

Part 2B of Form ADV: *Brochure Supplement*

JAY RICHARD LABARRE

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This brochure supplement provides information about JAY LABARRE that supplements the Retirement Money Management Firm Brochure. You should have received a copy of that brochure. Please contact Robert Lee if you did not receive Retirement Money Management's Firm Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about JAY LABARRE is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Full Legal Name: JAY LABARRE **Born:** 1972

Education

- Graduated Gibbs High School
- Attended St. Petersburg College
- Completed CFP Educational Requirement, 2010

Business Experience

- Retirement Money Management, Financial Planner, 06/2014 to Present
- Cetera Advisor Networks LLC, Registered Representative & Investment Adviser Representative, 10/2017 to Present
- Girard Securities, Inc., Registered Representative, 06/2014 to 11/2017
- Lincoln Financial Advisors, Registered Representative, 05/2011 to 05/2014

Item 3 Disciplinary Information

JAY LABARRE has no disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

JAY LABARRE is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

JAY LABARRE is a registered representative with Cetera Advisor Networks LLC ("Cetera"), a registered broker-dealer and member of FINRA. In such capacity, Mr. LaBarre sells securities through Cetera and receives normal and customary commissions and other types of compensation, for example, mutual fund 12b-1 fees or variable annuity trails. The potential for receipt of commissions and other compensation when Mr. LaBarre acts as a registered representative creates an incentive to recommend investment products based on the compensation received, rather than the client's needs. However, Mr. LaBarre may only recommend securities and insurance products that he believes are suitable for clients.

Investment adviser representative of another investment adviser

Mr. LaBarre is currently licensed as an investment adviser representative of Cetera Advisor Networks, an SEC-registered investment adviser not affiliated with Retirement Money Management. The advisory services of Cetera are distinct from those provided by Retirement Money Management. If Mr. LaBarre were to provide advisory services on behalf of both Cetera and Retirement Money Management, a conflict of interest would be created by this arrangement to the extent that, among other things, Retirement Money Management could occasionally trade the same or similar securities in client portfolios that are traded by Cetera in its client portfolios. If this occurred, clients of Retirement Money Management might receive a better or worse price or execution than Cetera depending on the order of trade execution, the type of security traded and the broker-dealer used.

B. Non Investment-Related Activities

JAY LABARRE is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 Additional Compensation

JAY LABARRE does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Robert Lee

Title: President & Chief Compliance Officer

Phone Number: (941) 955-8163

Robert Lee is responsible for the supervision and monitoring of investment advice offered to advisory clients by Jay LaBarre. Robert Lee will review Jay LaBarre's personal securities transactions on a quarterly basis, oversee all material investment policy changes, and conduct periodic testing to ensure that client objectives and mandates are being met.

Item 7 Requirements for State-Registered Advisers

JAY LABARRE has never been the subject of a bankruptcy petition and has never been involved in any customer complaints or arbitrations.