

**ITEM 1: COVER PAGE FOR  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
MARCH 2012**

**ZURICH THOR AWES**

**ZURICH AWES FINANCIAL MANAGEMENT, INC. “ZAFM”  
3033 CAMPUS DRIVE, STE 100W  
PLYMOUTH, STATE MN 55441  
763-577-1900**

**This brochure supplement provides information about Mr. Awes that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Awes if you did not receive Zurich Awes Financial Management, Inc’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mr. Awes is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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

**Zurich Awes, CFP®**

**Year of Birth:** 1970

### **Formal Education after High School:**

1992: Saint Olaf College, BA in Speech Communication & English Literature

Current: American College, MS in Financial Services

### **Business Background:**

10/2000– Present: Zurich Awes Financial Management, Inc.  
President and Chief Compliance Officer

03/2002 – 05/2010: LPL Financial Corporation  
Wealth Advisor and Registered Principal

10/2000 – 03/2002: FSC Securities Corporation  
Registered Principal

### **Professional Designations & Exams**

2003: Certified Financial Planner (CFP®)

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.

### **Item 3 Disciplinary Information<sup>1</sup>**

If there are legal or disciplinary events material to your evaluation of Mr. Awes, we are required to disclose all material facts regarding those events.

We have nothing to disclose in regards to Item 3

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

- A. If Mr. Awes is actively engaged in any investment-related business or occupation, including if he is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

---

<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Moore to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Moore to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

1. If a relationship between the advisory business and Mr. Awe's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Mr. Awe receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. Awe receives. We must explain that this practice gives Mr. Awe an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Mr. Awe is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Awe's income or involve a substantial amount of his time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Awe's time and income, we may presume that they are not substantial.

As licensed insurance agents, Messrs. Awe and White may recommend to advisory clients a variety of insurance products, and he may offer commissionable (non-variable) insurance products to ZAFM's clients for which he may receive reasonable compensation. Insurance sales constitute less than 10% of their time.

## **Item 5 Additional Compensation**

If someone who is not a client provides an economic benefit to Mr. Awe for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Awe's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

## **Item 6 Supervision**

We are required to explain how we supervise Mr. Awes, including how we monitor the advice he provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Awes' advisory activities on behalf of our firm.

Mr. Awes is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics.

**ITEM 1: COVER PAGE FOR  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 2012**

**TERRY LEE SWANSON**

**ZURICH AWES FINANCIAL MANAGEMENT, INC.  
3033 CAMPUS DRIVE, STE 100W  
PLYMOUTH, STATE MN 55441  
763-577-1900**

**This brochure supplement provides information about Ms. Swanson that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Awes if you did not receive Zurich Awes Financial Management, Inc's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ms. Swanson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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

**Terry Lee Swanson**

**Year of Birth:** 1959

**Formal Education After High School:**

1982: Mankato State University, Bachelor of Science

**Business Background:**

10/2007 – Present: Zurich Awes Financial Management, Inc.

10/2007 – 05/2010: LPL Financial Corporation

08/1998 – 09/2007: MRK Financial Investments

10/1998 – 09/2007: Offerman & Company

**Professional Designations & Exams:**

1999: Series 7 & 66

## **Item 3 Disciplinary Information<sup>1</sup>**

If there are legal or disciplinary events material to your evaluation of Ms. Swanson, we are required to disclose all material facts regarding those events.

We have nothing to disclose in regards to Item 3

## **Item 4 Other Business Activities**

A. If Ms. Swanson is actively engaged in any investment-related business or occupation, including if she is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

---

<sup>1</sup> Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Ms. Swanson to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Ms. Swanson to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

1. If a relationship between the advisory business and Ms. Swanson's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Ms. Swanson receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Ms. Swanson receives. We must explain that this practice gives Ms. Swanson an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Ms. Swanson is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Ms. Swanson's income or involve a substantial amount of her time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Ms. Swanson's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

### **Item 5 Additional Compensation**

If someone who is not a client provides an economic benefit to Ms. Swanson for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Ms. Swanson's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

### **Item 6 Supervision**

We are required to explain how we supervise Ms. Swanson, including how we monitor the advice she provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Ms. Swanson's advisory activities on behalf of our firm.

Mr. Awes, President and Chief Compliance Officer of Zurich Awes Financial Management, Inc supervises and monitors Ms. Swanson's activities on a regular basis. Mr. Awes reviews Ms. Swanson's activities to ensure compliance with our firm's Code of Ethics. Please contact Mr. Awes if you have any questions about Ms. Swanson's brochure supplement at (763) 577-1900.



**ITEM 1: COVER PAGE FOR  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 2012**

**DAVID LEE WHITE**

**ZURICH AWES FINANCIAL MANAGEMENT, INC.  
3033 CAMPUS DRIVE, STE 100W  
PLYMOUTH, STATE MN 55441  
763-577-1900**

**This brochure supplement provides information about Mr. White that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Awes if you did not receive Zurich Awes Financial Management, Inc's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mr. White is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

**David Lee White**

**Year of Birth:** 1959

**Formal Education after high school:**

1986: University of Nevada, Las Vegas, BA in Information Systems Management

1978: Rochester Community College

**Business Background:**

08/2007 – Present: Zurich Awes Financial Management, Inc.

08/2007 – 05/2010: LPL Financial Corporation

10/2005 – 07/2007: Financial Network

07/2005 – 07/2007: JRA Financial Advisors

07/1992 – 12/2004: Pruco Securities Corporation

## Item 3 Disciplinary Information<sup>1</sup>

If there are legal or disciplinary events material to your evaluation of Mr. White, we are required to disclose all material facts regarding those events.

We have nothing to disclose in regards to Item 3

## Item 4 Other Business Activities

- A. If Mr. White is actively engaged in any investment-related business or occupation, including if he is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.
1. If a relationship between the advisory business and Mr. White’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

---

<sup>1</sup> Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. White to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. White to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

2. If Mr. White receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. White receives. We must explain that this practice gives Mr. White an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Mr. White is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. White’s income or involve a substantial amount of his time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. White’s time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

### **Item 5 Additional Compensation**

If someone who is not a client provides an economic benefit to Mr. White for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. White’s regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

### **Item 6 Supervision**

We are required to explain how we supervise Mr. White, including how we monitor the advice he provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. White’s advisory activities on behalf of our firm.

Mr. Awes, President and Chief Compliance Officer of Zurich Awes Financial Management, Inc supervises and monitors Mr. White’s activities on a regular basis. Mr. Awes reviews Mr. White’s activities to ensure activities to ensure compliance with our firm’s Code of Ethics. Please contact Mr. Awes if you have any questions about Mr. White’s brochure supplement at (763) 577-1900.