

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

BROCHURE SUPPLEMENT

DATED: SEPTEMBER 6, 2012

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:

Name of Employer	Type of Business	Title	Period of Employment
Retirement Strategies, Ltd	Financial Services	Advisory Representative	01/2003 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

ITEM 3. DISCIPLINARY INFORMATION

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

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

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

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

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

ITEM 5. ADDITIONAL COMPENSATION

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

ITEM 6. SUPERVISION

We are required to explain how we supervise Bob Wilhelm, including how we monitor the advice Bob Wilhelm provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Bob Wilhelm'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 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

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