

Item 1 Cover Page

A.

Norman P. Chiodras

Retirement Planners, Inc.

Brochure Supplement

Dated: March 19, 2019

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Oak Brook, Illinois 60523
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This Brochure Supplement provides information about Norman P. Chiodras that supplements the Retirement Planners, Inc. Brochure; you should have received a copy of that Brochure. Please contact Norman P. Chiodras, Chief Compliance Officer, if you did *not* receive Retirement Planners' Brochure or if you have any questions about the contents of this supplement.

Additional information about Norman P. Chiodras is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Norman P. Chiodras was born in 1960. Mr. Chiodras graduated from The University of Illinois in 1982, with a degree in Business Administration. Mr. Chiodras earned his Master of Science in Retirement Planning in 1995 from The College of Financial Planning. Mr. Chiodras has been employed as an investment adviser representative and the President of Retirement Planners, Inc. since June of 1991. Mr. Chiodras has also been employed as a registered representative and investment advisor representative of Mack Investment Securities, Inc. since December of 1990.

Mr. Chiodras has been a CERTIFIED FINANCIAL PLANNER™ since March of 1993. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the

“CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 93,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. Investment Adviser Representative and Registered Representative of Mack Investment Securities, Inc.

Mr. Chiodras is a registered representative and investment adviser representative of Mack Investment Securities, Inc. (“MIS”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Chiodras in his individual capacity as a registered representative and investment adviser representative of MIS, to implement investment recommendations on a commission basis.

1. **Conflict of Interest** The recommendation by Mr. Chiodras that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Chiodras. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Norman P. Chiodras, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

2. **Commissions** In the event the client chooses to purchase investment products through MIS, brokerage commissions will be charged by MIS to effect securities transactions, a portion of which commissions shall be paid by MIS to Mr. Chiodras. The brokerage commissions charged by MIS may be higher or lower than those charged by other broker-dealers. The securities commission business Mr. Chiodras is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.

B. **Licensed Insurance Agents.** Mr. Chiodras, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Chiodras to effect insurance transactions on a commission basis. **Conflict of Interest:** The recommendation by Mr. Chiodras that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Chiodras. Clients are reminded that they may purchase insurance products recommended by Mr. Chiodras through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Norman P. Chiodras, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Chiodras, in his individual capacity, as a licensed insurance agent may qualify for certain rewards as a result of his involvement with insurance sales. Historically, these rewards have included all-expense paid vacations or bonuses. The recommendation by Mr. Chiodras that a client purchase an insurance product presents a conflict of interest, as the receipt of rewards may provide an incentive to recommend insurance products based upon rewards received rather than a particular client's need. No client is under any obligation to purchase any insurance product from Mr. Chiodras. **The Registrant's Chief Compliance Officer, Norman P. Chiodras, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Norman P. Chiodras, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Chiodras also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Chiodras at (630) 495-9700.

Item 7 State-Registered Investment Advisors

- A. Mr. Chiodras has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Chiodras has never been the subject of a bankruptcy petition.