



American Retirement Planning Group Inc.

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FORM ADV PART 2A BROCHURE

This Firm Brochure ("brochure") provides information about the qualifications and business practices of American Retirement Planning Group, Inc. If you have any questions about the contents of this brochure, please contact us at (800) 530-8788. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

American Retirement Planning Group, Inc. is a Registered Investment Advisor. Registration with the United States Securities and Exchange Commission or any State Securities Authority does not imply a certain level of skill or training.

Additional information about American Retirement Planning Group, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Form ADV Part 2A requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes. Material changes relate to our policies, practices, or conflicts of interests.

There have been no material changes since the last annual update, dated May 1, 2019. However, other changes may have been made to this brochure. Consequently, we advise our clients to read this brochure in its entirety.

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Item 4 Advisory Business

A. Description of Advisory Firm

American Retirement Planning Group, Inc. (hereinafter referred to as “ARPG” or the “Firm”) was formed in 1991 and is an investment adviser registered with the Securities and Exchange Commission (hereinafter referred to as “SEC”). ARPG is incorporated in the State of Nevada. ARPG has two shareholders, Matthew Dahl and Dwight A. Machael who combined own 100% of the stock. No one outside the company owns stock. Both Matthew Dahl & Dwight A. Machael are Registered Principals of ARPG.

Listed below are the firm’s principal shareholders (i.e. those individuals and/or entities controlling 25% or more of this company),

- Matthew D. Dahl, Chief Investment Officer & Chief Compliance Officer

ARPG offers fee-based money management programs (listed below) in which we use our in-house Tactical Asset Allocation Management Program. Tactical Asset Allocation as defined by a Vanguard institutional research report is "a dynamic strategy that actively adjusts a portfolio strategic asset allocation based on short-term market forecasts." Tactical Allocation helps us identify when to reallocate your funds. We will work with mutual funds, annuities, stocks, bonds and insurance.

As of December 31, 2022, ARPG is managing \$165,198,922 on a discretionary basis and \$44,115,382 on a non-discretionary basis.

There are five advisory services offered. You can use more than one advisory service.

Investment Management Services Account Program

The Investment Management Services Account Program provides investment management of your assets through the application of our tactical asset allocation, as well as the provision of execution, clearing and custodial services through Pershing, LLC.

Investment Management Services Account Program can provides risk tolerance assessment on request, portfolio optimization, our discussions together regarding your investment objective, risk tolerance, investment time horizon, account restrictions, and overall financial situation, will help us construct a portfolio of investments for you. Our investments are not limited to any specific product or service and generally will include the following securities: mutual funds, exchange traded funds, equities, options, debt securities, variable life, and/or variable annuity sub-accounts (certain restrictions may apply), among other types of investments.

Each portfolio is designed to meet your individual needs, stated goals and objectives. Additionally, you can place reasonable restrictions on the types of investments to be held in the portfolio.

Investment Management Services Account Program is offered as a discretionary account, where ARPG is authorized to manage all trades in the account without seeking your consent for each transaction.

For further Investment Management Services Account Program details, please see the Investment Management Services Account Program Agreement.

Cerberus Strategy agreement is only available through and must accompany an Investment Management Services Agreement as an addendum. Cerberus is an aggressive unconstrained opportunity strategy which seeks to maximize long term capital appreciation through exploitation of market inefficiencies with added emphasis on the protection of capital during unfavorable market conditions. It pursues this objective by investing primarily in common stocks and ETF's while using hedging strategies to vary the exposure of equities based on general market and macro-economic conditions.

401k Plus

The 401(K) Plus program is for individuals who participate in their employer retirement plan (plans generally called 401(k), 403(b), 457 Profit Sharing Plans, and Simple IRA's), with investment options of mutual funds or variable annuity separate accounts. You provide ARPG with the plan's investment options, and ARPG will notify you by e-mail, phone or letter when you should change the 401(k) asset allocation.

Retirement plans using the 401(k) Plus program will have an investment objective of growth or growth income.

Other services provided with the 401K Plus:

- Available only upon request, a free report of the 401(k) client's investments as compared to their investment objectives and goals using Riskalyze.
- Client's within 5 years of retirement will typically receive an income analysis projecting their retirement income.
- IRA rollovers are offered to individuals who leave their existing employer or retire.

Assets under our 401(k) Plus Program, are held by a Trust Company, or Insurance Company.

The client maintains complete control of their 401(k) assets. ARPG will notify the client to make the changes recommended.

SuperVisionPlus

SuperVisionPlus is for individuals who are implementing a retirement financial plan where the chosen accounts have investment choices. An example of these investments are Mutual Funds (family of funds), Variable Annuity Separate Accounts (funds within a variable annuity), Variable Life Separate Accounts (funds within a variable life contract), or Index Annuity Options (investment options within a fixed annuity). These plans can also be IRA's, SEP/IRA's, Roth IRA's, Simple IRA's, ERISA Qualified Annuities, Non-Qualified Annuities (after tax monies), Non-qualified Variable Life Insurance, or Mutual Funds. The primary service of SuperVisionPlus is Tactical Asset Allocation, re-balancing, and asset protection of your financial investments to help you meet your retirement plans investment goals, and objectives.

The investment objective and style for SuperVisionPlus will be either growth or growth income.

ARPG will direct the investment and reinvestment of the assets in the Account(s) in accordance with the information provided by you. ARPG will execute a copy of the agreement acknowledging receipt of same and agreeing to manage account investments on a discretionary basis in accordance with your investment objectives. We will be available to you on an ongoing basis to consult with you regarding your account and any changes in your financial circumstances or investment objectives.

Other Services

- SuperVisionPlus clients can request and receive a free report of their investments as compared to their client's investment objectives and goals.
- Client's within 5 years of retirement will receive an income analysis projecting their retirement income.
- IRA rollovers will be offered for individuals who leave their existing employer or retire.

Assets under our SuperVisionPlus Program are held by a Trust Company, Insurance Company, Mutual Fund Company, or Pershing, LLC (brokerage).

The client maintains complete control of their assets in the SuperVisionPlus program. ARPG does not have authorization to deposit or withdraw funds in your account.

