

**ITEM 1. COVER PAGE FOR PART 2A OF FORM ADV:
FIRM BROCHURE**

DATED: FEBRUARY 2014

RETIREMENT STRATEGIES, LTD.

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This brochure provides information about the qualifications and business practices of Retirement Strategies, LTD. If you have any questions about the contents of this brochure, please contact Jeffrey Foster, Chief Compliance Officer, by telephone at (614) 799-8668 or by email at jfoster@retirement-strategies.com. 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.

Additional information about Retirement Strategies, LTD also is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 163701.

Please note that the use of the term "registered investment adviser" and description of Retirement Strategies, LTD and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise you for more information on the qualifications of our firm and our employees.

ITEM 2. MATERIAL CHANGES TO OUR PART 2A OF FORM ADV: FIRM BROCHURE

Retirement Strategies, LTD (hereinafter “our firm”, “we”, “us”) is required to advise you of any material changes to our Firm Brochure (“Brochure”) from our last annual update, identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Brochure, and we must provide the date of the last annual update of our Brochure.

Please note that we do not have to provide this information to a client or prospective client who has not received a previous version of our brochure.

Last Annual Update Filing Date: **01/23/2013**

Our firm has made the following changes to our disclosure brochure, Form ADV Part 2A:

- 1) We have updated the description of our Referral to Third Party Money Managers service to disclose that we may refer clients to Rochdale Investment Management for investment management services.
- 2) We have updated our Comprehensive Portfolio Management fee schedule to more accurately describe our firm’s practices for negotiating alternative fee arrangements.
- 3) We have updated our firm’s investment strategies to disclose that we do not use options as an investment strategy.
- 4) We have changed the name of our 401(k) Portfolio Monitoring service to Employer Savings Plan Monitoring to reflect the diversity of our portfolio monitoring clients.
- 5) We have updated the description of our Financial Planning and Consulting service to disclose additional options available to our clients.

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ITEM 4. ADVISORY BUSINESS

A. Description of our advisory firm, including how long we have been in business and our principal owner(s).

Retirement Strategies, LTD is dedicated to providing our clients with a wide array of investment advisory services. We specialize in comprehensive portfolio management, financial planning and consulting, employer savings plan monitoring, employee benefit plan consulting, newsletters and educational seminars, and referrals to third party money managers. Our firm is a limited liability company formed in the State of Ohio. Our firm has been in business as an investment adviser beginning 2012 and is owned as follows:

James Lindner –38% owner
Jerry Snyder –38% owner
Robert Wilhelm – 19% owner
Jeffrey Foster – 5% owner

B. Description of the types of advisory services we offer.

(i) Comprehensive Portfolio Management:

Our Comprehensive Portfolio Management service encompasses asset management as well as providing financial planning/financial consulting to clients. It is designed to assist clients in meeting their financial goals through the use of financial investments. We conduct at least one, but sometimes more than one meeting (in person if possible, otherwise via telephone conference) with clients in order to understand their current financial situation, existing resources, financial goals, and tolerance for risk. Based on what we learn, we propose an investment approach to the client. We may propose an investment portfolio, consisting of exchange traded funds, mutual funds, individual stocks or bonds, or other securities. Upon the client's agreement to the proposed investment plan, we work with the client to establish or transfer investment accounts so that we can manage the client's portfolio. Once the relevant accounts are under our management, we review such accounts on a regular basis and at least quarterly. We may periodically rebalance or adjust client accounts under our management. If the client experiences any significant changes to his/her financial or personal circumstances, the client must notify us so that we can consider such information in managing the client's investments.

We may utilize Independent Money Managers, where we may design an investment portfolio and provide ongoing corresponding comprehensive Portfolio Management services on a fee-only basis for a percentage of assets in conjunction with another investment advisory firm. Before selecting other advisers, we make sure that the other advisers are properly licensed or registered.

(ii) Financial Planning and Consulting:

We provide a variety of financial planning and consulting services to individuals, families and other clients regarding the management of their financial resources based upon an analysis of the client's current situation, goals, and objectives. Generally, such financial planning services will involve preparing a financial plan or rendering a financial

consultation for clients based on the client's financial goals and objectives. Our written financial plans or financial consultations rendered to clients usually include general recommendations for a course of activity or specific actions to be taken by the clients. For example, recommendations may be made that the clients begin or revise investment programs, create or revise wills or trusts, obtain or revise insurance coverage, commence or alter retirement savings, or establish education or charitable giving programs. For written financial planning engagements, we provide our clients with a written summary of their financial situation, observations, and recommendations. Our firm may utilize eMoney Advisor or MoneyGuide Pro software packages when providing our financial planning services. eMoney Advisor and MoneyGuide Pro provide our clients access to an online platform that allows them to access investment-related information and assists them reaching their financial goals and objectives. Online access to eMoney Advisor or MoneyGuide Pro will typically be available to the client once we have received all data from the client. For financial consulting engagements, we usually do not provide our clients with a written summary of our observations and recommendations as the process is less formal than our planning service.

Plans or consultations are typically completed within six (6) months of the client signing a contract with us, assuming that all the information and documents we request from the client are provided to us promptly. Implementation of the recommendations will be at the discretion of the client.

Our financial planning services are described below. We will determine which type of service best suits a client's individual circumstances and needs based on the information provided by the client.

Comprehensive Financial Planning:

We provide clients with a detailed and personalized financial plan as well as customized recommendations based on our assessments of their financial goals and objectives. This comprehensive planning service is appropriate for clients who wish to cover broad categories of securities, insurance, annuities and other products. In general, comprehensive financial planning services will include one or more of the services listed below:

1. Cash Flow & Debt Management – This service involves advice with respect to cash accounts, financial obligations, and cash management.
2. Risk Management & Insurance Planning – This service includes risk management associated with advisory recommendations based on the combination of insurance types that best meet a client's specific needs, e.g. life, health, disability, and long-term care, and others as appropriate.
3. Investment Planning – This service involves advice with respect to asset selection and allocation, as well as investment income accumulation techniques. Evaluations are made of existing and, when applicable, potential investments in terms of their economic and tax characteristics as well as their suitability for meeting client's objectives. Tax consequences and their implications are identified and evaluated in general terms.
4. Retirement Planning – This service involves advice with respect to alternatives and techniques for accumulating wealth for retirement income or advice relative to

appropriate distributions of assets following retirement. Tax consequences and their implications are identified and evaluated in general terms.

5. College Planning – This service includes alternatives and strategies with respect to the complete or partial funding of college or other post-secondary education experience. Tax consequences and their implications are identified and evaluated in general terms.
6. Estate Planning – This service generally involves advice with respect to property ownership, distribution strategies, estate tax reduction, and tax payment techniques. It involves a discussion of gifts, trusts, etc. and the disposition of business interests. Tax consequences and their implications are identified and evaluated. At the request of the Client, we will engage the client’s chosen personal estate attorney or planner, with regard to advising the wealth management of the estate planning.
7. Tax Planning – Tax planning is referred to the client’s chosen personal tax advisor. We may offer advice as to how tax laws may affect various financial decisions, e.g. acquisitions, pension strategy, investing in new opportunities or consolidation of existing investments, and individual taxation issues, among others.
8. Business Succession Planning – This service includes alternatives and strategies with respect to continuity or disposition of the business upon the business owners’ retirement, death, disability, or decision to sell. Tax consequences and their implications are identified and evaluated.
9. Consolidation of Financial Situation – As a result of performing some or all of the services listed in points 1 through 9 above, we may be able to recommend strategies or methods for consolidating the client’s financial situation in order for the client to manage their financial situation more easily and to obtain efficiency, cost savings, and diversification.

