of RMAS may, from time to time, receive incentive awards for the recommendation/introduction of investment/insurance products. The receipt of this compensation may affect RMAS' judgment in recommending products to its clients.

While these individuals endeavor at all times to put the interest of the clients first as part of RMAS' fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

## **Item 6          Supervision**

As President of RMAS, Mr. Small is responsible for all supervision, formulation and monitoring of investment advice offered to clients. Mr. Small, along with Kathleen Schroeder, Chief Compliance Officer of RMAS, reviews and oversees all material investment policy changes and conduct periodic testing to ensure client objectives and mandates are being met.

## **Item 7          Requirements for State-Registered Advisers**

Kathleen Schroeder has never been the subject of a bankruptcy petition nor has she ever been involved in any of the following events:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - (a) an investment or an investment-related business or activity;
  - (b) fraud, false statement(s), or omissions;
  - (c) theft, embezzlement, or other wrongful taking of property;
  - (d) bribery, forgery, counterfeiting, or extortion; or
  - (e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - (a) an investment or an investment-related business or activity;
  - (b) fraud, false statement(s), or omissions;
  - (c) theft, embezzlement, or other wrongful taking of property;
  - (d) bribery, forgery, counterfeiting, or extortion; or
  - (e) dishonest, unfair, or unethical practices.