Termination of SuperVisionPlus

Any services provided to you in connection with the SuperVisionPlus financial planning service are indefinite from the date hereof. However, either party may terminate the SuperVisionPlus Agreement upon thirty (30) days' notice by registered mail to the address set forth herein except that you may terminate the Agreement without penalty within five business days of the date hereof. Upon termination, no refund will be made for services completed other than within the first five days of the date hereof.

Financial Consultation

Complex situations require an individual financial consultation. The maximum hourly fee is \$175 per hour. Fee is negotiable. You will be kept apprised of the fee or given a maximum fee before consultation. Fee will be paid after work is completed. You will receive an invoice for these services before you pay your fee.

ARPG also consults on Life Insurance and Fixed Annuity programs on an hourly basis. You will be informed of any charges ahead of these consultations. No refund will be made after work has been completed. The maximum fee is \$175 an hour.

Employee Retirement Income Security Act(ERISA)

American Retirement Planning Group (ARPG) may authorize certain of its investment advisor representatives (IARs) to provide fiduciary or non-fiduciary services to ERISA plans. ERISA plan documents typically designate one or more persons, such as the plan trustee(s), to undertake fiduciary responsibility for the operation of and take actions on behalf of the plan. Such persons are known as Responsible Plan Fiduciaries (RPFs). Following are the types of services that ARPG IARs may provide to ERISA plans.

ERISA Fiduciary Services

Selection of Investments

The RPF may request the IAR to provide advice on the selection of various investment options for the plan to make available to its participants. This assessment may also include an evaluation of alternatives for the plan's Qualified Default Investment Alternative(s) (QDIA). The final decision on which investment options the plan shall select, including the QDIA, remains with the RPF and/or their delegate.

Assessment of Investments

The RPF may request the IAR to conduct a periodic review of the plan investments and investment options. This periodic review may be conducted on an annual, semi-annual, or quarterly basis, as requested by the RPF. The review may include, but is not necessarily limited to (1) reviewing investment performance, fund expenses and style drift for the investments that are offered by the Plan to participants; and (2) when the IAR deems appropriate, providing suggestions to the RPF for alternative investment options for the Plan to make available to its participants. The final decision on which investment options the plan shall select, including the QDIA, remains with the RPF and/or their delegate.

Participant Investment Advice

The RPF may authorize the IAR to provide services to plan participants as a Fiduciary Adviser (as defined in ERISA and the Pension Protection Act of 2006) The IAR will meet with the participant at least annually to provide recommendations regarding the participant's contributions and allocations among investment options available within the Plan. These recommendations will be based upon the participant's stated financial circumstances, investment objectives and risk tolerances. While ARPG and the IAR acknowledge their status as ERISA fiduciaries and accept fiduciary responsibility concerning the provision of individualized investment advice to the participant, the final decision as to whether to implement the advice provided by the IAR remains with the participant.

Investment Policy Statement Individually Designed

After gathering information regarding the plan's specific investment policies and objectives,

the IAR will assist in developing a written Investment Policy Statement (IPS) that is designed to meet the individualized needs of the plan, including plan participants and any other employee eligible to participate in the plan. While ARPG and the IAR acknowledge their status as ERISA fiduciaries and accept fiduciary responsibility concerning the development of the IPS for the plan, the final decision as to whether to implement the IPS remains with the RPF. Neither ARPG nor the IAR can guarantee that the plan will achieve its investment objectives.

Non-ERISA Fiduciary Services

Investment Policy Statement Review

After gathering information regarding the plan's general investment policies and objectives, the IAR will assist the RPF in developing a written Investment Policy Statement (IPS). As an alternative, if the Plan has an existing IPS, the IAR will review the existing IPS and, using information provided by the RPF, assist the RPF in determining (1) whether the plan's performance is consistent with the IPS and/or (2) whether the IPS needs to be revised, based on an analysis of the plan's asset class and risk tolerance guidelines, liquidity requirements, and performance goals. When providing IPS Review Services, ARPG and the IAR do not provide specific, individualized recommendations in the IPS for the plan and will not be an ERISA fiduciary. The final decision on whether or not to implement the objectives of the IPS remains with the RPF. Neither ARPG nor the IAR can guarantee that the plan will achieve its investment objectives.

Performance Monitoring

The IAR will conduct a review of plan investments and/or investment options and deliver written reports to the RPF to assist the RPF in monitoring the relative performance of such investments in relation to the policies and investment objectives of the plan's IPS. The RPF may request that performance monitoring services be provided initially and/or on an annual, semi-annual or quarterly basis. Performance monitoring reports may include rate-of-return data, any updated fund information known by IAR and comparative return information against the appropriate peer group. When providing performance monitoring services, ARPG and the IAR will not provide individualized investment advice to the plan and will not be acting as an ERISA fiduciary.

Third Party Service Provider Liaison

As needed and directed, the IAR will act as liaison for the Plan and the RPF when dealing with the trustee, custodian, plan actuary and other third-party service providers.

Employee Enrollment

The IAR will conduct enrollment meetings with plan participants and provide employees with administrative and educational information about the Plan. The RPF may request that the IAR conduct employee enrollment meetings initially and/or on an annual, semi-annual or quarterly basis. When providing employee enrollment services, the ARPG and the IAR will not provide individualized investment advice to plan participants and will not be an ERISA fiduciary.

Employee Education

The IAR will conduct informational meetings with plan participants and provide general investment education. The RPF may request that employee education meetings be provided initially and/or on an annual, semi-annual or quarterly basis. The IAR may provide plan participants with information about the plan, general financial and investment information and information and materials relating to asset allocation models available through the plan. The IAR may also provide plan participants with interactive investment materials to assist them in assessing future retirement income needs and the impact of different asset allocations on retirement income. When conducting employee educational meetings, ARPG and the IAR will not provide individualized investment advice to plan participants and will not be an ERISA fiduciary.