Wealth Builder Plan:

Our Wealth Builder Plan is appropriate for clients who do not have complicated financial planning issues or significant investable assets. This service provides a basic level of planning and generic recommendations based on the client’s financial goals and objectives. The plan includes initial projections to assist the client in determining what they need to do to accomplish their goals and objectives.

(iii) Employer Savings Plan Monitoring:

Our Employer Savings Plan Monitoring service provides for developing appropriate investment objectives and reviewing asset allocations for qualified retirement plan (the “Plan”) participants. We will assist participants in assessing their future retirement income needs and the impact of different asset allocations on retirement income. Our services will be limited to making general recommendations to participants based on the investment options available within their Plan, helping them choose the most suitable asset allocations for their investment needs and educating them on the various risk levels found in their Plan portfolios.

We do not provide ongoing monitoring or management services or have discretionary authority with respect to the client's Plan assets. Services are typically completed within six (6) months of the client signing a contract with us, assuming that all the information and documents we request from the client are provided to us promptly. It is important to note that we do not render individualized investment advice to Employer Savings Plan Monitoring clients and will not be acting as a fiduciary under the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended, and the Investment Advisers Act of 1940. The client is solely responsible for determining whether to any implement any of the recommendations made and for placing and executing transactions in their Plan.

(iv) Employee Benefit Plan Consulting:

Employee Benefit Plan Consulting consists of assisting Plan Sponsors with monitoring and reviewing their company's qualified retirement plans. As the needs of the clients dictate, areas of advising could include:

- On an as requested basis, we will conduct in-person group sessions to educate Plan participants on investment options under the Plan as well as provide and discuss Plan enrollment materials.
- Our firm will provide an initial evaluation and recommendation of appropriate investments options to include within the Plan's investment lineup.
- On an at least annual basis, our firm will meet with the Client/TPA to review the Plan's investment lineup and discuss in detail the appropriate reports used to monitor and evaluate the Plan's investment options.

In performing the preceding services, we acknowledge that we will be acting as a fiduciary to the plan pursuant to Section 3(21) of ERISA (but only with respect to the provision of services described above). However, Client acknowledges that we do not maintain discretionary authority over the administration of the Plan, the establishment of the Plan's investment policy or the selection of the Plan's investment platform. We do not have the authority to interpret the Plan or determine eligibility of participants and are not the Plan Administrator as defined in ERISA. Additionally, we will not have any trading authority and do not assume any responsibility with respect to company stock or self-directed brokerage accounts.

(v) Newsletters and Educational Seminars:

We offer our clients a complimentary monthly and quarterly newsletter that includes information regarding updates on the markets, planning, retirement and other relevant topics relating to the financial industry. From time to time, our principles may also participate in educational seminars to interact with prospective as well as current clients to discuss current market related issues.

(vi) Referrals to Third Party Money Managers:

We provide clients with a list of investment advisory services of third party professional Portfolio Management firms for the individual management of client accounts. As part of this process, we assist clients in identifying an appropriate third party money manager. We provide initial due diligence on third party money managers and ongoing reviews of their management of your account. In order to assist clients in the selection of a third party money manager, we

typically gather information from the client about their financial situation, investment objectives, and reasonable restrictions they can impose on the management of the account, which are often very limited. It is important to note that we do not offer advice on any specific securities or other investments in connection with this service. Investment advice and trading of securities is only offered by or through the third party money managers to clients.

We periodically review third party money managers' reports provided to the client, but no less often than on an annual basis. Our associates contact the clients from time to time, as agreed to with the client, in order to review their financial situation and objectives; communicate information to third party money managers as warranted; and, assist the client in understanding and evaluating the services provided by the third party money manager. The client will be expected to notify us of any changes in his/her financial situation, investment objectives, or account restrictions that could affect their account. The client may also directly contact the third party money manager managing the account or sponsoring the program.

We may solicit or refer clients to Rochdale Investment Management ("Rochdale") if we determine that their professional services are consistent with the client's individual investment objectives and financial circumstances. In these cases, the client will enter into an investment management agreement with Rochdale directly, and our firm will be compensated a portion of the client's total investment advisory fee paid to Rochdale. The client is under no obligation to enter into an investment management agreement with Rochdale.

C. Explanation of whether (and, if so, how) we tailor our advisory services to the individual needs of clients, whether clients may impose restrictions on investing in certain securities or types of securities.

(i) Individual Tailoring of Advice to Clients:

We offer individualized investment advice to clients utilizing our firm's Comprehensive Portfolio Management service. Additionally, we offer general investment advice to clients utilizing our firm's Financial Planning and Consulting, Employer Savings Plan Monitoring, Employee Benefit Plan Consulting and Referrals to Third Party Money Managers services.

(ii) Ability of Clients to Impose Restrictions on Investing in Certain Securities or Types of Securities:

Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account. Restrictions would be limited to our Comprehensive Portfolio Management service.

D. Participation in wrap fee programs.

We do not offer wrap fee programs.

E. Disclosure of the amount of client assets we manage on a discretionary basis and the amount of client assets we manage on a non-discretionary basis.

We manage \$60,000,000 on a discretionary basis and \$425,000 on a non discretionary basis as of December 31, 2013.

ITEM 5. FEES AND COMPENSATION

We are required to describe our brokerage, custody, fees, and fund expenses so you will know how much you are charged and by whom for our advisory services provided to you. Our fees are generally not negotiable.

A. Description of how we are compensated for our advisory services provided to you.

(i) Comprehensive Portfolio Management:

<u>Assets Under Management</u>	<u>Annual Percentage of assets charge*</u>
First \$99,999.99	1.20%
Next \$100,000 to \$249,999.99	0.95%
Next \$250,000 to \$499,999.99	0.85%
Next \$500,000 to \$749,999.99	0.70%
Next \$750,000 to \$1,249,999.99	0.60%
Next \$1,250,000 to \$2,249,999.99	0.50%
Over \$2,250,000	0.40%

*Our firm's fees are billed on a pro-rata annualized basis quarterly in advance based on the value of your account on the last day of the previous quarter.

Tiered-Blended Pricing Schedule: The actual fees charged to a client account are a blending of the rates. For example, a client with \$249,999.99 of assets under management would pay 1.20% annually on the first \$99,999.99 and 0.95% on the second \$150,000. The resulting blended fee would be 1.05%.

We retain the discretion to make exceptions to the published fee schedules on a client-by-client basis. Client facts, circumstances and needs are considered in determining the alternative fee schedule. Pursuant to a negotiated agreement with the client, we may charge a fixed annual fee (to be paid in lieu of the tiered-blended pricing schedule) that will generally range between 0.50% and 1.50%. Pre-existing advisory clients from before July 2012 may be subject to the advisory fees in effect at the time the client entered into an advisory relationship with our firm.

(ii) Financial Planning and Consulting:

We charge on an hourly or flat fee basis for financial planning and consulting services. For our comprehensive financial planning and financial consulting services, clients are charged a flat fee that generally ranges from \$500 to \$5,000. Our Wealth Builder Plan service is billed a flat fee of \$250 or an hourly fee that ranges from \$75 to \$150.

The total estimated fee, as well as the ultimate fee that we charge you, is based on the scope and complexity of our engagement with you. All fees and payment arrangements will be agreed upon in an agreement between the client and our firm.

(iii) Employer Savings Plan Monitoring:

We charge on a flat fee basis for our Employer Savings Plan Monitoring service. Annual fees generally range from \$250 to \$2,500. The total estimated fee, as well as the ultimate fee that we charge you, is based on the scope and complexity of our engagement with you.

