



ADVANTAGE

RETIREMENT GROUP

Form ADV Part 2B – Brochure Supplement

for

**Alfred M. Tounjian, CFP®, RFC®
CCO, President, Founder**

Advantage Retirement Group

Effective: February 23, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Alfred M. Tounjian (CRD# 3048792) in addition to the information contained in the Tounjian Advisory Partners LLC (“ARG” or the “Advisor”, CRD# 329635) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the ARG Disclosure Brochure or this Brochure Supplement, please contact us at 239-561-1155.

Additional information about Mr. Tounjian is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3048792.

Item 2 – Educational Background and Business Experience

Alfred M. Tounjian, CFP®, RFC born in 1961, is dedicated to advising Clients of ARG as the CCO, President, and Founder. Mr. Tounjian earned a Bachelor's degree from American College in 2006. Additional information regarding Mr. Tounjian's employment history is included below.

Employment History:

CCO, President, Founder, Tounjian Advisory Partners LLC	01/2024 to Present
CCO, President, Founder, Tounjian Advisory Group LLC	10/2010 to Present
Owner, SIC Property Management	12/2001 to 10/2019

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

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. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

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:

- *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
- *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®.

Registered Financial Consultant™ ("RFC®")

Registered Financial Consultant™ ("RFC®") is a professional designation awarded by the International Association of Registered Financial Consultants™ ("IARFC®") to those financial advisors who meet specific standards of education, experience, and integrity. Prerequisites for the RFC® designation are; a baccalaureate or graduate degree in

financial planning or services with strong emphasis on subjects relating to economics, accounting, business, statistics, finance, and similar studies; or have earned one of the following professional degrees or designations: AMS, CFA®, CFP®, ChFC®, CLU®, CPA®, EA®, JD®, or completed an IARFC® or CFP®, approved curriculum at an accredited college or university; must meet local licensing requirements securities, life, and health insurance; or operate as a fee-only planner, have no suspension or revocation of any professional license; subscribe and adhere to the RFC® Code of Ethics; must agree to devote a minimum of 40 hours per year of professional continuing education in the field of personal finance and professional practice management; and annually attest to the continued compliance and operation of the RFC® Code of Ethics.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Tounjian. Mr. Tounjian has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Tounjian.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Tounjian.**

However, we do encourage you to independently view the background of Mr. Tounjian on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3048792.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Tounjian is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Tounjian's role with ARG. As an insurance professional, Mr. Tounjian will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Tounjian is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Tounjian or the Advisor.

A & T Strategic Marketing Inc.

Mr. Tounjian is also a PVS at A&T Strategic Marketing Inc. Mr. Tounjian's duties include budget and manage marketing costs. Mr. Tounjian receives additional compensation for his role at A&T Strategic Marketing Inc that are separate and distinct from advisory fees.

A & T Strategic Leasing, LLC.

Mr. Tounjian is also an AMBR at A&T Strategic Leasing, LLC. Mr. Tounjian's role at A&T Strategic Leasing includes the leasing of company cars. Mr. Tounjian receives additional compensation from his role at A&T Strategic Leasing that is separate and distinct from advisory fees.

Item 5 – Additional Compensation

Mr. Tounjian has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Tounjian serves as the CCO, President, and Founder of ARG. Mr. Tounjian can be reached at 239-561-1155.

ARG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of ARG. Further, ARG is subject to regulatory oversight by various agencies. These agencies require registration by ARG and its Supervised Persons. As a registered entity, ARG is subject to examinations by regulators, which may be announced or unannounced. ARG is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



ADVANTAGE

RETIREMENT GROUP

Form ADV Part 2B – Brochure Supplement

for

David J. Antonucci, CRPC®
Financial Advisor

Advantage Retirement Group

Effective: February 23, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of David J. Antonucci (CRD# 7267538) in addition to the information contained in the Tounjian Advisory Partners LLC (“ARG” or the “Advisor”, CRD# 329635) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the ARG Disclosure Brochure or this Brochure Supplement, please contact us at (239) 561-1155.

Additional information about Mr. Antonucci is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7267538.

Item 2 – Educational Background and Business Experience

David J. Antonucci, born in 1994, is dedicated to advising Clients of ARG as a Financial Advisor. Mr. Antonucci earned a high school diploma. Additional information regarding Mr. Antonucci's employment history is included below.

Employment History:

Investment Advisor Representative, Tounjian Advisory Partners LLC	01/2024 to Present
Investment Advisor Representative, Tounjian Advisory Group LLC	06/2020 to Present
Client Services Coordinator, National Benefit Corp	08/2018 to Present
Market Leader, BB&T	10/2013 to 08/2018

Chartered Retirement Planning Counselor (“CRPC®”)

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning, and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Antonucci. Mr. Antonucci has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Antonucci.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Antonucci.***

However, we do encourage you to independently view the background of Mr. Antonucci on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7267538.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Antonucci is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Antonucci's role with ARG. As an insurance professional, Mr. Antonucci will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Antonucci is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Antonucci or the Advisor.

Item 5 – Additional Compensation

Mr. Antonucci has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Antonucci serves as an Investment Advisor Representative of ARG and is supervised by Alfred Tounjian, the Chief Compliance Officer. Mr. Tounjian can be reached at 239-561-1155.

ARG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of ARG. Further, ARG is subject to regulatory oversight by various agencies. These agencies require registration by ARG and its Supervised Persons. As a registered entity, ARG is subject to examinations by regulators, which may be announced or unannounced. ARG is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.