

**Gregory Sterling Gale
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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Gregory S. Gale 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 Gregory S. Gale is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Gregory S. Gale, LUTCF, CASL® CLU® ChFC®

Year of Birth: 1962

Formal Education After High School:

- BS, Business, University of Phoenix 1990

Business Background:

- San Marcos Insurance, Owner/Agent 01/2010 –Present
- Interactive Financial Advisors, Investment Advisor Representative, 4/2010 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.

Chartered Life Underwriter [CLU®]: 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 a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Chartered Advisor for Senior Living® (CASL®): The CASL® credential provides advisors with in-depth training on issues impacting seniors and those planning for retirement. The designation incorporates five required, college-level courses that represent an average total study time of more than 250 hours. Topics include investments, estate planning, health and long-term care financing, and financial decisions for retirement. CASL® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the top level of academic accreditation.

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

Gregory S. Gale has no reportable disciplinary information.

Other Business Activities

Mr. Gale has an ownership interest in San Marcos Insurance, a licensed insurance agency. Mr. Gale 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. Gale for insurance related activities. This presents a conflict of interest because Mr. Gale 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. Gale 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

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