Vendor Review/Conversion

The IAR will assist the RPF in assessing current vendors identified and selected by RPF. The IAR may also assist in preparing Request for Proposals (RFPs) from prospective new vendors and may assist the RPF in reviewing and comparing responses to RFPs. ARPG and the IAR may suggest vendors to provide fiduciary services under ERISA, including investment advice. When providing Vendor Review Services, ARPG and the IAR will not render individualized investment advice to the Plan and will not be an ERISA fiduciary. The final decision as to whether or not to replace existing vendors and/or select and contract with new vendors remains with the RPF.

The services above are designed to assist plan sponsors in meeting their management and fiduciary obligations to Participants under the Employee Retirement Income Securities Act ("ERISA"). Pursuant to adopted regulations of the U.S. Department of Labor, we are required to provide the RFP with a written statement of the services we provide, the compensation we receive for providing those services, and our status (which is described below).

The services we provide to you are described above, and in the service agreement that you have previously signed with our firm. Our compensation for these services is described below, at Item 5, and also in the service agreement. We do not reasonably expect to receive any other compensation, direct or indirect, for the services we provide to the Plan. If we receive any other compensation for such services, we will (i) offset the compensation against our stated fees, and (ii) we will promptly disclose the amount of such compensation, the services rendered for such compensation and the payer of such compensation to you.

In providing services to the Plan, our status is that of an investment adviser registered with the State of Nevada and such other state securities authorities as required by law, and we are not subject to any disqualifications under Section 411 of ERISA. In performing fiduciary services, we are acting as a non-discretionary fiduciary of the Plan as defined in Section 3(21) under ERISA.

Item 5 Fees and Compensation

Investment Management Service Account Program

We offer Investment Management Service Account Program as an account billed with separate advisory fees and transaction charges ("Non-Wrap Account"). As such, in addition to the quarterly account fee described below, you will also pay separate per-trade transaction charges.

You will pay a quarterly account fee, in advance, based upon the market value of the assets held in your account as of the last business day of the preceding calendar quarter; you will receive an invoice explaining how your quarterly fee is charged. Your account fees are negotiable and will be debited from your account by our custodian five days after the invoice is mailed. You will receive a full account fee refund in the event that you terminate your client agreement with us within five business days of signing. If you terminate after the first five days, the account fee will be credited back to you on a pro-rata basis for the unused portion of the quarter. In no case will clients pay more than \$1,200 in fees six months or more in advance.

The Program offers an unbundled pricing structure. Please note that the same or similar services may be available elsewhere at a lower cost to you.

ADDENDUM: NO LOAD VARIABLE ANNUITY SUB-ACCOUNT ADVISORY SERVICES (NLVAS)

Adviser's Advisory Representative(s) utilizing the Investment Management Services Account Program through Pershing, LLC may provide No-Load Variable Annuity Sub-Account services. The Advisory Representative will obtain the necessary financial data from you to assist you in determining suitability for investment in Program. The information provided by you will include a brief description of the investment objectives, guidelines and financial objectives for the Program NLVA(s). The Advisory Representative will be available to you on an on-going basis to monitor any changes in your financial circumstances or investment objectives.

Under the Investment Management Service Agreement NLVA(s) are annuities that Do Not Pay a commission to Advisor or IAR.

You retain Adviser to manage the Program NLVA(s) through one of the following mechanisms:

NLVA(S) PROGRAM COMPENSATION (Investment Management Services Account)

As a participant in the NLVA Program, you shall pay Account Fees for the Program NLVA(s) in the account. Program NLVA(s) is not assessed transaction fees since the reallocation of transactions are placed directly with the No-Load Variable Annuity sponsor.

Schedule of Account Fees Investment Management Services Account Program

<u>Asset Size</u>	<u>Account Fee Range Minimum and Maximum</u>
\$50,000 - \$99,999.99	0.250% - 2.50%
\$100,000 - \$249,999.99	0.200% - 2.30%
\$250,000 - \$499,999.99	0.175% - 2.05%
\$500,000 - \$749,999.99	0.150% - 1.80%
\$750,000 - \$1,249,999.99	0.125% - 1.55%
\$50,000 - \$1,999,999.99	0.100% - 1.30%
\$2,000,000 - \$4,999,999.99	0.075% - 1.05%
\$5,000,000 - \$24,999,999.99	0.050% - 1.05%
Over \$25,000,000	0.025% - 1.00%
Cerberus Strategy (all asset levels)	2.00%

FEES ARE NEGOTIABLE AND MAY BE SET AT A REDUCED FEE FOR WHOLE ACCOUNT INSTEAD OF THE SCHEDULE ABOVE.

In addition to the Investment Management Services Account Program fees in Item 5A, you may incur certain charges imposed by third parties other than Adviser in connection with Program NLVA(s): including but not limited to internal No-Load Variable Annuity sponsor fees, as well as certain underlying sub-accounts fees and IRA and Qualified Retirement Plan fees.
(Note: There are no changes to the Schedule of Account Fees);

Our financial planning fees are based on how often we need to meet. Other factors include your experience, the percent your 401(k)'s assets are to your net worth, the time to retirement, and the importance these assets have on your future retirement income. Below is our general schedule.

Quarterly Fee

Example of Service

\$50.00	Notify when to make changes. Phone review when necessary Quarterly reports.
\$100.00	Notify when to make changes. Quarterly phone review, quarterly reports, annual meetings.
\$200.00	Notify when to make changes. Quarterly phone review, quarterly Reports, semi-annual meeting.
\$400.00	Notify when to make changes. Quarterly reports, quarterly meetings.

Fees are billed quarterly in arrears.

Clients will receive an invoice prior to any fee deductions from the account the client has authorized for payment. Non IMSA accounts may send a check of payment of fees.

Supervision Plus Fees

For services provided on an ongoing basis, you shall pay an annual fixed fee mutually agreed upon and payable throughout the course of the year on a quarterly basis. Fees are billed quarterly in arrears. In some cases, fees can be deducted from an account you choose. The quarterly fee is a fixed amount based on the services required. Fee is not more than $\frac{1}{2}$ -1% per year. An invoice will be mailed to you to instruct you on payment of your fee. If you choose fee deduction from an account; you must instruct us in writing on the account your fee will be taken from. We will wait five days after mailing the invoice to deduct your fee.

