

This brochure supplement provides information about Thaddeus Norman Toal Jr that supplements the RCS Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Thaddeus Norman Toal Jr if you did not receive RCS Financial Planning, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Thaddeus Norman Toal Jr is also available on the SEC's website at www.adviserinfo.sec.gov.

RCS Financial Planning, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Thaddeus Norman Toal Jr

Personal CRD Number: 4089665

Investment Adviser Representative

RCS Financial Planning, LLC
130 Admiral Cochrane Drive Suite 200
Annapolis, MD 21401
(410) 224-0097
ted@rcsplanning.com

UPDATED: 11/07/2018

Item 2: Educational Background and Business Experience

Name: Thaddeus Norman Toal Jr **Born:** 1970

Educational Background and Professional Designations:

Education:

Certificate Financial Planning, Florida State University - 2002

Bachelor of Science Interdisciplinary Studies, Towson University - 1993

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

11/2017 - Present	Managing Member & CCO RCS Financial Planning, LLC
11/2008 – 03/2018	Member Rockwood Wealth Management, LLC
02/2002 - 11/2008	Member Triton Wealth Management, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Thaddeus Norman Toal Jr is a personal investor in Robust Wealth; approximately 1.00%. He designs portfolios and do not receive compensation for his activities for Robust Wealth. Robust wealth is a trade monitoring and trade implementing service. RCS may direct clients to use their services. RCS always acts in the best interest of the client and clients are in no way required to use the services of any representative of RCS in connection with such individual's activities outside of RCS.

Thaddeus Norman Toal Jr is a personal investor in AssetBook; approximately .15%. Portfolio accounting that produces reports for client meeting. He does not receive any compensation. Clients do not pay any fee for the services provided by AssetBook.

Item 5: Additional Compensation

Thaddeus Norman Toal Jr does not receive any economic benefit from any person, company, or organization, other than RCS Financial Planning, LLC in exchange for providing clients advisory services through RCS Financial Planning, LLC.

Item 6: Supervision

As the Chief Compliance Officer of RCS Financial Planning, LLC, Thaddeus Norman Toal Jr supervises all activities of the firm. Thaddeus Norman Toal Jr's contact information is on the cover page of this disclosure document. Thaddeus Norman Toal Jr adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Thaddeus Norman Toal Jr has NOT been involved in any of the events listed below.

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.

B. Thaddeus Norman Toal Jr has NOT been the subject of a bankruptcy.