

## United States Bankruptcy Court

Western District of Texas

Austin Division

In re Retirement Capital Group, Inc.,  
 aka RCG Debtor  
 and RCG Executive Benefits Group

Case No. 12-10396Chapter 11

## AMENDED SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	4	\$ 9,710,368.02		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 18,173.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$ 2,095,732.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	NO	0			\$ 0.00
J - Current Expenditures of Individual Debtors(s)	NO	0			\$ 0.00
<b>TOTAL</b>		23	\$ 9,710,368.02	\$ 2,113,905.00	

B6A (Official Form 6A) (12/07)

In re Retirement Capital Group, Inc.,  
aka RCG Debtor  
and RCG Executive Benefits Group

Case No. 12-10396  
 (If known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
			Total ►	0.00

(Report also on Summary of Schedules.)

In re Retirement Capital Group, Inc.,  
aka RCG  
and RCG Executive Benefits Group,  
Debtor

Case No. 12-10396  
(If known)

## AMENDED SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Bank Account California Bank & Trust San Diego, CA		10,361.02
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit, held by Fish & Richardson, Boston, MA		25,000.00
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

B 6B (Official Form 6B) (12/07) -- Cont.  
 Retirement Capital Group, Inc.,  
 aka RCG  
 In re and RCG Executive Benefits Group  
 Debtor

Case No. 12-10396  
 (If known)

**SCHEDULE B - PERSONAL PROPERTY**  
 (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% of stock of Retirement Capital Group Securities, Inc. (RCGS)		0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Intercompany Balance Transfer (Preliminary Est.)		\$1,244,786.00 Est.
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		See attached estimate		3,660,221.00 Est.

In re Retirement Capital Group, Inc.,  
aka RCG  
and RCG Executive Benefits Group  
Debtor

Case No. 12-10396  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.		Patent to ISOP product		Unknown
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office furnishings, supplies, and equipment		20,000.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Anticipated Consulting Revenue (paid directly to RCG pursuant to a contract between NIP and Level 4)		\$4,750,000.00 Est.
1 continuation sheets attached Total				\$ 9,710,368.02

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

**RETIREMENT CAPITAL GROUP, INC (Case No. 12-10396)**  
**Amended Schedule B--Detail for Line Item 21 (Other Contingent and Unliquidated Claims)**

Counter Party	ESTIMATED AMOUNT	DESCRIPTION OF CLAIM
William L. MacDonald	\$ 3,000,000	The Debtor has claims against Mr. MacDonald regarding multiple issues, including without limitation: (1) fraud; (2) negligent misrepresentations; (3) repayment of company loans; (4) misappropriation of company assets; (5) conversion of company property; (6) charge-backs pursuant to insurance contracts; (7) set-off and recoupment; and (8) attorneys' fees and costs, among other to be determined claims. The Debtor's investigation into Mr. MacDonald is on-going. The Debtor will further supplement its claims against Mr. MacDonald at a later date.
Charles Parisi	\$ 150,000	Renegotiated amount due to RCG from the original amount of \$300,000.
Art Laffer and/or Laffer Associates	\$ 95,000	Unauthorized payment of commissions by RCGS to unlicensed person. (Everest / Kohorst case).
Art Laffer and/or Laffer Associates	\$ 75,000	Expenses charged to RCG and carried in RCG AP. These charges derived out of a Services and Commissions agreement between Laffer and RCG, but is null and void since Laffer was not and is not a FINRA licensed person.
Bo Lee (former employee)	\$ 200,000	Reimbursed salary and commissions advances to be repaid to RCG by a deduction of 20% of commissions payable to employee.
Matthew Maler (former employee)	\$ 110,221	Reimbursed salary and commissions advances to be repaid to RCG by a deduction of 20% of commissions payable to employee.
Ken Kirk (New)	\$ 10,000	Estimated commissions owed to RCG
Sageview Advisroy Group New (see/WLM/Maler)	\$ 5,000	Estimated commissions owed to RCG
EBS Boston (New)	\$ 5,000	Estimated commissions owed to RCG
Meyer Chatfield Corp (New)	\$ 5,000	Estimated commissions owed to RCG
Grahall - Robert Birdsell (Nes)	\$ 5,000	Estimated commissions owed to RCG
<b>TOTAL</b>	<b>\$ 3,660,221</b>	

B 6C (Official Form 6C) (04/10)

In re Retirement Capital Group, Inc.,  
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and RCG Executive Benefits Group

Case No. 12-10396  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
NONE			

\* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6D (Official Form 6D) (12/07)

In re Retirement Capital Group, Inc.,  
 aka RCG, Debtor  
 and RCG Executive Benefits Group

Case No. 12-10396

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Subtotal ► (Total of this page)							\$	\$
Total ► (Use only on last page)							\$ 0.00	\$ 0.00

continuation sheets  
 attached

(Report also on Summary of  
 Schedules.)