The fee may be adjusted on the anniversary date of each year. The services provided for the above fee will include, but not be limited to, a periodic in-depth financial analysis comprising your needs, allocation modeling and periodical re-optimization (at the discretion of the Advisor or specific request by you).

Additional Fees and Expenses:

1. Mutual fund investments in the programs that we offer were either purchased by you prior to our affiliation, or part of an existing retirement plan are no-load or load at NAV. Your mutual fund investments may be subject to early redemption fees, 12b-1 fees are in addition to the fees and expenses referenced above. Please review the mutual fund prospectus for full details.
2. Variable annuity companies generally impose internal fees and expenses on your variable annuity investment, including contingent deferred sales charges and early redemption fees. In addition, variable annuity companies generally impose mortality charges of approximately 1.25% annually. These fees are in addition to the fees and expenses referenced above. Complete details of such internal expenses are specified and disclosed in each variable annuity company's prospectus. Please review the Variable Annuity prospectus for full details.
3. In addition to providing advisory services, our Advisory Representatives will likely also offer you securities products and other investment and insurance products in their capacity as registered representatives of UPFSA and as licensed insurance agents. We will receive additional compensation in connection with this activity and the amount of compensation will depend on

the type of product purchased. We will have a greater financial incentive to sell certain products as opposed to others (for example, in the case of mutual funds, those that have a higher 12b-1 fee than others). You should be aware of the incentives we have to sell certain securities products and are encouraged to ask us about any conflict presented. No 12b-1 fees are received for IMSA accounts.

4. If you decide to implement any of the recommendations through ARPG in any of the above listed capacities, you hereby consent to the above described conflicts of interest and to receipt by ARPG, its branch managers and its IARs of fees for providing financial planning services as provided herein. Additionally, you consent to the receipt by Adviser and its IARs of any sales commissions attributable to such transactions (as listed previously) as are generated by implementation of any recommendations.

You are under no obligation to act on the recommendations of the Adviser or its IARs. If you elect to act on any recommendations, you are under no obligation to affect any investment, insurance, or securities transaction through Adviser or its IARs.

Complete details of such internal expenses are specified and disclosed in each variable annuity company's prospectus. Please review the Variable Annuity prospectus for full details.

Financial Consultation

The maximum hourly fee will be \$175 per hour. Fee is negotiable. You will be kept apprised of the fee or given a maximum fee before consultation. Fee will be paid after work is completed. You will receive an invoice for these services before you pay your fee.

Retirement Income Security Act (ERISA)

Fees charged for ERISA fiduciary or non-fiduciary services will be agreed upon between the responsible plan fiduciary (RPF) and the IAR and set forth in the Retirement Plan Investment Advisory Services Agreement. These fees may be based on a percentage of plan assets per year, hourly charges, or a fixed fee.

The IAR may, with the consent of the RPF, bill out-of-pocket expenses (such as overnight mailings, messenger, translation fees, etc.) at cost. All fees shall be paid by the RPF or the Plan (provided it is authorized in the governing Plan documents) within 30 days of delivery of invoice to RPF.

The Plan may also incur certain charges imposed by third parties other than ARPG, United Planners and IAR, in connection with investments made through an account, including among others, the following types of charges: mutual fund management fees and administrative servicing fees, and other service fees. Further information regarding charges and fees assessed by a mutual fund are available in the appropriate prospectus.

Item 6 Performance-Based Fees and Side-By-Side Management

Not applicable. We do not charge performance-based fees.

Item 7 Types of Clients

ARPG deals with and provides investment advice to individuals, High Net Worth Individuals, Pension and Profit Sharing Plans, Trusts, and Foundations.

Below are the recommended minimum investment amounts for each advisory service's provided. ARPG typically allows lower minimums based on needs or when total assets from all accounts exceed minimums.

A. Investment Management Service Account Program

\$10,000 or more initial client investment
\$100,000 or more to participate in "Cerberus" strategy

B. 401k Plus

None

C. Supervision Plus

None

D. Financial Consultation

Not Applicable

E. Employee Retirement Income Securities Act (ERISA) Services

None

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

When analyzing investments that may be right for you, we use both Fundamental and Technical Analysis. Fundamental Analysis is security analysis grounded in basic factors such as company earnings, balance sheet variables and management quality which are used to predict the future value of an investment, as well as through third party analytical tools such as Factset or Morningstar. Information such as interest rates, GNP, inflation, and unemployment may be used to predict the direction of the economy and therefore the stock market. Technical Analysis is the practice of using statistics to determine trends in security prices and make or recommend investment decisions based on those trends. Technical Analysis focuses on matters such as trade volume, demand, and volatility to help determine the market forces at work on a certain security or on the securities market.

Once the Fundamental and Technical Analysis is complete, we create a Tactical Asset Allocation strategy. We use Tactical Asset Allocation in all advisory accounts. Tactical Asset Allocation is a dynamic strategy that adjusts a portfolio's strategic asset allocation based on short-term market forecast. To determine the forecast ARPG monitors twenty indicators weekly and determines what the asset allocation should be for your portfolio given your risk tolerance. For example, Tactical Asset Allocation in a major up trend of equities places a percentage of your asset allocations in equities. When equities are in a major down trend, Tactical Asset Allocation places that same allocation in a money market or short-term bond investment. Why? Because our investment strategy is to produce gains in value over the long-term avoiding large losses in portfolio value. This strategy sometimes creates more trading and more taxes or taxable events in non-qualified accounts (not a retirement account or IRA) than a buy-hold strategy.

We use individual stocks, bonds, exchange traded funds, mutual funds and money market accounts and insurance companies separate accounts. Each of these securities involves risk.

