

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

**BROCHURE SUPPLEMENT**

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**DATED: SEPTEMBER 6, 2012**

**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](http://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](http://www.adviserinfo.sec.gov) by searching CRD#: 2278697.**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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### **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:

| Name of Employer                   | Type of Business                 | Title   | Period of Employment |
|------------------------------------|----------------------------------|---|----------------------|
| Retirement Strategies, Ltd         | Financial Services               | Partner   | 1993 to Present      |
| Purshe Kaplan Sterling Investments | Financial Services               | Registered Representative                         | 07/2012 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 | 01/1993 to 06/2003   |

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**

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

Jay Lindner does not have any disciplinary events to disclose.

**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 Jay Lindner to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Jay Lindner 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

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- A. If Jay Lindner is actively engaged in any investment-related business or occupation, including if Jay Lindner 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.

Jay 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.

- B. If Jay Lindner 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 Jay Lindner's income or involve a substantial amount of Jay Lindner'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 Jay Lindner's time and income, we may presume that they are not substantial.

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' 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 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 partner at RS Tax and Accounting Services, LLC, since July 2011. He spends 2 hours per month, 2 during trading hours on this activity. 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

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If someone who is not a client provides an economic benefit to Jay Lindner 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 Jay Lindner'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. Linder does not receive any additional economic benefits for providing advisory services.

## ITEM 6. SUPERVISION

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

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

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A. In addition to the events listed in Item 3 of Part 2B, if Jay Lindner 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.

We have nothing to disclose in this regard.

B. If Jay Lindner 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. Lindner has never filed for bankruptcy.