

**Warren O. Curtis  
1414 E. 4500 S. #3  
Salt Lake City, UT 84117**

**Interactive Financial Advisors  
100 Batson Ct, Suite 104  
New Lenox, IL 60451**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Warren O. Curtis 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 Warren O. Curtis is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Table of Contents

<b><i>Educational Background and Business Experience</i></b> .....	<b>1</b>
<b><i>Disciplinary Information</i></b> .....	<b>2</b>
<b><i>Other Business Activities</i></b> .....	<b>2</b>
<b><i>Additional Compensation</i></b> .....	<b>2</b>
<b><i>Supervision</i></b> .....	<b>3</b>

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

### **Warren O. Curtis, CFP®**

**Year of Birth:** 1950

#### **Formal Education After High School:**

- BA in Finance, University of Utah, 1974
- MBA, University of Utah, 1977

#### **Business Background:**

- Interactive Financial Advisors, Investment Advisor Representative, 04/2005 to Present
- Fortune Financial Services, Registered Representative, 09/2020 to Present
- Brooklight Place Securities, Registered Representative, 01/2017 to 09/2020
- GWN Securities, Inc., Registered Representative, 09/2010 to 12/2016

#### **Certifications:**

CFP® Professional, Certified Financial Planner Board of Standards Inc., 2003

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 62,000 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, administered in 10 hours over a two-day period, 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.

### ***Disciplinary Information***

Warren Curtis has no reportable disciplinary information.

### ***Other Business Activities***

Warren Curtis is a registered representative with Fortune Financial Services, Inc. Fortune Financial Services, Inc. is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Warren Curtis may recommend securities or insurance products offered by Fortune Financial Services, Inc. as part of your investment portfolio. If clients purchase these products through Warren Curtis, he will receive the customary commissions in his separate capacity as registered representatives of Fortune Financial Services, Inc.

Additionally, Warren Curtis could be eligible to receive incentive awards such as Fortune Financial Services, Inc. may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Warren Curtis an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Interactive Financial Advisors' firm brochure for additional disclosures on this topic.

### ***Additional Compensation***

Mr. Curtis 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***

Warren Curtis 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.

**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/>.**

Securities offered through Fortune Financial Services, Inc. 3582 Brodhead Road Monaca, PA 15061—Member FINRA/SIPC. Advisory services offered through Interactive Financial Advisors. Fortune Financial Services, Inc. and IFA are independently owned and operated.