Epidemics, Pandemics, Outbreaks of Disease and Public Health Issues. Our business activities could be materially adversely affected by pandemics, epidemics and outbreaks of disease in Asia, Europe, North America and/or globally or regionally, such as COVID-19, Ebola, H1N1 flu, H7N9 flu, H5N1 flu, Severe Acute Respiratory Syndrome (SARS), and/or other epidemics, pandemics, outbreaks of disease, viruses and/or public health issues. Specifically, COVID-19 has spread (and is currently spreading) rapidly around the world since its initial emergence in China in December 2019 and has severely negatively affected (and may continue to materially adversely affect) the global economy and equity markets (including, in particular, equity markets in Asia, Europe and the United States). Although the long-term effects or consequences of COVID-19 and/or other epidemics, pandemics and outbreaks of disease cannot currently be predicted, previous occurrences of other pandemics, epidemics and other outbreaks of disease, such as H5N1 flu, H1N1 flu, SARS and the Spanish flu, had a material adverse effect on the economies and markets of those countries and regions in which they were most prevalent. Any occurrence or recurrence (or continued spread) of an outbreak of any kind of epidemic, communicable disease or virus or major public health issue could cause a slowdown in the levels of economic activity generally (or cause the global economy to enter into a recession or depression), which would adversely affect the business, financial condition and operations of the Adviser. Should these or other major public health issues, including pandemics, arise or spread farther (or continue to spread or materially impact the day to day lives of persons around the globe), the Adviser could be adversely affected by more stringent travel restrictions, additional limitations on the Adviser's operations or business and/or governmental actions limiting the movement of people between regions and other activities or operations (or to otherwise stop the spread or continued spread of any disease or outbreak).

Associated Risks with Our Method of Analysis

When using Fundamental Analysis, we generally rely on, among other things, company earnings, balance sheet variables, management quality, and third-party analysis which are used to predict the future value of an investment. Data we review is generally considered reliable, but we cannot guarantee, nor have we verified its accuracy. In addition, the data that we review is sometimes subjective in nature and open to interpretation. Even if our data and interpretation of the data is correct, there may be other factors that determine the value of securities other than those considered in Fundamental Analysis.

When using Tactical Asset Allocation Analysis, we review indicators to determine trends in security prices and make our investment decisions based on those trends. This analysis may only be able to predict how an investment will perform short-term. In addition, this analysis does not take into account, the more fundamental properties of what an investment may be worth such as company performance and balance sheet variables which may play a part in determining the value of an investment.

When pursuing a long-term strategy, we are assuming the Financial Markets will go up in the long-term which may not be the case. There is also the risk that the segment of the market that you are invested will go down over time even if the overall Financial Markets advance. In addition, purchasing investments long-term may create an opportunity cost - "locking-up" assets that may be better utilized in the short-term in other investments.

Epidemics, Pandemics, Outbreaks of Disease and Public Health Issues. Our business activities could be materially adversely affected by pandemics, epidemics and outbreaks of disease in Asia, Europe, North America and/or globally or regionally, such as COVID-19, Ebola, H1N1 flu, H7N9 flu, H5N1 flu, Severe Acute Respiratory Syndrome (SARS), and/or other epidemics, pandemics, outbreaks of disease, viruses and/or public health issues. Specifically, COVID-19 has spread (and is currently spreading) rapidly around the world since its initial emergence in China in December 2019 and has severely negatively affected (and may continue to materially adversely affect) the global economy and equity markets (including, in particular, equity markets in Asia, Europe and the United States). Although the long-term effects or consequences of COVID-19 and/or other epidemics, pandemics and outbreaks of disease cannot currently be predicted, previous occurrences of other pandemics, epidemics and other outbreaks of disease, such as H5N1 flu, H1N1 flu, SARS and the Spanish flu, had a material adverse effect on the economies and markets of those countries and regions in which they

were most prevalent. Any occurrence or recurrence (or continued spread) of an outbreak of any kind of epidemic, communicable disease or virus or major public health issue could cause a slowdown in the levels of economic activity generally (or cause the global economy to enter into a recession or depression), which would adversely affect the business, financial condition and operations of the Adviser. Should these or other major public health issues, including pandemics, arise or spread farther (or continue to spread or materially impact the day to day lives of persons around the globe), the Adviser could be adversely affected by more stringent travel restrictions, additional limitations on the Adviser's operations or business and/or governmental actions limiting the movement of people between regions and other activities or operations (or to otherwise stop the spread or continued spread of any disease or outbreak).

Additional Security Type Risks

Stocks - Investing in stocks involves the assumption of risk including:

- Financial Risk: which is the risk that the companies we recommend to you may perform poorly which will affect the price of your investment.
- Market Risk: which is the risk that the Stock Market will decline, decreasing the value of the securities we recommend to you with it.
- Inflation Risk: which is the risk that the rate of price increases in the economy deteriorates the returns associated with the stock.
- Political and Governmental Risk: which is the risk that the value of your investment may change with the introduction of new laws or regulations.

Bonds - Investing in bonds involves the assumption of risk including:

- Interest Rate Risk: which is the risk that the value of the bond investments we recommend to you will fall if interest rates rise.
- Call Risk: which is the risk that your bond investment will be called or purchased back from you when conditions are favorable to the bond issuer and unfavorable to you.
- Default Risk: which is the risk that the bond issuer may be unable to pay you the contractual interest or principal on the bond in a timely manner or at all.
- Inflation Risk: which is the risk that the rate of price increases in the economy deteriorates the returns associated with the bond.

Mutual Funds - Investing in mutual funds involves the assumption of risk including:

- Manager Risk: which is the risk that an actively managed mutual fund's investment adviser will fail to execute the fund's stated investment strategy.
- Market Risk: which is the risk that the Stock Market will decline, decreasing the value of the securities contained within the mutual funds we recommend to you.
- Industry Risk: which is the risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.
- Inflation Risk: which is the risk that the rate of price increases in the economy deteriorates the returns associated with the mutual fund.

Listed above are some of the primary risks associated with the way we recommend investments, please do not hesitate to contact us to discuss these risks and others in more detail.

Investing in securities involves risk of loss that you should be prepared to bear.

Item 9 Disciplinary Information

None

Item 10 Other Financial Industry Activities and Affiliations

American Retirement Planning Group's is a limited partner of United Planners (BD). Investment advisory representatives, (IARs), and future investment advisory representatives will also be, registered representatives offering securities through United Planners Financial Services of America ("United Planners"), a registered securities broker-dealer, member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Should clients implement recommendations through Advisory Representatives, Advisory Representatives may receive commissions in addition to the advisory fees. Commissions paid through United Planners may be higher or lower than at other broker/dealers.

