

**Dennis J. Karstens
625 N Michigan Ave #1710
Chicago, IL 60611**

**Interactive Financial Advisors
625 N Michigan Ave #1710
Chicago, IL 60611**

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Dennis J. Karstens 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 Dennis J. Karstens is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Dennis J. Karstens

Year of Birth: 1979

Formal Education after High School:

- Rollins College, B.A., 2002

Business Background for the Previous Five Years

- Interactive Financial Advisors, Investment Advisor Representative, 3/2014-Present
- Karstens Financial LLC, owner/agent, 01/2015-Present
- Brooklight Place Securities, Inc., 11/2011-01/2015
- Beyer Insurance, Insurance Broker/Agent, 7/2011-01/2015
- MTL Equity Products, Registered Representative, 11/2011-Present
- Country Financial, Agent, 10/2009-7/2011
- Allstate Financial Services, Financial Representative, 4/2009-10/2009

Disciplinary Information

Dennis J. Karstens has no reportable disciplinary information.

Other Business Activities

Mr. Karstens is also an agent of Karstens Financial LLC, a licensed insurance agency. Mr. Karstens 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 Karstens Financial LLC and/or Mr. Karstens for insurance related activities. This presents a conflict of interest because Mr. Karstens 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

Dennis J. Karstens 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

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