(If applicable, report  
 also on Statistical  
 Summary of Certain  
 Liabilities and Related  
 Data.)



B 6E (Official Form 6E) (04/10)

Retirement Capital Group, Inc.  
In re aka RCG, and RCG Executive Benefits Group  
Debtor

Case No. 12-10396  
(if known)

## AMENDED SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☒ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6E (Official Form 6E) (04/10) – Cont.

Retirement Capital Group, Inc.  
In re aka RCG, and RCG Executive Benefits Group ,  
Debtor

Case No. 12-10396  
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

B 6E (Official Form 6E) (04/10) – Cont.

Retirement Capital Group, Inc.

In re aka RCG, and RCG Executive Benefits Group,Case No. 12-10396

Debtor

(if known)

# AMENDED

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBETOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
Account No.			Payroll Arrearage Feb 2012				7,500.00	7,500.00		
C. William Pollock 4501 Spanish Oaks Club Blvd Unit 19 Austin, TX 78738										
Account No.			Payroll Arrearage Feb 2012				2,500.00	2,500.00		
Kimberly Montonati 4501 Spanish Oaks Club Blvd Unit 19 Austin, TX 78738										
Account No.			Payroll Arrearage Feb 2012				5,600.00	5,600.00		
Kendyll C. Gray 2330 First Avenue, #115 San Diego, CA 92101										
Account No.			Payroll Arrearage Feb 2012				2,573.00	2,573.00		
Ansgarius Alter aka Oscar Nunez 4575 Ohio Street, #17 San Diego, CA 92116										
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims							Subtotals▶ (Totals of this page)	\$ 18,173.00	\$ 18,173.00	
Total▶ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$			
Totals▶ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								\$ 18,173.00	\$	

B 6F (Official Form 6F) (12/07)

Retirement Capital Group, Inc., aka RCG  
In re and RCG Executive Benefits Group  
Debtor

Case No. 12-10396  
(if known)

## AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Almanza Blackburn Dickie LLP 2301 S. Capital of TX Hwy Bldg. H Austin, TX 78746			Jan 2012 Professional Services				17,971.00
ACCOUNT NO.  American Financial Systems, Inc. Deferral.com AFS e-Plan Services 404 Wyman Street, Suite 100 Waltham, MA 02451			3rd party ISOP administrator				47,100.00
ACCOUNT NO.  American Internet Services Attn: Alex Lee 9305 Lightwave Avenue, Suite 100 San Diego, CA 92123			Internet services				452.00
ACCOUNT NO.  Arthur J. Gallagher & CO Insurance Brokers of CA, Inc. 505 N Brand Blvd., Ste. 600 Glendale, CA 91203-3944			March 2004 services				6,361.00
Subtotal ►							\$ 71,884.00
Total ► (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$

10 continuation sheets attached

**Case No. 12-10396**

(if known)

**AMENDED**

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

In re Retirement Capital Group, Inc., aka RCG  
and RCG Executive Benefits Group

Case No. 12-10396

Debtor

(if known)

# **AMENDED** **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			June 2006 Professional services				124,977.00
Buchanan Ingersoll & Rooney PC One Oxford Centre 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1410							
ACCOUNT NO.			Feb 2012 services				189.00
California Commercial Security P. O. Box 23418 4242 Ponderosa Ave., Ste D San Diego, CA 92193-3418							
ACCOUNT NO.			2007 Taxes				94.00
City of San Diego Office of the City Treasurer - Business Tax Program P. O. Box 121536 San Diego, Ca 92112							
ACCOUNT NO.			March 2011 Professional Services				7,828.00
Core Compliance & Legal Svs Inc. 5920 Friars Road Suite 208 San Diego, CA 92108							
ACCOUNT NO.			Services				13,714.00
CT Corporation System - RCGF&I PO Box 4349 Carol Stream, IL 60197-4349							
Sheet no. <u>2</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ▶ \$ 146,802.00
							Total ▶ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

Retirement Capital Group, Inc., aka RCG  
In re and RCG Executive Benefits Group  
Debtor

Case No. 12-10396  
(if known)

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			March 2010 Employer 401(K) Safe Harbor Contribution				46,973.00
Fidelity Investments PO Box 73307 Chicago, IL 60673							
ACCOUNT NO.			Bank credit card Feb 2012				9,716.00
First Bankcard P.O. Box 2818 Omaha, NE 68103-2814							
ACCOUNT NO.			Lease Dec 2004 - present (net amount after offsets)				53,944.00
Fish & Richardson P.C. One Marina Park Drive Boston, MA 02110							
ACCOUNT NO.			Nov 2011 Professional services				3,500.00
Frost Bank - Wealth Advisors Attn: Tara Menchaca P. O. Box 2950 San Antonio, TX 78299-2950							
ACCOUNT NO.			Feb 2012 Services				1,142.00
The Hartford PO Box 5556 Hartford, CT 06102-5556							
Sheet no. <u>3</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ▶ \$ 115,275.00
							Total ▶ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

