

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

**BROCHURE SUPPLEMENT**

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**DATED: SEPTEMBER 6, 2012**

**JEFFREY ROBERT FOSTER**

**RETIREMENT STRATEGIES, LTD.**

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**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 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](http://www.adviserinfo.sec.gov) by searching CRD#: 2154762.**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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### **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:

Name of Employer	Type of Business	Title	Period of Employment
Retirement Strategies, Ltd	Financial Services	Vice President Client Services/Chief Compliance Officer	06/2008 to Present
The Financial Network Group, Ltd.	Investment Adviser	Advisory Representative	07/2008 to 04/2012
Royal Alliance Associates, Inc.	Broker Dealer	Registered Representative	06/2008 to 04/2012
PPC Equities, Inc.	Broker Dealer	Registered Representative	10/2003 to 04/2008
PPC (Professional Planning Consultants, Inc.)	Registered Investment Advisor	Director of Investment Operations	10/2003 to 04/2008
Charles Schwab and Co., Inc.	Broker Dealer	Registered Representative	02/1997 to 08/2003

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 Counselor<sup>SM</sup> 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

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**

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

Jeffrey Foster 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 Jeffrey Foster to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Jeffrey Foster 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 Jeffrey Foster is actively engaged in any investment-related business or occupation, including if Jeffrey Foster 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.

Jeffrey Foster is not engaged in any outside investment-related business or relationship.

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

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' 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

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If someone who is not a client provides an economic benefit to Jeffrey Foster 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 Jeffrey Foster'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. Foster 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 Jeffrey Foster, including how we monitor the advice Jeffrey Foster provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Jeffrey Foster's advisory activities on behalf of our firm.

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

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A. In addition to the events listed in Item 3 of Part 2B, if Jeffrey Foster 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 Jeffrey Foster 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. Foster has never filed for bankruptcy.