(iv) Employee Benefit Plan Consulting:

Our annual fees for our Employee Benefit Plan Consulting service shall be based on the market value of the assets under advisement and shall be calculated at up to 0.50% of all assets under advisement. The fee shall be due and payable quarterly in arrears based upon the value of the Plan's Account(s) on the last day of the quarter. Should the Plan have more than one Account, the Fee shall be payable in proportion to the respective Account value(s).

(v) Newsletter and Educational Seminars:

We do not charge a fee for this service.

(vi) Referrals to Third Party Money Managers:

We are paid by third party money managers when we refer you to them and you decide to open a managed account. Third party money managers pay us a portion of the investment advisory fee that they charge you for managing your account. The amount of our firm's portion of the fee will be disclosed to clients at the time of the referral. Fees paid to us by third party money manager are generally ongoing. All fees we receive from third party money managers and the written separate disclosures made to you regarding these fees comply with applicable state statutes and rules. The separate written disclosures you need to be provided with include a copy of the third party money manager's Form ADV Part 2, all relevant Brochures, a Solicitation Disclosure Statement detailing the exact fees we are paid and a copy of the third party money manager's privacy policy. The third party money managers we recommend will not directly charge you a higher fee than they would have charged without us introducing you to them.

B. Description of whether we deduct fees from clients' assets or bill clients for fees incurred.

(i) Comprehensive Portfolio Management:

Fees will generally be automatically deducted from your managed account. In rare cases, we will agree to directly bill clients. As part of this process, you understand and acknowledge the following:

- a) Your independent custodian sends statements at least quarterly to You showing all disbursements for your account, including the amount of the advisory fees paid to us;
- b) You provide authorization permitting us to be directly paid by these terms;
- c) We send a copy of our invoice to the independent custodian at the same time we send the invoice to You;
- d) Our invoice includes a legend that urges the client to compare information provided in their statements with those from the qualified custodian in account opening notices and subsequent statements sent to the client for whom the adviser opens custodial accounts with the qualified custodian.

(ii) Financial Planning and Consulting:

Our firm's fees will be invoiced directly to the client if not deducted from a specified advisory account. If the client elects to have fees deducted from an advisory account, they must authorize their custodian to deduct our fees directly from the specified advisory account. Client shall have the responsibility to verify the fee and the accuracy of the fee calculation and Client acknowledges that their custodian does not determine whether the fee or the calculation is accurate and appropriate. Otherwise, invoiced fees are due upon 15 days of receipt.

We may accept one-time payments via PayPal transfer. It is important to note that we will not accept automatic and/or recurring payments for clients who elect to pay using PayPal.

(iii) Employer Savings Plan Monitoring:

Clients may elect to have our fees deducted from a specified advisory account. In these cases, clients must authorize their custodian to deduct our fees directly from the specified advisory account. Client shall have the responsibility to verify the fee and the accuracy of the fee calculation and Client acknowledges that their custodian does not determine whether the fee or the calculation is accurate and appropriate. Otherwise, fees will be invoiced directly, where invoices are due within 15 days of signing an agreement with our firm.

(iv) Employee Benefit Plan Consulting:

Clients may elect to be invoiced directly, where invoiced fees are due upon 15 days of receipt. Otherwise, fees will be debited directly from the Plan's Account(s) and Client authorizes the custodian for the Plan assets, which may be upon instruction from the Plan's administrator, to deduct fees directly from the Plan's Account(s). Client shall have the responsibility to verify the accuracy of the fee calculation, and Client acknowledges that the custodian shall have no responsibility to determine whether the fee is properly calculated.

(v) Referrals to Third Party Money Managers:

Third party money managers establish and maintain their own separate billing processes which we have no control over. In general, they will directly bill you and describe how this works in their separate written disclosure documents.

C. Description of any other types of fees or expenses clients may pay in connection with our advisory services, such as custodian fees or mutual fund expenses.

Clients may incur transaction charges for trades executed in their accounts. These transaction fees are separate from our fees and will be disclosed by the firm that the trades are executed through. Also, clients will pay the following separately incurred expenses, which we do not receive any part of: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses).

D. We must disclose if client's advisory fees are due quarterly in advance. Explain how a client may obtain a refund of a pre-paid fee if the advisory contract is terminated before the end of the billing period. Explain how you will determine the amount of the refund.

We charge our advisory fees quarterly in advance or quarterly in arrears based on the type of engagement. If you wish to terminate our engagement, you need to contact us in writing and state that you wish to cancel our advisory contract. We will proceed to close out your account upon receipt of your letter of termination. If fees were paid in advance, we will process a pro-rata refund of unearned advisory fees. If fees are paid in arrears, we will charge you a pro-rata advisory fee for services rendered up to the point of termination.

E. Commissionable securities sales.

In working with our clients, we may recommend securities on a commission basis. Our supervised persons are registered representatives of Purshe Kaplan Sterling Investments, Inc., member FINRA/SIPC. Our supervised persons may accept compensation for the sale of securities or other investment products, including distribution or service ("trail") fees from the sale of mutual funds. You should be aware that the practice of accepting commissions for the sale of securities:

- 1) Presents a conflict of interest and may give our firm and/or our supervised persons an incentive to recommend investment products based on the compensation received, rather than on your needs. We generally address commissionable sales conflicts that arise:
 - a) when explaining to clients that commissionable securities sales creates an incentive to recommend products based on the compensation we and/or our supervised persons may earn and may not necessarily be in the best interests of the client;
 - b) when recommending commissionable mutual funds, explaining that "no-load" funds are available through our firm if the client wishes to become an investment advisory client.
- 2) In no way prohibits you from purchasing investment products recommended by us through other brokers or agents which are not affiliated with us.
- 3) Does not exceed more than 50% of our revenue.
- 4) Does not reduce your advisory fees to offset the commissions our supervised persons receive.

ITEM 6. PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not charge performance fees to our clients.

ITEM 7. TYPES OF CLIENTS AND ACCOUNT REQUIREMENTS

We have the following types of clients:

- Individuals and High Net Worth Individuals; and
- Pension and Profit Sharing Plans.

Our requirements for opening and maintaining accounts or otherwise engaging us:

- We require a minimum fee of \$500 for our Comprehensive Portfolio Management and Financial Planning and Consulting services.
- We may group certain related client accounts for the purposes of determining our advisory fees. Our firm reserves the discretion to reduce or waive our fees for financial planning and consulting services for clients with assets under management with our firm over \$100,000.

ITEM 8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. Description of the methods of analysis and investment strategies we use in formulating investment advice or managing assets.

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell). Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Technical Analysis. We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement. Technical analysis does not consider the underlying financial condition of a company. This presents a risk in that a poorly-managed or financially unsound company may underperform regardless of market movement.

We use the following strategies in managing client accounts, provided that such strategies are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. When utilizing this strategy, we may purchase securities with the idea of holding them for a relatively long time (typically held for at least a year). A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantages of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Short-term purchases. When utilizing this strategy, we may also purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase. This strategy is used infrequently and typically in consultation with our client.

Margin transactions. We may purchase stocks for your portfolio with money borrowed from your brokerage account. This allows you to purchase more stock than you would be able to with your available cash, and allows us to purchase stock without selling other holdings.

Risks. Investing in securities involves risk of loss that clients should be prepared to bear. While the stock and bond markets may increase and your account(s) could enjoy a gain, it is also possible that these markets may decrease and your account(s) could suffer a loss. It is important that you understand the risks associated with investing in the securities markets, are appropriately diversified in your investments, and ask us any questions you may have.

- B. Our practices regarding cash balances in client accounts, including whether we invest cash balances for temporary purposes and, if so, how.