Additionally, account maintenance costs and transaction costs may be higher or lower at United Planners than at other broker/dealers. Clients are not obligated to implement recommendations through Advisory Representatives or through United Planners.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We have adopted a Code of Ethics (the "Code") to address securities-related conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes our policies and procedures developed to protect your interests in relation to the following topics:

- The duty always to place your interests first.
- The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the Code and to avoid any actual or potential conflict of interest or any abuse of an employee's position of trust and responsibility.
- The fiduciary principle that information concerning the identity of your security holdings and financial circumstances are confidential; and the principle that independence in the investment decision-making process is paramount.

We will provide a copy of the Code to you or any prospective client upon request.

We may recommend securities to you or buy or sell securities for your account at or about the same time we may buy or sell the same securities in our own account. As such, there may be instances where our interests may appear to be placed ahead of yours. To mitigate this conflict, our firm policy prohibits us from receiving a better price on our order, if you and we invest in the same security on the same side of the market on the same day.

Item 12 Brokerage Practices

American Retirement Planning Group ("ARPG") advisory representatives are registered representatives of United Planners, which necessitates United Planners keep and maintain certain records and perform other compliance functions in relation to the advisory activities of ARPG. These obligations require United Planners to coordinate with and have the cooperation of certain custodians and/or broker-dealers. Accordingly, United Planners has established a list of custodian or brokerage firms in which ARPG clients assets may be placed, and ARPG client custodial choices will be limited to that list.

Block Trades

We combine multiple orders for shares of the same securities purchased for discretionary accounts; however, we do not combine orders for non-discretionary accounts. Accordingly, non-discretionary accounts may pay different costs than discretionary accounts pay. If you enter into non-discretionary

arrangements with our firm, we may not be able to buy and sell the same quantities of securities for you and you may pay higher commissions, fees, and/or transaction costs than clients who enter into discretionary arrangements with our firm.

Item 13 Review of Accounts

For management, securities are reviewed every business day by ARPG and if any changes are needed, they will be made that business day. Triggering factors include but are not limited to, the state of the markets, price momentum, relative strength, group relative strength, volume, accumulation, distributions, earnings and earnings potential. In the case of mutual funds, the funds are reviewed to see if they are meeting expectations on a basis of risk versus reward. The only reviewer is an authorized IAR of ARPG and is the sole decision maker for all financial accounts. When opening up the account and anytime thereafter, you can select quarterly or annual reviews. Because of your geographic location or time schedules, reviews can be in person, via teleconference or telephone.

For financial planning services, you can receive upon request an annual review and consultation. Such review and consultation will contain specific advice concerning the changes in your investments that we believe you should make and specific advice concerning the manner in which you can make these changes. The only reviewer is an authorized IAR of ARPG. Again, because of your geographic location or time schedules, reviews can be done in person (preferred) or via teleconference or telephone.

Item 14 Client Referrals and Other Compensation

No person receives a direct economic benefit for client referrals. ARPG works closely with a retirement plan third party administrator, AMRS. ARPG subsidizes travel expenses up to \$25,000 annually for sales person(s) of AMRS as ARPG may benefit from this activity.

Item 15 Custody

ARPG maintains "Constructive" custody of Client's accounts in order to withdraw advisory fees from Client's accounts, subsequent to Client's authorization. When deducting fees from Client accounts, we will comply with the following safeguard procedures; (1) Obtain the Client's written authorization permitting our fees to be paid directly from Client's account held by an independent custodian; (2) Present a bill to the Client's custodian(s) indicating the amount of the fee(s) to be paid by the custodian. At the same time when required by law, we will send an invoice to the Client showing the amount of the fee(s), the value of the Client's assets upon which the fee(s) was based, the time period covered by the fee, and the specific manner in which the fee was calculated; (3) Have a reasonable basis to believe that the custodian sends the Client, at least quarterly, a statement indicating all amounts disbursed from the account; and (4) Encourage the Client to reconcile our invoice/bill with the statement(s) you receive from the qualified custodian.

When using brokerage accounts, your account assets are maintained at Pershing, LLC. Other custodian accounts under Supervision Plus and 401k Plus programs are listed in Items 4B and 4C.

Item 16 Investment Discretion

We may manage your accounts on a discretionary basis upon obtaining your consent. Your consent is typically granted and evidenced in your Client Agreement that you sign with us. We define discretion as: the ability to trade your account, without obtaining your prior consent, the securities and amount of securities to be bought or sold, and the timing of the purchase or sale. It does not extend to the withdrawal or transfer of your account funds.

Item 17 Voting Client Securities

We do not have the authority to vote proxies solicited by, or with respect to, the issuers of securities held in your account. Typically, proxy materials will be forwarded to you by our custodian.

Item 18 Financial Information

We are well capitalized and do not foresee any financial conditions that may impair our fulfillment of reasonable obligations or contractual commitments to you. In 2020 the Firm participated in the Economic Injury Disaster Loan from the U.S. Small Business Administration ("SBA"). At the time of the application, American Retirement Planning Group determined that the results of the COVID-19 shelter in place orders and the volatility in the securities marketplace created significant economic uncertainty across the U.S. economy. As of the date of this filing, American Retirement has not received forgiveness of the loan.

We do not charge clients \$1,200 in fees per client six months or more in advance. American Retirement Planning Group has never filed bankruptcy at any time.

We do not disclose any non-public personal information about you to any non-affiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to non-public personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your non-public personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact our main office at the telephone number on the cover page of this brochure if you have any questions regarding this policy.

Trade Errors

As a fiduciary, ARPG has the responsibility to effect trade orders correctly, promptly and in the best interests of our clients. In the event any error occurs in the handling of any client transactions, due to ARPG's actions, or inaction, or actions of others, ARPG's policy is to seek to identify and correct any errors as promptly as possible without disadvantaging the client or benefiting ARPG in any way. If the error is the responsibility of ARPG, any client transaction will be corrected and ARPG will be responsible for any client loss resulting from an inaccurate or erroneous order. Generally, an error resulting in a benefit to a client account, which cannot be corrected, will inure to the benefit of the client.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit. Moreover, we do not determine whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf.



