

The Retirement Specialist of Central Ohio, LLC

Form ADV Part 2B – Brochure Supplement

For

T. Colby Cantrell

President and CCO

Dated March 31, 2020

This brochure supplement provides information about T. Colby Cantrell that supplements The Retirement Specialist of Central Ohio, LLC (“Adviser”) brochure. A copy of that brochure precedes this supplement. Please contact Mr. Cantrell if the Adviser brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Mr. Cantrell is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Born: 1969

Educational Background

- 1987 – Graduate Lenawee County Vocational School
- 1987 – Graduate Hudson, MI High School

Business Experience

- 11/2014 – Present, The Retirement Specialist of Central Ohio, LLC, President
- 01/1999 – Present, Self Employed Insurance Agent
- 06/1999 – Present, Senior Services Lake and Cook Co., Owner
- 05/2013 – 12/2019, Sharpe 1, LLC, President
- 01/2010 – 07/2015, Advanced Planning Capital Corp, Investment Adviser Representative
- 06/2009 – 06/2011, Portfolio Medics, LLC, Investment Adviser Representative
- 01/2009 – 06/2011, Allied Beacon Partners, Inc., Registered Representative
- 10/2003 – 12/2008, Advanced Planning Securities, Registered Representative
- 06/2002 – 10/2003, Hornor Townsend and Kent, Inc., Registered Representative
- 10/1989 – 06/1999, United Insurance Group, Insurance Sales and Regional Manager

Item 3: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Adviser or the integrity of our management. Mr. Cantrell was suspended for associated with any FINRA member firm in any capacity for 12 months from June 20, 2011 to June 19, 2012 for violating NASD rules 2110 and 3040, and on June 4, 2012 was suspended from the securities investment business for 30 days by the Ohio Department of Commerce Division of Securities.

Mr. Cantrell participated in sales of universal lease programs (ULPS) totaling \$763, 888.82 to members of the public, failed to provide his member firm with written notice and failed to obtain written approval from the firm. Mr. Cantrell provided false information to his firm; he completed and submitted an outside business activities questionnaire form in which he falsely stated he conducted no business using a d/b/a (doing business as), falsely responded whether any other company or individual employed him, falsely disclosed that he was not involved with outside business activities, and answered "yes" that he was aware he could not engage in outside business activities or private securities transactions, directly or indirectly, without prior written firm approval. Cantrell participated in a sale of a total of \$210,547.05 worth of ULPS to individuals at another member firm and failed to provide the firm with written notice or obtain written approval from the firm. Cantrell received approximately \$94,070 in commissions from his sale of the ULPS while registered with both firms.

Item 4: Other Business Activities

Mr. Cantrell is licensed to sell life and health insurance and may engage in product sales with our clients, through his business Senior Services of Lake and Cook Co., for which he will receive additional compensation. Any commissions received through life or health insurance sales do not offset advisory fees the client may pay for advisory services under Adviser.

Item 5: Additional Compensation

Mr. Colby Cantrell does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Adviser.

Item 6: Supervision

Mr. Cantrell, as Chief Compliance Officer of Adviser, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Mr. Cantrell has had a customer complaint/arbitration filed against him on 10/18/2007 for a sale made while working for Hornor, Townsend & Kent Inc. (HTK). The client's estate claimed that the investment was unsuitable and misrepresented and was seeking return of principal and interest. This matter was resolved through settlement on 12/08/2008 by HTK and Mr. Cantrell.