We generally invest client's cash balances in money market funds, FDIC Insured Certificates of Deposit, high-grade commercial paper and/or government backed debt instruments. Ultimately, we try to achieve the highest return on our client's cash balances through relatively low-risk conservative investments. In most cases, at least a partial cash balance will be maintained in a money market account so that our firm may debit advisory fees for our services related to comprehensive portfolio management, and employer savings plan monitoring, as applicable.

ITEM 9. DISCIPLINARY INFORMATION

We do not have any legal or disciplinary events that are material to disclose within the past 10 years.

ITEM 10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

- A. Our firm or our management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. The details are as follows:

Some investment adviser representatives of our firm are registered representatives with Purshe Kaplan Sterling Investments, Inc., a registered broker-dealer and Member FINRA/SIPC.

Our firm is not affiliated with Purshe Kaplan Sterling Investments, Inc. Our investment adviser representatives may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation our investment adviser representatives may earn and may not necessarily be in the best interests of the client.

- B. If our management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities, we must disclose this fact.

Neither our firm nor any of its management persons is a commodity broker/futures commission merchant, a commodity pool operator, commodity trading advisor or an associated person for the foregoing entities or has an application for registration pending.

- C. Description of any relationship or arrangement that is material to our advisory business or to our clients, that we or any of our management persons have with any related person. We are required to identify the related person and if the relationship or arrangement creates a material conflict of interest with clients, describe the nature of the conflict and how we address it.

Some investment adviser representatives of our firm are licensed insurance agents. As such, they may sell and recommend insurance products to Retirement Strategies, Ltd' clients. When such recommendations or sales are made, a conflict of interest exists as our representatives may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Clients are under no obligation to purchase insurance products from our representatives.

Some of our management persons are passive partners to RS Tax and Accounting Services, LLC. RS Tax and Accounting Services, LLC is a separate and distinct entity. This creates a conflict of interest to the extent that our firm may recommend RS Tax and Accounting Services, LLC for tax and accounting services, to which our management persons receives additional compensation. This is fully disclosed to clients and clients are under no obligation to follow the recommendations of our associates.

- D. If we recommend or select other investment advisers for our clients and we receive compensation directly or indirectly from those advisers, or we have other business relationships with those advisers, we are required to describe these practices and discuss the conflicts of interest these practices create and how we address them.

Please see Item 4B (vi) of this Brochure. The compensation paid to us by third party managers may vary, and thus, there may be a conflict of interest in recommending a manager who shares a larger portion of its advisory fees over another manager. Our firm's fees are not higher than they would have been had our client obtained services directly from the third party money manager. Prior to referring clients to third party advisors, we will ensure that third party advisors are licensed or notice filed with the respective authorities. A potential conflict of interest in utilizing third party advisors may be an incentive to us in selecting a particular advisor over another in the form of fees or services. In order to minimize this conflict our firm will make our selections in the best interest of our clients.

ITEM 11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

- A. Brief description of our Code of Ethics and offer to provide a copy of our Code of Ethics to any client or prospective client upon request.

We recognize that the personal investment transactions of members and employees of our firm demand the application of a high Code of Ethics and require that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, we believe that if investment goals are similar for clients and for members and employees of our firm, it is logical and even desirable that there be common ownership of some securities.

Therefore, in order to prevent conflicts of interest, we have in place a set of procedures (including a pre-clearing procedure) with respect to transactions effected by our members, officers and employees for their personal accounts. In order to monitor compliance with our personal trading policy, we have a quarterly securities transaction reporting system for all of our associates.

Furthermore, our firm has established a Code of Ethics which applies to all of our associated persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. We have a fiduciary duty to all clients. Our fiduciary duty is considered the core underlying principle for our Code of Ethics which also includes Insider Trading and Personal Securities Transactions Policies and Procedures. We require all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics. Our firm and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. However, if a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

- B. If our firm or a related person invests in the same securities (or related securities, e.g. warrants, options or futures) that our firm or a related person recommends to clients, we are required to describe our practice and discuss the conflicts of interest this presents and generally how we address the conflicts that arise in connection with personal trading.

See Item 11A of this Brochure. Related persons of our firm may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

- C. If our firm or a related person recommends securities to clients, or buys or sells securities for client accounts, at or about the same time that you or a related person buys or sells the same securities for our firm's (or the related person's own) account, we are required to describe our practice and discuss the conflicts of interest it presents. We are also required to describe generally how we address conflicts that arise.

See Item 11A of this brochure. Related persons of our firm may buy or sell securities for themselves at or about the same time they buy or sell the same securities for client accounts. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

ITEM 12. BROKERAGE PRACTICES

- A. Description of the factors that we consider in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

Our firm has an arrangement with National Financial Services LLC and Fidelity Brokerage Services LLC (collectively, and together with all affiliates, "Fidelity") through which Fidelity provides our firm with "institutional platform services." The institutional platform services include, among others, brokerage, custody, and other related services. Fidelity's institutional platform services that assist us in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Fidelity also offers other services intended to help our firm manage and further develop its advisory practice. Such services include, but are not limited to, performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, roundtables and webinars, practice management resources, access to consultants and other third party service providers who provide a wide array of business related services and technology with whom we may contract directly.

Fidelity generally does not charge its advisor clients separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts (i.e., transactions fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). Fidelity provides access to many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges.

Fidelity is providing our firm with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act

of 1934 ("Exchange Act"). Our firm is independently operated and owned and is not affiliated with Fidelity.

1. Research and Other Soft Dollar Benefits. If we receive non-soft dollar research or other products or services other than execution from a broker-dealer or a third party in connection with client securities transactions ("soft dollar benefits"), we are required to disclose our practices and discuss the conflicts of interest they create. Please note that we must disclose all soft dollar benefits we receive, including, in the case of research, both proprietary research (created or developed by the broker-dealer) and research created or developed by a third party.

Our firm has an arrangement with Fidelity Brokerage Services LLC ("Fidelity") which provides our firm with Fidelity's "platform" services. The platform services include, among others, brokerage, custodial, administrative support, record keeping and related services that are intended to support our firm in conducting business and in serving the best interests of our clients but that may benefit our firm.

- a. Explanation of when we use client brokerage commissions (or markups or markdowns) to obtain research or other products or services, and how we receive a benefit because our firm does not have to produce or pay for the research, products or services.

As part of the arrangement described in Item 12A.1, Fidelity also makes certain research and brokerage services available at no additional cost to our firm. These services include certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies, as selected by our firm (within specific parameters). Research products and services provided by Fidelity to our firm may include research reports on recommendations or other information about, particular companies or industries; economic surveys, data and analyses; financial publications; portfolio evaluation services; financial database software and services; computerized news and pricing services; quotation equipment for use in running software used in investment decision-making; and other products or services that provide lawful and appropriate assistance by Fidelity to our firm in the performance of our investment decision-making responsibilities. The aforementioned research and brokerage services are used by our firm to manage accounts for which we have investment discretion. Without this arrangement, our firm might be compelled to purchase the same or similar services at our own expense.

- b. Incentive to select or recommend a broker-dealer based on our interest in receiving the research or other products or services, rather than on our clients' interest in receiving best execution.

As a result of receiving the services discussed in Item 12A.1 (a) of this Firm Brochure for no additional cost, we may have an incentive to continue to use or expand the use of Fidelity's services. Our firm examined this potential conflict of interest when we chose to enter into the relationship with Fidelity and we have determined that the relationship is in the best interest of our firm's clients and satisfies our client obligations, including our duty to seek best execution.

