

***Item 1 - Cover Page***

SCHEDULE 2.B – BROCHURE SUPPLEMENT

**Michael Kramer**

November 18, 2011

B.C. Ziegler and Company  
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This brochure supplement provides information about Michael Kramer 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 Michael Kramer is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 - Educational Background and Business Experience**

Mr. Kramer was born in 1973. He serves as a Financial Advisor for Ziegler Wealth Management's (ZWM) Mequon, Wisconsin location. Mr. Kramer earned a Bachelor of Science in Economics and Behavioral Neuroscience from the University of Wisconsin in Milwaukee, Wisconsin. Mr. Kramer joined ZWM in 2000 and holds the position of Vice President, Financial Advisor.

## **Item 3 - Disciplinary Information**

In 2010, Mr. Kramer was subject of an investment-related, consumer-initiated, written complaint, which alleged he was involved in sales practice violations involving allegations of unsuitable investment recommendations. The client claimed compensatory damages of \$1,000,000. The Claimant's claims were dismissed in their entirety.

In 2010, Mr. Kramer was the subject of an investment-related, consumer-initiated, written complaint, which alleged he was involved in sales practice violations. The matter involves allegations of misrepresentation resulting in compensatory damages of \$30,000. The matter is still pending.

In 2011, Mr. Kramer was the subject of an investment-related, consumer-initiated, written complaint, which alleged he was involved in sales practice violations. The matter involves allegations of unsuitable investment recommendations, negligence, breach of fiduciary duty, negligent supervision and breach of contract resulting in compensatory damages of \$500,000. The matter is still pending.

## **Item 4 - Other Business Activities**

Mr. Kramer is not actively engaged in any other business activities.

## **Item 5 - Additional Compensation**

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

## **Item 6 - Supervision**

Mr. Kramer is supervised by William Morse, Branch Manager of the Mequon, Wisconsin location. Mr. Morse's contact information is [wmorse@ziegler.com](mailto:wmorse@ziegler.com) or (262) 241-5988. Additionally, centralized oversight of Mr. Kramer's activities is performed by supervisory staff personnel who are independent of the sales team.

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