

**Kenneth W. Ziegler  
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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Kenneth W. Ziegler that supplements the Interactive Financial Adviser's brochure. You should have received a copy of that brochure. Please call 630-472-1300 if you did not receive Interactive Financial Adviser's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kenneth W. Ziegler is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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## ***Educational Background and Business Experience***

**Kenneth W. Ziegler, ChFC® LUTCF**

**Year of Birth:** 1970

**Formal Education After High School:**

- BS Business Management, Arizona State University 1992

**Business Background:**

- San Marcos Insurance, Owner/Agent 01/2010 –Present
- Interactive Financial Advisors, Investment Advisor Representative, 04/2010 to Present

**Certifications:**

**Chartered Financial Consultant [ChFC®]:** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

**LUTCF (Life Underwriter Training Council Fellow):** The LUTCF educational program includes required ethical training and five elective courses chosen from such topics as meeting client needs, serving personal markets, essentials of business insurance, annuities, long-term care, life insurance products, and retirement, investment, and estate planning. An LUTCF has studied the fundamental skills required for an insurance agent and must adhere to an ongoing ethical standard when serving clients. The designation is offered by The American College, a non-profit educator with an 84-year heritage and the highest level of accreditation, in association with the National Association of Insurance and Financial Advisors (NAIFA).

## ***Disciplinary Information***

Kenneth W. Ziegler has no reportable disciplinary information.

## ***Other Business Activities***

Mr. Ziegler has an ownership interest in San Marcos Insurance, a licensed insurance agency. Mr. Ziegler is also separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by San Marcos Insurance and/or Mr. Ziegler for insurance related activities. This presents a conflict of interest because Mr. Ziegler may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than

solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

### ***Additional Compensation***

Mr. Ziegler does not receive any additional compensation beyond the fee-based compensation he receives through Interactive Financial Advisors and as described above (see "Other Business Activities") in this Brochure Supplement

### ***Supervision***

Kenneth W. Ziegler is supervised by Richard L. Peterbok, President of the firm. Michael Scherrman, Chief Compliance Officer monitors e-mail communications and reviews personal accounts on a periodic basis. Mr. Peterbok and Mr. Scherrman can be reached at 630-472-1300.

**BrokerCheck is a free tool to help clients and prospective clients make informed decisions regarding their financial situation. Please use the following link if you wish to conduct your own due diligence: <http://brokercheck.finra.org/>.**