Fidelity charges brokerage commissions and transaction fees for effecting certain securities transactions (i.e., transaction fees are charged for certain no-load mutual

funds, commissions are charged for individual equity and debt securities transactions). Fidelity enables us to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. Fidelity's commission rates are generally discounted from customary retail commission rates. However, the commission and transaction fees charged by Fidelity may be higher or lower than those charged by other custodians and broker-dealers.

- c. Causing clients to pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits (known as paying-up).

Our clients may pay a commission to Fidelity that is higher than another qualified broker dealer might charge to effect the same transaction where we determine in good faith that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although we will seek competitive rates, to the benefit or all clients, we may not necessarily obtain the lowest possible commission rates for specific client account transactions.

- d. Disclosure of whether we use soft dollar benefits to service all of our clients' accounts or only those that paid for the benefits, as well as whether we seek to allocate soft dollar benefits to client accounts proportionately to the soft dollar credits the accounts generate.

We do not receive soft dollar benefits although the non-soft dollar investment research products and services that may be obtained by our firm will generally be used to service all of our clients, a brokerage commission paid by a specific client may be used to pay for research that is not used in managing that specific client's account.

2. Brokerage for Client Referrals. If we use client brokerage to compensate or otherwise reward brokers for client referrals, we must disclose this practice, the conflicts of interest it creates, and any procedures we used to direct client brokerage to referring brokers during the last fiscal year (i.e., the system of controls used by us when allocating brokerage)

Our firm does not use client brokerage to compensate or otherwise reward brokers for client referrals.

3. Directed Brokerage.

- a. If we routinely recommend, request or require that a client directs us to execute transactions through a specified broker-dealer, we are required to describe our practice or policy.

In certain instances, clients may seek to limit or restrict our discretionary authority in making the determination of the brokers with whom orders for the purchase or sale of securities are placed for execution, and the commission rates at which such securities transactions are effected. Clients may seek to limit our authority in this area by directing that transactions (or some specified percentage of transactions) be executed through specified brokers in return for portfolio evaluation or other services deemed

by the client to be of value. Any such client direction must be in writing (often through our advisory agreement), and may contain a representation from the client that the arrangement is permissible under its governing laws and documents, if this is relevant.

We provide appropriate disclosure in writing to clients who direct trades to particular brokers, that with respect to their directed trades, they will be treated as if they have retained the investment discretion that we otherwise would have in selecting brokers to effect transactions and in negotiating commissions and that such direction may adversely affect our ability to obtain best price and execution. In addition, we will inform you in writing that your trade orders may not be aggregated with other clients' orders and that direction of brokerage may hinder best execution.

Special Considerations for ERISA Clients

A retirement or ERISA plan client may direct all or part of portfolio transactions for its account through a specific broker or dealer in order to obtain goods or services on behalf of the plan. Such direction is permitted provided that the goods and services provided are reasonable expenses of the plan incurred in the ordinary course of its business for which it otherwise would be obligated and empowered to pay. ERISA prohibits directed brokerage arrangements when the goods or services purchased are not for the exclusive benefit of the plan. Consequently, we will request that plan sponsors who direct plan brokerage provide us with a letter documenting that this arrangement will be for the exclusive benefit of the plan.

b. Permissibility of client-directed brokerage.

We allow clients to direct brokerage. However, we may be unable to achieve the most favorable execution of client transactions. Client directed brokerage may cost clients more money. For example, in a directed brokerage account, you may pay higher brokerage commissions because we may not be able to aggregate orders to reduce transaction costs, or you may receive less favorable prices.

B. Discussion of whether, and under what conditions, we aggregate the purchase or sale of securities for various client accounts in quantities sufficient to obtain reduced transaction costs (known as bunching). If we do not bunch orders when we have the opportunity to do so, we are required to explain our practice and describe the costs to clients of not bunching.

We perform investment management services for various clients. There are occasions on which portfolio transactions may be executed as part of concurrent authorizations to purchase or sell the same security for numerous accounts served by our firm, which involve accounts with similar investment objectives. Although such concurrent authorizations potentially could be either advantageous or disadvantageous to any one or more particular accounts, they are affected only when we believe that to do so will be in the best interest of the effected accounts. When such concurrent authorizations occur, the objective is to allocate the executions in a manner which is deemed equitable to the accounts involved. In any given situation, we attempt to allocate trade executions in the most equitable manner possible, taking into consideration client objectives, current asset allocation and availability of funds using price averaging, proration and consistently non-arbitrary methods of allocation.

ITEM 13. REVIEW OF ACCOUNTS OR FINANCIAL PLANS

- A. Review of client accounts or financial plans, along with a description of the frequency and nature of our review, and the titles of our employees who conduct the review.

We review accounts on at least an annual basis for our clients subscribing to the following services: Comprehensive Portfolio Management. Third Party Money Management clients receive at least annual reviews. The nature of these reviews is to learn whether clients' accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable. Only our Financial Advisors or Portfolio Managers will conduct reviews.

Financial planning clients do not receive reviews of their written plans unless they take action to schedule a financial consultation with us. We do not provide ongoing services to financial planning clients, but are willing to meet with such clients upon their request to discuss updates to their plans, changes in their circumstances, etc.

Employer savings plan monitoring clients will receive reviews of their asset allocations for the duration of the service. We do not provide ongoing services to Employer Savings Plan Monitoring clients.

Employee benefit plan consulting clients will receive reviews on at least an annual basis to review their plan's investment lineup and discuss in detail the appropriate reports used to monitor and evaluate their investment options.

- B. Review of client accounts on other than a periodic basis, along with a description of the factors that trigger a review.

We may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

- C. Description of the content and indication of the frequency of written or verbal regular reports we provide to clients regarding their accounts.

We do not provide written reports to clients, unless asked to do so. Verbal reports to clients take place on at least an annual basis when we meet with clients who subscribe to the following services: Comprehensive Portfolio Management and Third Party Money Management.

Financial planning clients do not receive written or verbal updated reports regarding their financial plans unless they separately contract with us for a post-financial plan meeting or update to their initial written financial plan.

Employer savings plan monitoring clients do not receive written or verbal updated reports unless they separately contract us for an update to their initial asset allocations.

ITEM 14. CLIENT REFERRALS AND OTHER COMPENSATION

- A. If someone who is not a client provides an economic benefit to our firm for providing investment advice or other advisory services to our clients, we must generally describe the arrangement. For purposes of this Item, economic benefits include any sales awards or other prizes.

Our firm does not receive additional economic benefits for advisory services.

- B. If our firm or a related person directly or indirectly compensates any person who is not our employee for client referrals, we are required to describe the arrangement and the compensation.

We do not pay referral fees (non-commission based) to independent solicitors (non-registered representatives) for the referral of their clients to our firm.

ITEM 15. CUSTODY

- A. If we have custody of client funds or securities and a qualified custodian as defined in SEC rule 206(4)-2 or similar state rules (for example, a broker-dealer or bank) and do not send account statements with respect to those funds or securities directly to our clients, we must disclose that we have custody and explain the risks that you will face because of this.

State Securities Bureaus, or their equivalent, generally take the position that any arrangement under which a registered investment adviser is authorized or permitted to withdraw client funds or securities maintained with a custodian upon the adviser's instruction to the custodian is deemed to have custody of client funds and securities.

As such, we have adopted the following safeguarding procedures:

- (1) Our clients must provide us with written authorization permitting direct payment to us of our advisory fees from their account(s) maintained by a custodian who is independent of our firm;
 - (2) We must send a statement to our clients showing the amount of our fee, the value of your assets upon which our fee was based, and the specific manner in which our fee was calculated;
 - (3) We must disclose to you that it is your responsibility to verify the accuracy of our fee calculation, and that the custodian will not determine whether the fee is properly calculated; and
 - (4) Your account custodian must agree to send you a statement, at least quarterly, showing all disbursements from your account, including advisory fees.
- B. If we have custody of client funds or securities and a qualified custodian sends quarterly, or more frequent, account statements directly to our clients, we are required to explain that you will receive account statements from the broker-dealer, bank, or other qualified custodian and that you should carefully review those statements.

