

## Form ADV Part 2B Brochure Supplement

### Item 1 – Cover Page

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**John F. Reutemann, Jr.**  
**Reutemann Financial Solutions, Inc.**  
**doing business as Research Financial Strategies**  
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This brochure supplement provides information about John F. Reutemann, Jr. that supplements the Research Financial Strategies Disclosure Brochure. Please contact John F. Reutemann, Jr. if you have any questions about the contents of this supplement.

Additional information about John F. Reutemann, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2 – Educational Background and Business Experience

**John F. Reutemann, Jr.**, Born 11/51

#### *Education Background:*

University of Maryland, BS, Economics & Finance, 1973

The College of Financial Planning, Certified Financial Planner® (CFP™) designation, 7/81

The American College, Chartered Life Underwriter (CLU) designation, 10/79

#### *Business Background & Other Business Activities:*

Reutemann Financial Solutions, Inc.: Owner/ Chief Executive Officer, 2/10-present; Investment Advisor Representative, 3/10-present

Purshe Kaplan Sterling Investments: Registered Representative, 07/2012 - present

LPL Financial Corporation: Registered Representative, 5/1997-07/2012; Investment Advisor Representative, 5/1997-07/2012

Research Financial Strategies, Inc.: President/Chief Executive Officer, 5/1992-present

Bill Good Marketing: Instructor for "No More Pies!" Seminars, 5/2009-present

Rental Property Owner: 8/2003-present

Mr. Reutemann spends a small amount of his time on insurance matters, on activities related to being a seminar instructor and on duties relative to his rental property ownership.

#### *Professional Designations:*

As noted above, John Reutemann, Jr. holds the following designations:

- CFP®
- CLU

Following is a description of each of these professional designations.

### **Certified Financial Planner (CFP®)**

CFP Acknowledgment: John F. Reutemann, Jr., acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If Client becomes aware that Mr. Reutemann's conduct may violate the Standards of Professional Conduct, Client may file a complaint with the CFP Board at [www.CFP.net/complaint](http://www.CFP.net/complaint).

#### Description of CFP® Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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

### **Chartered Life Underwriter (CLU)**

The CLU certification signifies that an individual has undergone a course of study which provided in-depth knowledge of the insurance needs of individuals, business owners, and professional clients. To obtain the CLU certification, candidates must complete the selected curriculum, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. CLU designees are required to adhere to the highest level of professionalism. In order to maintain a CLU license, CLU designees are subject to the PACE Recertification Program. To meet the requirements of this program, designees must report 30 hours of continuing education credits every two years. The CLU designation is administered through the American College.

### **Item 3 – Disciplinary Information**

As previously stated in Item 9 of the Research Financial Strategies Disclosure Brochure, John F. Reutemann, Jr. has never been subject to a legal or disciplinary event.

### **Item 4 – Other Business Activities**

John F. Reutemann, Jr. is a Registered Representative of Purshe Kaplan Sterling Investments ("PKS"), an SEC registered Broker/Dealer, member FINRA and SIPC. As such, he spends up to 5% of his time offering securities products on a commission basis with PKS. Mr. Reutemann is also a licensed insurance agent and offers various insurance and annuity products for which he is paid a commission. He spends approximately 30% of his time offering insurance and annuity products. Additionally, Mr. Reutemann spends a small amount of his time on activities as a seminar instructor and on duties relative to his ownership of rental property. The remainder of his time is spent conducting activities as an investment adviser representative/associated person of Research Financial Strategies.

Mr. Reutemann is licensed with various insurance companies as an insurance agent with the appropriate state Departments of Insurance, and may receive customary commissions on insurance and annuity products sold. In such instances, there is no advisory fee associated with these insurance and annuity products.

Clients are under no obligation to purchase or sell securities through Mr. Reutemann in his capacity as a Registered Representative of PKS. However, if you choose to implement transactions with Mr. Reutemann, commissions may be earned in addition to any fees paid for advisory services. Commissions may be higher or lower at PKS than at other broker/dealers. There is a conflict of interest in having clients purchase securities and/or insurance related products through PKS in that with higher production levels by any associated person with PKS, there is greater potential for obtaining a higher pay-out on commissions earned. Further, Mr. Reutemann is generally restricted to only offering those products and services that have been reviewed and approved for offering to the public through PKS. PKS is a FINRA-registered broker/dealer, and is also licensed as a broker/dealer with the states in which PKS or its representatives offer securities to clients. PKS's Registered Representatives may act as the advisory client's representative in the execution of securities transactions on a normal and customary basis. The applicable provisions of Section 206 of the Investment Adviser's Act of 1940 are strictly complied with in the execution of each transaction.

**Item 5 – Additional Compensation**

Mr. Reutemann may receive benefits such as assistance with conferences and educational meetings from product sponsors.

Reutemann Financial Solutions, Inc. doing business as Research Financial Strategies may receive cash payments from certain investment companies or product sponsors in exchange for marketing support. As a result of the relationship with PKS, Research Financial Strategies has access to research services and other support services to assist it and its Advisory Representatives in providing services to clients. The benefits received through PKS will be used to benefit all clients whether or not a client maintains an account through PKS.

**Item 6 – Supervision**

Valerie L. Alexander is the Chief Compliance Officer of Research Financial Strategies. She is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including John F. Reutemann, Jr. Valerie Alexander can be contacted at 301-294-7500.

**Item 7 – Requirements for State-Registered Advisers – Legal and Financial Disclosure**

John F. Reutemann, Jr. has not been the subject of any client arbitrations or similar legal disputes.