

Form ADV Part 2B – Brochure Supplement

for

**John M. Kurcz
Wealth Advisor**

Keil Financial Partners

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Effective: September 26, 2019

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of John M. Kurcz (CRD# 6551867) 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. Kurcz is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6551867.

Item 2 – Educational Background and Business Experience

John M. Kurcz, born in 1987, is dedicated to advising Clients of Thrivent as a Wealth Advisor. Mr. Kurcz earned a Bachelor's Degree in Finance from the University of Wisconsin-Milwaukee in 2014. Additional information regarding Mr. Kurcz's employment history is included below.

Employment History:

Wealth Advisor, Thrivent Advisor Network, LLC	09/2019 to Present
Investment Advisor Representative and Registered Representative, Thrivent Investment Management, Inc.	08/2017 to 09/2019
Financial Associate, Thrivent Financial for Lutherans	08/2017 to 09/2019
Investment Advisor Representative, Cabot Lodge Securities LLC	08/2015 to 07/2017
Sales Assistant, Premier Legacy Wealth Management LLC	08/2015 to 07/2017
Account Executive, International Sports Management, Inc.	10/2014 to 08/2015
Order Selector, Roundy's Supermarkets, Inc.	05/2012 to 11/2014
Laborer, Plastics Unlimited Inc.	05/2007 to 05/2012

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Kurcz. Mr. Kurcz 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. Kurcz.

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. Kurcz.**

However, we do encourage you to independently view the background of Mr. Kurcz on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6551867.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Kurcz is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Kurcz's role with Thrivent. As an insurance professional, Mr. Kurcz may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Kurcz 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. Kurcz or the Advisor. Mr. Kurcz spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Kurcz has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Kurcz serves as a Wealth Advisor of Thrivent and is supervised by Dena Froiland, the Chief Compliance Officer. Ms. Froiland 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.

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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.