Retirement Capital Group, Inc., aka RCG  
In re and RCG Executive Benefits Group  
Debtor

Case No. 12-10396

(if known)

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Professional services				9,695.00
Kendyll C. Gray 2330 First Avenue, #115 San Diego, CA 92101							
ACCOUNT NO.			Feb 2011 Professional services		X	X	30,346.00
Lavine Lofgren Morris Engelberg Attn: Sherif Dessouky 4180 La Jolla Village Dr, Suite 300 LaJolla, CA 92037							
ACCOUNT NO.			May 2011 Services				4,650.00
Office Team File 73484 PO Box 60000 San Francisco, CA 94160-3484							
ACCOUNT NO.			Feb 2012 Services				382.00
Pitney Bowes Global Financial Svc P.O. Box 856460 Louisville, KY 40285-6460							
ACCOUNT NO.			Aug 2011 Services				415.00
Purchase Power PO Box 371874 Pittsburgh, PA 15250-7874							
Sheet no. <u>4</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ▶ \$ 45,488.00
							Total ▶ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



**Case No. 12-10396**

(if known)

## (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Feb 2011 Taxes				1,161.00
San Diego County Tax Collector P.O. Box 129009 San Diego, CA. 92112							
ACCOUNT NO.			March 2011 Services				4,352.00
SETEC Investigations Attn: Tori L Langlamet 8391 Beverly Blvd., #167 Los Angeles, CA 90048							
ACCOUNT NO.			Feb 2012 Utilities				1,424.00
TelePacific Communications P.O. Box 526015 Sacramento, CA 95852-6015							
ACCOUNT NO.			Services				14,512.00
WebEx Communications Inc. 16720 Collections Center Drive Chicago, IL 60693							
ACCOUNT NO.			Commissions Payable 2011 - 2012	X	X	X	91,917.00
Ken Kirk RCG Vinings 351 Atlanta Street Marietta, GA 30060							
Sheet no. <u>5</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ► \$  113,366.00
							Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

Retirement Capital Group, Inc., aka RCG  
In re and RCG Executive Benefits Group  
Debtor

Case No. 12-10396

(if known)

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Commissions Payable Feb 2012 & Note Payable 1999				95,000.00
Dave Stecher c/o 401k Advisors 120 Vantis, Ste 400 Aliso Viejo, CA 92656							
ACCOUNT NO.			Commissions Payable Feb 2012				16,755.00
Joel Davidkowski NRP Financial Inc. 209 North Main Street Bryan, OH 43506							
ACCOUNT NO.			Commissions Payable Feb 2012				65.00
William Koptis c/o M Holdings Securities, Inc. 1125 NW Couch Street, Suite 900 Portland, OR 97209							
ACCOUNT NO.			Commissions Payable Feb 2012				16,133.00
Robert Kinberger 880 Carillon Pkwy Tower 4; Floor 5 St. Petersburg, FL 33716							
ACCOUNT NO.			Commissions Payable Feb 2012				11,149.00
Lee Warner 1125 NW Couch Street, Suite 900 Portland, OR 97209							
Sheet no. <u>6</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 139,102.00
Total▶ \$							

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

**Case No. 12-10396**

(if known)

## (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Commissions Payable Feb 2012				21,141.00
Gary Cowles 969 Main Street, Ste 206 Walpole, MA 02081							
ACCOUNT NO.			Commissions Payable Feb 2012				16,593.00
Levitats 340 Madison Avenue 19th Floor New York, NY 10173							
ACCOUNT NO.			Commissions Payable Feb 2012				28,082.00
David Dickerson 600 Travis, Suite 5800 Houston, TX. 77002							
ACCOUNT NO.			Commissions Payable		X	X	1,717.00
J. Alden Bennett Meyer 261 Old York Road, Suite 837 Jenkintown, PA 19046							
ACCOUNT NO.			Refund - 2011				67,000.00
Robert Kohorst %Everest World 199 S Los Robles Ave, Suite 200 Pasadena, CA 91101							
Sheet no. <u>7</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 134,533.00
							Total▶ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

**Case No. 12-10396**

**(if known)**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Commissions Payable				705.00
Raymond James Attn: Andy Brawly 1021 FM 620 South, Suite B Austin, TX 78734							
ACCOUNT NO.			Commissions Payable				3,319.00
Chris Rich Park Plaza Office Building 20 Park Plaza, Suite 1014 Boston, MA 02116							
ACCOUNT NO.			Commissions Payable				8,504.00
Chris Wyrzten 275 Grove Street, Ste 2-400 Newton, MA 02466							
ACCOUNT NO.			Commissions Payable Feb 2012				10,782.00
Richard Spaziano Creative Resources 250 Centerville Road, Bldg F2 Warwick, RI 02886							
ACCOUNT NO.			Commissions Payable Yes	X	X	X	2,667.00
Bo Lee 820 N. Marguerita Ave. Alhambra, CA 91801							

