

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.

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) 225-1523
rritzer@cclbenefits.com

March 28, 2014

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 Thomas H. Giedgowd, Chief Compliance Officer.

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.