We encourage our clients to raise any questions with us about the custody, safety or security of their assets. The custodians we do business with will send you independent account statements listing your account balance(s), transaction history and any fee debits or other fees taken out of your account.

ITEM 16. INVESTMENT DISCRETION

Our clients need to sign a discretionary investment advisory agreement with our firm for the management of their account. This type of agreement only applies to our Comprehensive Portfolio clients. We do not take or exercise discretion with respect to our other clients.

ITEM 17. VOTING CLIENT SECURITIES

We do not and will not accept the proxy authority to vote client securities. Clients will receive proxies or other solicitations directly from their custodian or a transfer agent. In the event that proxies are sent to our firm, we will forward them on to you and ask the party who sent them to mail them directly to you in the future. Clients may call, write or email us to discuss questions they may have about particular proxy votes or other solicitations.

ITEM 18. FINANCIAL INFORMATION

We are not required to provide financial information to our clients because:

- We do not require the prepayment of more than \$500 in fees when services cannot be rendered within 6 (six) months.
- We do not take custody of client funds or securities.
- We do not have a financial condition or commitment that impairs its ability to meet contractual and fiduciary obligations to clients.
- We have never been the subject of a bankruptcy proceeding.

ITEM 19. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

- A. Identification of each of our principal executive officers and management persons, and description of their formal educations and business backgrounds.

Jerry Wesley Snyder, Managing Member

Formal Education: Jerry Snyder attended Ohio University, graduating in 1969 with a Bachelor of Science degree in Communications. He later graduated Xavier University in 1976 with a M.B.A. He has also successfully passed his Series 7, Series 6, Series 22, and Series 63 examinations. In addition, Mr. Snyder holds an OH Life, Variable, Accident & Health Insurance License.

Business Background: Mr. Snyder served in various capacities in the Investment Advisory business, including the following:

- ❖ Retirement Strategies, Ltd. (Investment Adviser)
Managing Partner; 2003 to Present
- ❖ The Financial Network Group, Ltd. (Investment Adviser)
Advisory Representative; 2003 to 2012
- ❖ Royal Alliance Associates, Inc. (Broker-Dealer)
Registered Representative; 2003 to 2012
- ❖ Lincoln Financial Advisors (Broker-Dealer/Investment Adviser)
Registered Representative/Advisory Representative; 1992 to 2013

James (“Jay”) Albert Lindner, Managing Member

Formal Education: James Albert Lindner attended Ohio State University, graduating in 1993 with a Bachelor of Science degree in Business Administration. He has also successfully passed his Series 6, Series 7, and Series 63 examinations. In addition, Mr. Lindner holds an OH Life, Variable, Accident & Health Insurance License.

Business Background: Mr. Lindner served in various capacities in the Investment Advisory business, including the following:

- ❖ Retirement Strategies, Ltd. (Investment Adviser)
Partner/Advisory Representative; 1993 to Present
- ❖ Purshe Kaplan Sterling Investments (Broker-Dealer)
Registered Representative; 2012 to Present
- ❖ The Financial Network Group, Ltd. (Investment Adviser)
Advisory Representative; 2003 to 2012
- ❖ Royal Alliance Associates, Inc. (Broker-Dealer)
Registered Representative; 2003 to 2012
- ❖ Lincoln Financial Advisors (Broker-Dealer/Investment Adviser)
Registered Representative/Advisory Representative; 1993 to 2003

Jeffrey (“Jeff”) Robert Foster, Chief Compliance Officer

Formal Education: Jeffrey Foster attended Bentley University, Waltham, MA, graduating in 1991 with Bachelor of Science, concentrating in Economics and Finance. He has also successfully passed his Series 7, Series 8, and Series 63 examinations. In addition, Mr. Foster holds an OH Life, Variable, Accident & Health Insurance License.

Business Background: Mr. Foster served in various capacities in the Investment Advisory business, including the following:

- ❖ Retirement Strategies, Ltd. (Investment Adviser)
Vice President/Chief Compliance Officer; 2008 to Present
- ❖ The Financial Network Group, Ltd. (Investment Adviser)
Advisory Representative; 2008 to 2012
- ❖ Royal Alliance Associates, Inc. (Broker-Dealer)
Registered Representative; 2008 to 2012
- ❖ PPC Equities, Inc. (Broker-Dealer)

- Registered Representative; 2003 to 2008
- ❖ Professional Planning Consultants, Inc. (Investment Adviser)
Director of Investment Operations; 2003 to 2008
- ❖ Charles Schwab & Co., Inc. (Broker-Dealer)
Registered Representative; 1997 to 2003

Robert (“Bob”) Clarence Wilhelm

Formal Education: Robert Clarence Wilhelm attended Canisius College, graduating in 1973 with a Bachelor of Science degree in Management. He later graduated Suffolk University in 1981 with a M.B.A. He has also successfully passed his Series 6, Series 7, Series 24, Series 51, and Series 63 examinations. In addition, Mr. Wilhelm holds an OH Life, Variable, Accident & Health Insurance License.

Business Background: Mr. Wilhelm served in various capacities in the Investment Advisory business, including the following:

- ❖ Retirement Strategies, Ltd. (Investment Adviser)
Advisory Representative; 2003 to Present
- ❖ The Financial Network Group (Investment Adviser)
Advisory Representative; 2003 to 2012
- ❖ Royal Alliance Associates, Inc. (Broker-Dealer)
Registered Representative; 2003 to 2012
- ❖ Lincoln Financial Advisors (Broker-Dealer/Investment Adviser)
Registered Representative/Advisory Representative; 1992 to 2003

B. Description of any business in which we are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business.

Please see Item 10 of this Firm Brochure as well as Form ADV Part 2B for our supervised persons.

C. In addition to the description of our fees in response to Item 5 of Part 2A, if our firm or a supervised person is compensated for advisory services with performance-based fees, we must explain how these fees will be calculated. Further, we must disclose specifically that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

We do not charge performance-based fees.

D. If our firm or a management person has been involved in one of the events listed below, we must disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or

(e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

In 1988 Jerry Snyder, as one of four partners of FSG, Inc., was ordered by the Ohio Division of Securities to cease and desist in further sales of a mortgage backed security independently promoted and sold by one of the other partners pending an investigation. Mr. Snyder and the 2 other partners fully cooperated with their broker dealer and all regulatory authorities during the investigation. As a result, the partner involved in promoting the securities was terminated and barred from the Insurance and Securities Business. After the investigation was completed, Mr. Snyder and the remaining 2 partners were terminated from their broker dealer due to their common ownership and officer positions with FSG and those terminations were classified as terminations "without cause". The SEC, NASD, Ohio Division of Securities and the Ohio Department of Insurance took no formal action against Mr. Snyder and the two other partners. Mr. Snyder was never barred from the sales of securities' or insurance by any regulatory agency and has since been able to maintain his securities license with other broker dealers, all of whom were fully aware of this disclosure.

E. In addition to any relationship or arrangement described in response to Item 10.C. of Part 2A, we must describe any relationship or arrangement that our firm or any of our management persons have with any issuer of securities that is not listed in Item 10.C. of Part 2A.

We have nothing to disclose in this regard.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT**

DATED: FEBRUARY 2014

JAMES (“JAY”) ALBERT LINDNER

RETIREMENT STRATEGIES, LTD.

