

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Jeremy P. Keil, RICP<sup>®</sup>, CLU<sup>®</sup>, CLTC<sup>®</sup>, FIC, ChFC<sup>®</sup>, CFA<sup>®</sup>, CFP<sup>®</sup>, CIMA<sup>®</sup>  
Wealth Advisor**

### **Keil Financial Partners**

**15350 W. National Avenue, Suite 214, New Berlin, WI 53151  
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**Effective: March 24, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jeremy P. Keil, RICP<sup>®</sup>, CLU<sup>®</sup>, FIC, CLTC<sup>®</sup>, ChFC<sup>®</sup>, CFA<sup>®</sup>, CFP<sup>®</sup> (CRD# 4673347) in addition to the information contained in the Thrivent Advisor Network, LLC (“Thrivent” or the “Advisor”, CRD# 304569) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Thrivent Disclosure Brochure or this Brochure Supplement, please contact us at (612) 844-8444.

Additional information about Mr. Keil is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4673347.

Our Advisory Persons provide advisory services under a practice name or “doing business as” name or may have their own legal business entities. However, advisory services are engaged exclusively through Thrivent Advisor Network, LLC, a registered investment adviser.

**Thrivent Advisor Network, LLC**  
600 Portland Avenue South, Suite 100, Minneapolis, MN 55415  
Phone: (612) 844-8444 | <http://thriventadvisornetwork.com>

## Item 2 – Educational Background and Business Experience

Jeremy P. Keil, born in 1980, is dedicated to advising Clients of Thrivent as a Wealth Advisor. Mr. Keil earned a Bachelor of Arts in Physics from McDaniel College in 2002. Additional information regarding Mr. Keil's employment history is included below.

### Employment History:

Wealth Advisor, Thrivent Advisor Network, LLC	09/2019 to Present
Financial Associate, Thrivent Financial for Lutherans	07/2003 to 09/2019
Investment Advisor Representative and Registered Representative, Thrivent Investment Management, Inc.	06/2003 to 09/2019

### Retirement Income Certified Professional® (“RICP®”)

The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 85-year heritage and the highest form of academic accreditation.

### The Chartered Life Underwriter (“CLU®”)

The Chartered Life Underwriter® (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

### Program Learning Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

### Certified Long-Term Care (“CLTC®”)

The CLTC, Certified in Long-Term Care designation is a long-term care planning designation granted by the Corporation for Long-term Care Certification to individuals who satisfy educational, work experience and ethics requirements. Recipients of the CLTC have completed a rigorous multidisciplinary course and examination, that focuses on long-term care. To maintain this designation, the CLTC must satisfy continuing education requirements and adhere to the CLTC Code of Professional Responsibility.

### Fraternal Insurance Counselor (FIC)

Designation granted by the Fraternal Field Managers Association (FFMA). The designation is awarded after completion of courses on fraternal benefit societies, ethics and fundamentals of life insurance and estate planning for individuals, families and businesses. An individual is required to work for a minimum of 12 consecutive months with a fraternal benefit society that is a member of the American Fraternal Alliance and the FFMA.

### Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing

education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or non-qualified deferred compensation.

Chartered Financial Analyst ("CFA®")

The Chartered Financial Analyst ("CFA®") charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA® charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (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 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must 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 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 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.

#### Certified Investment Management Analyst<sup>SM</sup> (CIMA®)

The CIMA certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; pass an online Qualification Examination; complete an in-person or online executive education program at an AACSB accredited university business school; pass an online Certification Examination; and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and have three years of financial services experience at the time of certification.

CIMA certificants must adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Keil.*** Mr. Keil has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Keil.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Keil.***

However, we do encourage you to independently view the background of Mr. Keil on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4673347.

### **Item 4 – Other Business Activities**

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#### Insurance Agency Affiliations

Mr. Keil is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Keil's role with Thrivent. As an insurance professional, Mr. Keil may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Keil is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Keil or the Advisor. Mr. Keil spends approximately 10% of his time per month in this capacity.

### **Item 5 – Additional Compensation**

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Mr. Keil has an additional business activity where compensation is received that is detailed in Item 4 above.

At TAN, Mr. Keil receives compensation for providing investment advisory services that is primarily based on a percentage of fees charged on assets under management for investment management services and/or a percentage of fees charged for financial planning and consulting services.

Mr. Keil may, from time to time, receive additional compensation or other economic benefits; such as, sales awards, recruiting and training support services, expense reimbursement, software, bonuses or non-cash

compensation (e.g., attend sales conferences and other recognition events) for providing investment advisory products or services.

Mr. Keil may be eligible to receive compensation for referring individuals who become Advisory Persons of TAN. The compensation paid to the referring Advisory Persons is based on the referred individuals becoming Advisory Persons of TAN and revenue from investment advisory fees earned by them.

In certain instances, TAN may provide for a cash bonus or other economic benefit to Mr. Keil based on the number of new clients that purchase certain eligible products and services, including advisory products and services. This additional compensation is based on the number of Mr. Keil's new clients who become members of Thrivent Financial for Lutherans because the clients bought a membership-eligible product, retention of assets, and or their sales volume of specific products and services.

## **Item 6 – Supervision**

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Mr. Keil serves as a Wealth Advisor of Thrivent and is supervised by David Belotte, the Chief Compliance Officer. Mr. Belotte can be reached at (612) 844-8444.

Thrivent has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Thrivent. Further, Thrivent is subject to regulatory oversight by various agencies. These agencies require registration by Thrivent and its Supervised Persons. As a registered entity, Thrivent is subject to examinations by regulators, which may be announced or unannounced. Thrivent is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.