

**ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED JANUARY 18, 2011**

STEVEN MARK BINDER

RETIREMENT WEALTH STRATEGIES, LLC

**2200 E. CAMELBACK ROAD, SUITE 207
PHOENIX, AZ 85016
TELEPHONE NUMBER: (602) 955-7200**

This brochure supplement provides information about Steven Binder that supplements our brochure. You should have received a copy of that brochure. Please contact Steven Binder, Managing Member and Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Binder is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Steven Binder:

Name: Steven Mark Binder

Year of Birth: 1951

Formal Education After High School:

❖ University of Maryland, B.A Accounting, 1974.

Business Background (including an identification of the specific positions held for the preceding five years):

❖ Retirement Wealth Strategies, LLC, Managing Member and Chief Compliance Officer, 08/2010 to Present.

❖ LPL Financial Corporation, Registered Representative, 08/2010 to Present.

❖ Morgan Stanley Smith Barney, Vice President, 06/2009 to 08/2010.

❖ Citigroup Global Markets, Inc., Vice President, 03/2008 to 06/2009.

❖ Merrill Lynch, Vice President, 06/1993 to 03/2008.

License/Exams:

❖ Series 7, 63 (1993)

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Steven Binder, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If Steven Binder is actively engaged in any *investment-related* business or occupation, including if Steven Binder 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.

1. If a relationship between the advisory business and Steven Binder’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

¹ **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 Steven Binder to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Steven Binder 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.

See Item 2 Below.

2. If Steven Binder receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Steven Binder receives. We must explain that this practice gives Steven Binder an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Binder is a registered representative of LPL Financial Corporation, member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that Mr. Kent recommends that a client invest in a security which results in a commission being paid to him.

A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

- B. If Steven Binder 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 Steven Binder’s income or involve a substantial amount of Steven Binder’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 Steven Binder’s time and income, we may presume that they are not substantial.

Mr. Binder is a licensed insurance agent through various insurance companies. In such a capacity, he may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent. Mr. Binder spends 10% of time on these activities.

Item 5 Additional Compensation

If someone who is not a *client* provides an economic benefit to Steven Binder 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 Steven Binder’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.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we *supervise* Steven Binder, including how we monitor the advice Steven Binder provides to you. Our firm has to provide the name, title and telephone number of the *person* responsible for supervising Steven Binder's advisory activities on behalf of our firm.

Steven Binder is the Managing Member and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics.

If we are registered or are registering with one or more *state securities authorities*, we must respond to the following additional Item.

Item 7 Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if Steven Binder 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 Steven Binder has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.