

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

BROCHURE SUPPLEMENT

DATED: SEPTEMBER 6, 2012

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:

Name of Employer	Type of Business	Title	Period of Employment
Retirement Strategies, Ltd	Financial Services	Managing Partner	06/2003 to Present
The Financial Network Group, Ltd.	Investment Adviser	Advisory Representative	06/2003 to 04/2012
Royal Alliance Associates, Inc.	Broker Dealer	Registered Representative	06/2003 to 04/2012
Lincoln Financial Advisors	Broker Dealer/Investment Advisor	Advisory Representative/Registered Representative	01/1992 to 06/2003

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

If there are legal or disciplinary events material to your evaluation of Jerry Snyder, we are required to disclose all material facts regarding those events.

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.

Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Jerry Snyder to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Jerry Snyder to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the

disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

ITEM 4. OTHER BUSINESS ACTIVITIES

- A. If Jerry Snyder is actively engaged in any investment-related business or occupation, including if Jerry Snyder is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

Mr. Snyder does not engage in any investment-related business or occupation outside of Retirement Strategies, Ltd.

- B. If Jerry Snyder is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Jerry Snyder's income or involve a substantial amount of Jerry Snyder's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Jerry Snyder's time and income, we may presume that they are not substantial.

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 not affiliated with Retirement Strategies, Ltd and this poses a no conflict of interest to Retirement Strategies, Ltd clients.

Mr. Snyder serves on the board trustee for the central Ohio professional education council (COPEC). 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

If someone who is not a client provides an economic benefit to Jerry Snyder for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Jerry Snyder's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

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

ITEM 6. SUPERVISION

We are required to explain how we supervise Jerry Snyder, including how we monitor the advice Jerry Snyder provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Jerry Snyder's advisory activities on behalf of our firm.

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

- A. In addition to the events listed in Item 3 of Part 2B, if Jerry Snyder has been involved in one of the events listed below, we 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.

Please see Item 3 of this Brochure Supplement.

B. If Jerry Snyder has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Mr. Snyder has never filed bankruptcy.