American Retirement Planning Group, Inc.

Dwight A. Machael
IARD # 108300 / CRD # 854221

3303 Novat Street Ste. 100
Las Vegas, NV 89129
702.655.8300

**Form ADV Part 2B
Brochure Supplement**

This brochure supplement provides information about Dwight A. Machael that supplements the American Retirement Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact Dwight A. Machael (800) 530-8788, the person listed on ADV Part 1 - Item 1.j, if you did not receive an American Retirement Planning Group brochure, or if you have any questions about the contents of this supplement.

Additional information about Dwight A. Machael is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Dwight Alfred Machael

Year of Birth: 1948

Formal Education:

- Golden Gate University, San Francisco, California, B.A., Management
- Post graduate formal education New York Inst. of Finance, New York, General Securities Course

Business Background:

- 1978-1982, Dean Witter (Reynolds), Associate Vice President, Investments
- 1982-1989, Shearson Lehman Hutton, Regional Director-Retirement, Planning Consultant
- 1989-1991, Paine Webber, Divisional V.P.
- 1993-1997, Linsco Private Ledger, Registered Representative;
- 1993-1997, American Retirement Planning Group, Inc., Investment Adviser Representative
- January 1997 to October 2005, SunAmerica Securities, Inc., Registered Representative;
- January 1997 to October 2005, American Retirement Planning Group, Inc., Investment Adviser Representative
- October 31, 2005 to January 20, 2008, AIG Financial Advisors, Inc. Registered Representative
- October 31, 2005 to January 20, 2008, American Retirement Planning Group, Inc., Investment Adviser Representative
- January 20, 2008 to February 22, 2012, SagePoint Financial, Inc. Registered Representative
- January 20, 2008 to February 22, 2012, American Retirement Planning Group, Inc., Investment Adviser Representative.
- February 22, 2012 to Present, United Planners Financial Services Registered Representative
- February 22, 2012 to Present, American Retirement Planning Group, Inc. Vice President & Investment Adviser Representative.

Item 3 Disciplinary Information

Not applicable. There are no material disciplinary items to report.

You are invited to check FINRA BrokerCheck at www.finra.org/brokercheck where you may review further details on my or any broker's qualifications, past employment, disciplinary, regulatory or customer dispute history.

Item 4 Other Business Activities

Dwight A. Machael is also associated with United Planners Financial Services (United Planners) as a registered representative. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners registered representative, Dwight A. Machael may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks and bonds, and limited partnerships. If a client purchases or sells securities products from Dwight A. Machael in this capacity, then he will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees).

In addition, I am a licensed insurance agent and may recommend that you purchase insurance from me. I may receive direct and indirect compensation from the insurance that I sell you and as such, I may have incentive to recommend the purchase of insurance to increase my compensation even if the insurance I sell you may not be in your best interest.

Please be aware that you are under no obligation to purchase products or services recommended by me in connection with providing you with any advisory service that I offer.

Item 5 Additional Compensation

Other than commissions and other compensation from his affiliation with United Planners and insurance activities, as disclosed above in Item 4, Dwight A. Machael does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services.

Item 6 Supervision

As the CEO of American Retirement Planning Group ("ARPG") Matthew Dahl has direct supervisory responsibility over all personnel and functional areas of ARPG. Matthew Dahl, ARPG's CCO regularly reviews required reports and activities of ARPG and its personnel for compliance with applicable requirements. Matthew Dahl may be reached at 702.655.8300.



American Retirement Planning Group, Inc.

Matthew D. Dahl

IARD # 108300 / CRD # 6127134

**3303 Novat Street Ste. 100
Las Vegas, NV 89129
702.655.8300**

**Form ADV Part 2B
Brochure Supplement**

This brochure supplement provides information about Matthew D. Dahl that supplements the American Retirement Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact Matthew D. Dahl (800) 530-8788, the person listed on ADV Part 1 - Item 1.j, if you did not receive an American Retirement Planning Group brochure, or if you have any questions about the contents of this supplement.

Additional information about Matthew D. Dahl is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Matthew D. Dahl

Year of Birth: 1976

Formal Education:

- University of Phoenix,
- Bachelor of Science, Finance

Business Background:

- 2009-2012 - Pepsico
Sales Representative, Auditing and Analysis
- May, 2013 to June, 2014 - American Retirement Planning Group Inc. Shareholder and Investment Advisor Representative
- November, 2012 to Present - United Planners Financial Services Registered Representative
- July, 2014 to April, 2018 - American Retirement Planning Group Inc. Vice President and Investment Advisor Representative
- April 2018 to Present - American Retirement Planning Group President and Chief Investment Officer
-

Item 3 Disciplinary Information

Not applicable. There are no material disciplinary items to report.

You are invited to check FINRA BrokerCheck at www.finra.org/brokercheck where you may review further details on my or any broker's qualifications, past employment, disciplinary, regulatory or customer dispute history.

Item 4 Other Business Activities

Matthew D. Dahl is also associated with United Planners Financial Services (United Planners) as a registered representative. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners registered representative, Matthew D. Dahl may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks and bonds, and limited partnerships. If a client purchases or sells securities products from Matthew D. Dahl in this capacity, then he will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees).

Matthew D. Dahl is also a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, Matthew D. Dahl may offer investment advisory clients the option to purchase insurance products. If a client purchases insurance products through Matthew D. Dahl, he will receive commission and related compensation, such as insurance trail fees as a result of the sale.

Matthew D. Dahl makes every effort to recommend securities that are most appropriate for the client, without consideration of compensation arrangements. Clients are under no obligation to purchase recommended securities or through United Planners or Matthew D. Dahl and may purchase such products through the broker-dealer or insurance agency of their choice.

Please be aware that you are under no obligation to purchase products or services recommended by me in connection with providing you with any advisory service that I offer.

Item 5 Additional Compensation

Other than commissions and other compensation from his affiliation with United Planners and insurance activities, as disclosed above in Item 4, Matthew D. Dahl does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services.