5060 PARKCENTER AVE SUITE A

DUBLIN, OH 43017

(614) 799-8668

FIRM CONTACT: JEFFREY FOSTER, CHIEF COMPLIANCE OFFICER

FIRM WEBSITE ADDRESS: WWW.RETIREMENT-STRATEGIES.COM

This brochure supplement provides information about Jay Lindner that supplements our ADV Part 2A brochure. You should have received a copy of that brochure. Please contact our firm if you did not receive Retirement Strategies, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jay Lindner is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 2278697.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James (“Jay”) Albert Lindner

Year of Birth: 1969

Formal Education: James Albert Lindner attended Ohio State University, graduating in 1993 with a Bachelor of Science degree in Business Administration. He has also successfully passed his Series 6, Series 7, and Series 63 examinations. In addition, Mr. Lindner holds an OH Life, Variable, Accident & Health Insurance License.

Business Background: Mr. Lindner served in various capacities in the Investment Advisory business, including the following:

- ❖ Retirement Strategies, Ltd. (Investment Adviser)
Partner/Advisory Representative; 1993 to Present
- ❖ Purshe Kaplan Sterling Investments (Broker-Dealer)
Registered Representative; 2012 to Present
- ❖ The Financial Network Group, Ltd. (Investment Adviser)
Advisory Representative; 2003 to 2012
- ❖ Royal Alliance Associates, Inc. (Broker-Dealer)
Registered Representative; 2003 to 2012
- ❖ Lincoln Financial Advisors (Broker-Dealer/Investment Adviser)
Registered Representative/Advisory Representative; 1993 to 2003

Mr. Lindner also holds a CFP®, CLU®, and ChFC® professional designation. Below is an explanation of the requirement necessary in order to obtain and maintain these designations.

CFP® - Certified Financial Planner™:

The CERTIFIED FINANCIAL PLANNER™, CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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® certification.

CLU® - Chartered Life Underwriter:

The CLU® is offered by The American College. To receive the CLU® designation, individuals must successfully complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

If individuals are a CLU® who falls into any of the following specified categories, they are required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

The following topics were covered under the program:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Planning for Business Owners and Professionals
- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits

- Planning for Retirement Needs
- Investments

ChFC® - Chartered Financial Consultant:

The ChFC® is offered by The American College. To receive the ChFC® designation, individuals must successfully complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

If individuals are a ChFC® who falls into any of the following specified categories, they are required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

ITEM 3. DISCIPLINARY INFORMATION

Mr. Lindner does not have any disciplinary events to disclose.

ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Lindner is a registered representative of Purshe Kaplan Sterling Investments, member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Jay Lindner may earn.

Mr. Lindner is a licensed insurance agent with CRUMP Life Insurance Services . As such, he may have an incentive to sell and recommend insurance products to Retirement Strategies, Ltd's clients.

When such recommendations or sales are made, a conflict of interest exists as Mr. Lindner may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Clients are under no obligation to purchase insurance products from Mr. Lindner. He spends approximately 4-6 hours per month on this activity.

Mr. Linder is a passive partner at RS Tax and Accounting Services, LLC, since July 2011. He spends 2 hours per month, 2 during trading hours on this activity. RS Tax and Accounting Services, LLC is a separate and independent legal entity. This outside business does not pose a conflict of interest to Retirement Strategies, Ltd clients.

Mr. Linder serves on the Board Trustee for the Central Ohio Professional Education Council (COPEC), since January 2005. He spends 20 hours a month, 10 during trading hours overseeing monthly board meetings and executive director's scheduling of member education presentations to the community. This activity does not create a conflict of interest to Retirement Strategies, Ltd clients.

Mr. Linder is a board member at Future Possibilities Inc. (FP), since January 2011. He spends 2 hours per month, 0 during trading hours, providing insight and advocacy to the FP initiative. This activity does not create a conflict of interest to Retirement Strategies, Ltd clients.

ITEM 5. ADDITIONAL COMPENSATION

Mr. Linder does not receive any additional economic benefits for providing advisory services.

ITEM 6. SUPERVISION

Jeffrey Foster is a principal of Retirement Strategies, Ltd and as such supervises and monitors Jay Lindner's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Jeffrey Foster if you have any questions about Jay Lindner's brochure supplement at (614) 799-8668.

ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Mr. Lindner has not been involved in any arbitration claims alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization or administrative proceedings nor has he been the subject of any bankruptcy petitions.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT**

DATED: FEBRUARY 2014

JERRY WESLEY SNYDER

**RETIREMENT STRATEGIES, LTD.
5060 PARKCENTER AVE SUITE A
DUBLIN, OH 43017
(614) 799-8668**

FIRM CONTACT: JEFFREY FOSTER, CHIEF COMPLIANCE OFFICER

FIRM WEBSITE ADDRESS: WWW.RETIREMENT-STRATEGIES.COM

This brochure supplement provides information about Jerry Snyder that supplements our ADV Part 2A brochure. You should have received a copy of that brochure. Please contact our firm if you did not receive Retirement Strategies, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jerry Snyder is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 1049006.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jerry Wesley Snyder

Year of Birth: 1947

Formal Education: Jerry Snyder attended Ohio University, graduating in 1969 with a Bachelor of Science degree in Communications. He later graduated Xavier University in 1976 with a M.B.A. He has also successfully passed his Series 7, Series 6, Series 22, and Series 63 examinations. In addition, Mr. Snyder holds an OH Life, Variable, Accident & Health Insurance License.

Business Background: Mr. Snyder served in various capacities in the Investment Advisory business, including the following:

- ❖ Retirement Strategies, Ltd. (Investment Adviser)
Managing Partner; 2003 to Present
- ❖ The Financial Network Group, Ltd. (Investment Adviser)
Advisory Representative; 2003 to 2012
- ❖ Royal Alliance Associates, Inc. (Broker-Dealer)
Registered Representative; 2003 to 2012
- ❖ Lincoln Financial Advisors (Broker-Dealer/Investment Adviser)
Registered Representative/Advisory Representative; 1992 to 2013

Mr. Snyder also holds a CFP® professional designation. Below is an explanation of the requirement necessary in order to obtain and maintain this designation.

CFP® - Certified Financial Planner™:

The CERTIFIED FINANCIAL PLANNER™, CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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® certification.

ITEM 3. DISCIPLINARY INFORMATION

In 1988 Jerry Snyder, as one of four partners of FSG, Inc., was ordered by the Ohio Division of Securities to cease and desist in further sales of a mortgaged back security independently promoted and sold by one of the other partners pending an investigation. Mr. Snyder and the 2 other partners fully cooperated with their broker dealer and all regulatory authorities during the investigation. As a result, the partner involved in promoting the securities was terminated and barred from the Insurance and Securities Business. After the investigation was completed, Mr. Snyder and the remaining 2 partners were terminated from their broker dealer due to their common ownership and officer positions with FSG and those terminations were classified as terminations “without cause”. The SEC, NASD, Ohio Division of Securities and the Ohio Department of Insurance took no formal action against Mr. Snyder and the two other partners. Mr. Snyder was never barred from the sales of securities’ or insurance by any regulatory agency and has since been able to maintain his securities license with other broker dealers, all of whom were fully aware of this disclosure.

ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Snyder is a licensed insurance agent with CRUMP Life Insurance Services. As such, he may have an incentive to sell and recommend insurance products to Retirement Strategies, Ltd’s clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Snyder may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Clients are under no obligation to purchase insurance products from Mr. Snyder. He spends approximately 4-6 hours per month on this activity.

Mr. Snyder is a passive partner at RS Tax and Accounting Services, LLC. He spends 2 hours per month on this activity. RS Tax and Accounting Services, LLC is a separate and independent legal entity. This outside business does not pose a conflict of interest to Retirement Strategies, Ltd clients.