Subtotal▶

\$	25,977.00
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Total▶

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(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

**Case No.** 12-10396

(if known)

## (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
David Harper, Jr. 11175 Cicero Drive Suite 100 Alpharetta, GA 30022			Commissions Payable Feb 2012				167.00
ACCOUNT NO.							
Arthur Laffer aka Laffer Assocs. 2909 Poston Ave, 2nd Floor Nashville, TN 37203			Services	X	X	X	71,366.00
ACCOUNT NO.							
William L. MacDonald 7555 Plein Aire San Diego, CA 92127			Unreimbursed T&E Expenses	X	X	X	106,444.00
ACCOUNT NO.							
California Bank & Trust (CB&T) Carmel Valley Corporate Banking 11752 El Camino Real San Diego, CA 92130			Line of Credit Aug 2010				249,163.00
ACCOUNT NO.							
California Bank & Trust (CB&T) Carmel Valley Corporate Banking 11752 El Camino Real San Diego, CA 92130			Visa-Credit Card				46,698.00
Sheet no. <u>9</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ▶ \$  473,838.00
							Total ▶ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

In re Retirement Capital Group, Inc., aka RCG  
and RCG Executive Benefits Group,

Case No. 12-10396

Debtor

(if known)

**AMENDED  
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Feb 2011 Services				4,600.00
Smarsh Financial Technology Solutions 921 SW Washington Street, Ste 540 Portland, OR 97205							
ACCOUNT NO.			Office Furniture		X		14,926.00
GE Capital Attn: Chris Dahm P.O. Box 31001-0275 Pasadena, CA 91110-0275							
ACCOUNT NO.			2011 Arbitration Services	X	X		26,300.00
American Arbitration Association 6795 North Palm Ave, 2nd Floor Fresno, CA 93704							
ACCOUNT NO.			Equipment Lease	X	X		43,997.00
Canon Financial Services 41904 Collection Center Chicago, IL 60693							
ACCOUNT NO.			Line of Credit	X	X	X	10,228.00
Union Bank (UBOC Bankcard) P. O. Box 2951 Omaha, NE 68103-2951							
Sheet no. <u>10</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ▶ \$ 100,051.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total ▶ \$ 2,095,732.00

B 6G (Official Form 6G) (12/07)

Retirement Capital Group, Inc., aka RCG  
 In re and RCG Executive Benefits Group,  
 Debtor



Case No. 12-10396  
 (if known)

## AMENDED SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Fish & Richardson P.C. Attn: Barbara Mannix/Cindy Richardson One Marina Park Drive Boston, MA 02110	Rent Arrearage
Cannon Financial Services c/o Scott H. Marcus, Esq. 121 Johnson Road Tunerville, NY 08012	Copier currently located in Atlanta - not in debtor's possession
GE Capital Attn: Chris Dahm P. O. Box 31001-0275 Pasadena, CA 91110-0275	Furniture Lease - Property Repossessed

B 6H (Official Form 6H) (12/07)

In re Retirement Capital Group, Inc., aka RCG,  
and RCG Executive Benefits Group,

Debtor

Case No. 12-10396

(if known)

**AMENDED  
SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
C. William Pollock 4501 Spanish Oaks Club Blvd Unit 19 Austin, TX 78738	William L. MacDonald (formerly held by American Bank) 7555 Plein Aire San Diego, CA 92127
William L. MacDonald 7555 Plein Aire San Diego, CA 92127	DLG, LLC c/o Mary Gilstrap Roemer & Harnik, LLP 45-025 Manitou Drive Indian Wells, CA 92210
C. William Pollock 4501 Spanish Oaks Club Blvd Unit 19 Austin, TX 78738	California Bank & Trust BANKCARD CENTER PO Box 30833 Salt Lake City, UT 84130



B6 Declaration (Official Form 6 - Declaration) (12/07)

Retirement Capital Group, Inc.,  
In re aka RCG,  
Debtor,  
and RCG Executive Benefits Group

Case No. 12-10396  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES AMENDED SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 04.16.12

Signature: C. William Pollock  
Debtor

Date \_\_\_\_\_

Signature: \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the President and Sole Director [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the Retirement Capital Group Inc [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date 04/16/2012

Signature: C. William Pollock  
C. William Pollock, President and Sole Director  
[Print or type name of individual signing on behalf of debtor.]  
TIN/EIN# 52-2348756

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.