
Form ADV Part 2B
Brochure Supplement
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This brochure supplement provides information about Lloyd Silvers that supplements The Retirement Group, LLC (Adviser) brochure. You should have received a copy of that brochure. If you have any questions about the contents of this brochure, please contact us at 800-900-5867, or email us at info@theretirementgroup.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Lloyd Silvers is available on the SEC's website at www.adviserinfo.gov.

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Item 2 – Educational Background and Business Experience

Lloyd Silvers

Born, 1975

California State San Marcos, BA Liberal Studies 2004

Morgan Stanley – Financial Advisor – 5/2005 – 11/2006

Ernst & Young – Financial Planner – 1/2007 – 6/2008

The Retirement Group, LLC – Investment Advisor Representative – 9/2008 - Present

Item 3 – Disciplinary Information

Not applicable. There are no material disciplinary items to report.

Item 4 – Other Business Activity

In addition to being an Investment Advisory Representative (“Advisory Representative”) of The Retirement Group, LLC, I, Lloyd Silvers, am a Registered Representative of FSC Securities Corp. (“FSC”). FSC is a diversified financial services company registered with the Financial Industry Regulatory Authority (“FINRA”) as a broker-dealer engaged in the offer and sale of securities products. I may recommend the purchase of securities offered by FSC. If you purchase these products from me, I will receive normal commissions and may receive other indirect forms of compensation which may be in addition to customary advisory fees. As such, I may have incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be in your best interest.

While my security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives I have to sell certain securities products and are encouraged to ask me about any conflict presented.

In an effort to ensure that my outside business activities do not interfere with or otherwise compromise my relationship with you, all outside business activities that I engage in are reviewed and approved by an appointed supervisor.

Please be aware that you are under no obligation to purchase products or services recommended by me in connection with providing you with any advisory service that I offer.

Item 5 – Additional Compensation

As discussed previously, I am a Registered Representative of FSC. FSC offers me educational, training and incentive programs to me upon reaching certain sales production goals.

Further, my manager may provide me with cash and other forms of non-cash compensation for meeting certain production goals.

Certain Third Party Advisory Service Programs (“Advisory Service Programs”) that I may offer you provide me with the opportunity to attend training and education conferences. Such conferences include the payment or reimbursement of travel, meals, and lodging expenses for attendees. Further, if I highlight the products or services of certain Advisory Service Programs during seminars or presentations that I compose, I may be entitled to advertising or marketing expense reimbursement.

My custodian may offer me software and technology that assist in the management and administration of your account and a mix of services to manage and further develop my business.

As outlined above, the benefits that I receive may provide me with an incentive to put my interests before your best interests. While my security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives I have to sell certain securities and provide certain advisory services and are encouraged to ask me about any conflict presented.

Item 6 – Supervision

I have an appointed supervisor which generally reviews the advice that I provide to you which includes a review of all my securities transactions. My appointed Supervisor as of the date of this writing is:

Ronald Harpootlian

Chief Compliance Officer/OSJ

The Retirement Group, LLC

Phone #: 800-900-5867

Item 7 – Requirements for State-Registered Advisors

Not applicable.