

## **Item 1. Cover Page**

This brochure supplement provides information about Richard C. Ritzer Jr. that supplements the Carroll Consultants Advisors, Ltd. brochure. You should have received a copy of that brochure. Please contact Richard C. Ritzer Jr., Financial Planner, if you did not receive Carroll Consultants Advisors, Ltd.'s brochure or if you have any questions about the content of this supplement.

Additional information about Richard C. Ritzer Jr. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# **CARROLL CONSULTANTS ADVISORS, LTD.**

## **Form ADV, Part 2B - Brochure Supplement**

*for*

**Richard C. Ritzer Jr.**

**Investment Adviser Representative**

Carroll Consultants Advisors, Ltd.  
1285 Drummers Lane  
Suite 201  
Wayne, Pennsylvania 19087  
(610) 971-2100  
[rritzer@cclbenefits.com](mailto:rritzer@cclbenefits.com)

September 17, 2013

## **Item 2. Educational Background and Business Experience**

**Name:** Richard C. Ritzer Jr.

**Born:** 1988

### **Education Background and Professional Designations:**

#### **Education:**

Pennsylvania State University      BA      Finance      2010

#### **Designations:**

CFP® - CERTIFIED FINANCIAL PLANNER™

CFP® Minimum Qualifications:

- Bachelor's degree or equivalent from accredited university.
- Achieved passing score on mastery exam after completing 15-hour minimum curriculum
- Must possess three years of relative experience in a financial planning capacity
- Pass a background check and candidate fitness standards test.
- 30 hours of continuing education is required every two years

#### **Business Background:**

Present      Carroll Consultants Advisors Ltd.

- Financial Planner

2011 – 2013      The Vanguard Group, Inc.

- Investment Consultant

## **Item 3.      Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or a prospective client's evaluation of the supervised person.

## **Item 4. Other Business Activities**

Richard C. Ritzer Jr. is a licensed insurance agent in the Commonwealth of Alabama, California, Delaware, Maryland, New Jersey, New York and Pennsylvania. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Carroll Consultants Advisors, Ltd. ("Carroll") always acts in the best interests of the client, including the

sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Carroll in their capacity as an insurance agent.

#### **Item 5. Additional Compensation**

Richard Ritzer will receive salary, annual bonuses, and regular bonuses in exchange for providing clients advisory and financial planning services through Carroll Consultants Advisors, Ltd. Please be advised he may be compensated on insurance products offered outside of Carroll Consultants Advisors, Ltd.

#### **Item 6. Supervision**

Richard C. Ritzer Jr. is supervised by Marcie Carroll pursuant to Carroll's policies and procedures.

#### **Item 7. Requirements for State-Registered Advisers**

A. Richard C. Ritzer Jr. has never been found liable in an arbitration claim alleging damages in excess of \$2,500, nor has Mr. Ritzer ever been found liable in a civil, self-regulatory organization, or administrative proceeding.

B. Richard C. Ritzer Jr. has never been the subject of a bankruptcy petition.