Item 6 Supervision

As the CEO of American Retirement Planning Group ("ARPG") Matthew Dahl has direct supervisory responsibility over all personnel and functional areas of ARPG. As the Chief Compliance Officer of ARPG, Matthew Dahl supervises all duties and activities of the firm. Matthew Dahl's contact information is on the cover page of this disclosure document. Matthew Dahl adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.



American Retirement Planning Group, Inc.

Alec T. Unruh

IARD # 108300 / CRD # 7439421

3303 Novat Street Ste. 100 Las Vegas, NV 89129 702.655.8300

**Form ADV Part 2B
Brochure Supplement**

This brochure supplement provides information about Alec T. Unruh that supplements the American Retirement Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact Matthew D. Dahl (800) 530-8788, the person listed on ADV Part 1 - Item 1.j, if you did not receive an American Retirement Planning Group brochure, or if you have any questions about the contents of this supplement.

Additional information about Alec T. Unruh is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Alec T. Unruh

Year of Birth: 1994

Formal Education:

- University of Las Vegas, Nevada
- Bachelor of Science, Finance

Business Background:

- 2011-2014 - Student
- March, 2014 to June, 2020 – Abm Aviation
Valet Attendant
- March, 2020 to June, 2020 – Smith's Food and Drug
- June 2020 to December, 2021 – Capstone Partner's Financial & Insurance Services
- January, 2022 to Present - American Retirement Planning Group Investment Adviser

Item 3 Disciplinary Information

Not applicable. There are no material disciplinary items to report.

You are invited to check FINRA BrokerCheck at www.finra.org/brokercheck where you may review further details on my or any broker's qualifications, past employment, disciplinary, regulatory or customer dispute history.

Item 4 Other Business Activities

Alec T. Unruh is also associated with United Planners Financial Services (United Planners) as a registered representative. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners registered representative, Alec T. Unruh may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks and bonds, and limited partnerships. If a client purchases or sells securities products from Alec T. Unruh in this capacity, then he will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees).

Alec T. Unruh is also a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, Alec T. Unruh may offer investment advisory clients the option to purchase insurance products. If a client purchases insurance products through Alec T. Unruh, he will receive commission and related compensation, such as insurance trail fees as a result of the sale.

Alec T. Unruh makes every effort to recommend securities that are most appropriate for the client, without consideration of compensation arrangements. Clients are under no obligation to purchase recommended securities or through United Planners or Alec T. Unruh and may purchase such products through the broker-dealer or insurance agency of their choice.

Please be aware that you are under no obligation to purchase products or services recommended by me in connection with providing you with any advisory service that I offer

Item 5 Additional Compensation

Other than commissions and other compensation from his affiliation with United Planners and insurance activities, as disclosed above in Item 4, Alec T. Unruh does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services.

Item 6 Supervision

As the CEO of American Retirement Planning Group ("ARPG") Matthew Dahl has direct supervisory responsibility over all personnel and functional areas of ARPG. As the Chief Compliance Officer of ARPG, Matthew Dahl supervises all duties and activities of the firm. Matthew Dahl's contact information is on the cover page of this disclosure document. Matthew Dahl adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.



American Retirement Planning Group, Inc.

Steven Arthur Sprague

IARD # 108300 / CRD # 4315757

3303 Novat Street Ste. 100 Las Vegas, NV 89129 702.655.8300

**Form ADV Part 2B
Brochure Supplement**

This brochure supplement provides information about Steven A. Sprague that supplements the American Retirement Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact Matthew D. Dahl (800) 530-8788, the person listed on ADV Part 1 - Item 1.j, if you did not receive an American Retirement Planning Group brochure, or if you have any questions about the contents of this supplement.

Additional information about Steven A. Sprague is available on the SEC's website at
www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Steven A. Sprague Jr.

Year of Birth: 1969

Formal Education:

- UC Davis – BA English and Psychology

Business Background:

- January 2000 to February 2015 – Sprague Insurance Agency
- June 2012 to May 2019 – Cascade Training
- April 2014 to May 2015 – Pro-Transit
- October 2018 to July 2021 – Integrated Financial Settlements
- November 2013 to Present – Cap Holding Comp
- February 2015 - Present – Bulman Wealth Group
-

Item 3 Disciplinary Information

Not applicable. There are no material disciplinary items to report.

You are invited to check FINRA BrokerCheck at www.finra.org/brokercheck where you may review further details on my or any broker's qualifications, past employment, disciplinary, regulatory or customer dispute history.

Item 4 Other Business Activities

Steven A. Sprague is also associated with Bulman Wealth Group offering insurance products and investment advisory services. Mr. Sprague also runs Easy Box Method, LL where he sells teaching aids and resource for running medical codes for medical professionals. He also runs a company CAP Holding Company working with technology including water desalination. Retirement Wealth Advisors, LLC; Investment Advisor Representative; provide Investment Advisory Services; maintain dual registration.

Steve also has 18 years' experience in firefighting and emergency medicine and continues to maintain his paramedic license for instructional and community service applications. He has written and published over 24 articles including the latest featured in Forbes Magazine. He also has a copyrighted teaching method for Advanced Cardiac Life Support that has helped thousands of medical professionals.

Steven A. Sprague makes every effort to recommend securities that are most appropriate for the client, without consideration of compensation arrangements. Clients are under no obligation to purchase recommended securities or through United Planners or Steven A. Sprague and may purchase such products through the broker-dealer or insurance agency of their choice.

Please be aware that you are under no obligation to purchase products or services recommended by me in connection with providing you with any advisory service that I offer

Item 5 Additional Compensation

Other than commissions and other compensation from his affiliation with United Planners and insurance activities, as disclosed above in Item 4, Steven A. Sprague does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services.

Item 6 Supervision

As the CEO of American Retirement Planning Group ("ARPG") Matthew Dahl has direct supervisory responsibility over all personnel and functional areas of ARPG. As the Chief Compliance Officer of ARPG, Matthew Dahl supervises all duties and activities of the firm. Matthew Dahl's contact information is on the cover page of this disclosure document. Matthew Dahl adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.