

Item 1 - Cover Page

SCHEDULE 2.B – BROCHURE SUPPLEMENT

Gerard Gammero

October 3, 2011

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This brochure supplement provides information about Gerard Gammero that supplements the B.C. Ziegler and Company (“BCZ”) brochure. You should have received a copy of that brochure. Please contact James M. Bushman if you did not receive BCZ’s brochure or if you have any questions about the contents of this supplement.

Additional information about Gerard Gammero is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Gammero was born in 1975. He serves as a Financial Advisor for Ziegler Wealth Management's (ZWM) Altamonte Springs, Florida location. Mr. Gammero earned a Chartered Retirement Planning Counselor designation from the College for Financial Planning. Mr. Gammero joined ZWM in 2010 and holds the position of Financial Advisor. Prior to joining ZWM Mr. Gammero was with Merrill Lynch for a year and held the position of Financial Advisor. Prior to his time with Merrill Lynch he was with Wells Fargo Advisors for a year and held the position of Financial Advisor.

Item 3 - Disciplinary Information

Mr. Gammero does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Gammero is actively engaged in other business activities. He currently holds a referral position with Sterling Chase Realty in which he spends approximately 8% of his time. Mr. Gammero is compensated approximately \$3,000 annually for this other business activity.

Item 5 - Additional Compensation

Mr. Gammero may receive compensation in the form of commissions from the sale of investments in his capacity as a registered representative. Mr. Gammero may also receive compensation from insurance sales. Mr. Gammero does not receive any additional economic benefit from third parties for providing advisory services other than noted above.

Item 6 - Supervision

Mr. Gammero is supervised by Douglas Jobman, Branch Manager of the Maitland Florida location. Mr. Jobman's contact information is djobman@ziegler.com or 321-207-0960. Additionally, centralized oversight of Mr. Gammero's activities is performed by supervisory staff personnel who are independent of the sales team.

Mr. Gammero regularly reviews the accounts for which he provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.