Mr. Snyder serves on the board trustee for the Central Ohio Professional Education Council (COPEC), a non-profit organization. He dedicated 20 hours a month, 10 during trading hours overseeing monthly board meetings and executive director's scheduling of member education presentations to the community. This activity does not create a conflict of interest to Retirement Strategies, Ltd clients.

Mr. Snyder serves on the Board of Directors for the Central Ohio Employee Services & Recreational Association. He spends 8 hours per month, 0 during trading hour attending meetings to oversee organizational activities. This activity does not create a conflict of interest to Retirement Strategies, Ltd clients.

ITEM 5. ADDITIONAL COMPENSATION

Mr. Snyder does not receive any additional economic benefits for providing advisory services.

ITEM 6. SUPERVISION

Jeffrey Foster is the Chief Compliance Officer of Retirement Strategies, Ltd and as such supervises and monitors Jerry Snyder's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Jeffrey Foster if you have any questions about Jerry Snyder's brochure supplement at (614) 799-8668.

ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Mr. Snyder has not been involved in any of the disclosable events other than what is disclosed in Item 3 of this Brochure Supplement.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT**

DATED: FEBRUARY 2014

ROBERT (“BOB”) CLARENCE WILHELM

RETIREMENT STRATEGIES, LTD.

5060 PARKCENTER AVE SUITE A

DUBLIN, OH 43017

(614) 799-8668

FIRM CONTACT: JEFFREY FOSTER, CHIEF COMPLIANCE OFFICER

FIRM WEBSITE ADDRESS: WWW.RETIREMENT-STRATEGIES.COM

This brochure supplement provides information about Bob Wilhelm that supplements our ADV Part 2A brochure. You should have received a copy of that brochure. Please contact our firm if you did not receive Retirement Strategies, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Bob Wilhelm is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 2214066.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert (“Bob”) Clarence Wilhelm

Year of Birth: 1950

Formal Education: Robert Clarence Wilhelm attended Canisius College, graduating in 1973 with a Bachelor of Science degree in Management. He later graduated Suffolk University in 1981 with a M.B.A. He has also successfully passed his Series 6, Series 7, Series 24, Series 51, and Series 63 examinations. In addition, Mr. Wilhelm holds an OH Life, Variable, Accident & Health Insurance License.

Business Background: Mr. Wilhelm served in various capacities in the Investment Advisory business, including the following:

- ❖ Retirement Strategies, Ltd. (Investment Adviser)
Advisory Representative; 2003 to Present
- ❖ The Financial Network Group (Investment Adviser)
Advisory Representative; 2003 to 2012
- ❖ Royal Alliance Associates, Inc. (Broker-Dealer)
Registered Representative; 2003 to 2012
- ❖ Lincoln Financial Advisors (Broker-Dealer/Investment Adviser)
Registered Representative/Advisory Representative; 1992 to 2003

ITEM 3. DISCIPLINARY INFORMATION

Mr. Wilhelm does not have any disciplinary events to disclose.

ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Wilhelm is a licensed insurance agent with CRUMP Life Insurance Services. As such, he may have an incentive to sell and recommend insurance products to Retirement Strategies, Ltd’s clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Wilhelm may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Clients are under no obligation to purchase insurance products from Mr. Wilhelm. He spends approximately 4-6 hours per month on this activity.

Mr. Wilhelm is a passive partner at RS Tax and Accounting Services, LLC. He spends 2 hours per month, 2 during trading hours on this activity. RS Tax and Accounting Services, LLC is a separate and independent legal entity. This outside business does not pose a conflict of interest to Retirement Strategies, Ltd clients.

ITEM 5. ADDITIONAL COMPENSATION

Mr. Wilhelm does not receive any additional economic benefits for providing advisory services.

ITEM 6. SUPERVISION

Jeffrey Foster is the Chief Compliance Officer of Retirement Strategies, Ltd and as such supervises and monitors Bob Wilhelm's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Jeffrey Foster if you have any questions about Bob Wilhelm's brochure supplement at (614) 799-8668.

ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Mr. Wilhelm has not been involved in any arbitration claims alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization or administrative proceedings nor has he been the subject of any bankruptcy petitions.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT**

DATED: FEBRUARY 2014

JEFFREY ROBERT FOSTER

**RETIREMENT STRATEGIES, LTD.
5060 PARKCENTER AVE SUITE A
DUBLIN, OH 43017
(614) 799-8668**

FIRM CONTACT: JEFFREY FOSTER, CHIEF COMPLIANCE OFFICER

FIRM WEBSITE ADDRESS: WWW.RETIREMENT-STRATEGIES.COM

This brochure supplement provides information about Jeffrey Foster that supplements our ADV Part 2A brochure. You should have received a copy of that brochure. Please contact our firm if you did not receive Retirement Strategies, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Foster is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD#: 2154762.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey (“Jeff”) Robert Foster

Year of Birth: 1969

Formal Education: Jeffrey Foster attended Bentley University, Waltham, MA, graduating in 1991 with Bachelor of Science, concentrating in Economics and Finance. He has also successfully passed his Series 7, Series 8, and Series 63 examinations. In addition, Mr. Foster holds an OH Life, Variable, Accident & Health Insurance License.

Business Background: Mr. Foster served in various capacities in the Investment Advisory business, including the following:

- ❖ Retirement Strategies, Ltd. (Investment Adviser)
Vice President/Chief Compliance Officer; 2008 to Present
- ❖ The Financial Network Group, Ltd. (Investment Adviser)
Advisory Representative; 2008 to 2012
- ❖ Royal Alliance Associates, Inc. (Broker-Dealer)
Registered Representative; 2008 to 2012
- ❖ PPC Equities, Inc. (Broker-Dealer)
Registered Representative; 2003 to 2008
- ❖ Professional Planning Consultants, Inc. (Investment Adviser)
Director of Investment Operations; 2003 to 2008
- ❖ Charles Schwab & Co., Inc. (Broker-Dealer)
Registered Representative; 1997 to 2003

Mr. Foster also holds a CFP® and CRPC® professional designation. Below is an explanation of the requirement necessary in order to obtain and maintain these designations.

CFP® - Certified Financial Planner™:

The CERTIFIED FINANCIAL PLANNER™, CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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® certification.

CRPC - Chartered Retirement Planning Counselor :

The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. The program studies variety of principles in the retirement planning field. The program guides individuals through the retirement process from start to finish, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning CounselorSM and CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Conduct

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

The following topics were covered under the program:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans
- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions
- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning

ITEM 3. DISCIPLINARY INFORMATION

Mr. Foster does not have any disciplinary events to disclose.

ITEM 4. OTHER BUSINESS ACTIVITIES

Mr. Foster is a licensed insurance agent with CRUMP Life Insurance Services. As such, he may have an incentive to sell and recommend insurance products to Retirement Strategies, Ltd's clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Foster may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Clients are under no obligation to purchase insurance products from Mr. Foster. He spends approximately 4-6 hours per month on this activity.

ITEM 5. ADDITIONAL COMPENSATION

Mr. Foster does not receive any additional economic benefits for providing advisory services.

ITEM 6. SUPERVISION

Robert ("Bob") Clarence Wilhelm, Investment Adviser Representative of Retirement Strategies, Ltd., supervises and monitors Jeffrey Foster's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Wilhem if you have any questions about Jeffrey Foster's brochure supplement at (614) 799-8668.

ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Mr. Foster has not been involved in any arbitration claims alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization or administrative proceedings nor has he been the subject of any bankruptcy petitions.