

Karsten Advisors

CRD# 158571

3526 West Vickery Boulevard

Fort Worth, Texas 76107

(817) 295-7400

www.karstenadvisors.com

Form ADV Part 2B

Brochure Supplements

August 18, 2017

Item 1 - Cover Page

of

Brochure Supplement for

Jeffrey S. Zych

CRD# 5760431

of

Karsten Advisors

3526 West Vickery Boulevard

Fort Worth, Texas 76107

(817) 295-7400

August 18, 2017

This brochure supplement provides information about Jeffrey S. Zych, and supplements the Karsten Advisors (“Karsten”) brochure. You should have received a copy of that brochure. Please contact Karsten at (817) 295-7400 if you did not receive Karsten’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Jeffrey S. Zych is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Jeffrey S. Zych (year of birth 1988) joined Karsten Advisors in 2015 as a Senior Advisor specializing in financial planning, insurance, and offering investment and tax advice to businesses and individuals. Jeffrey first joined TD Ameritrade in 2010 and held several positions within their Wealth Management Divisions.

Jeffrey received a BS degree from Texas Christian University (TCU).

Item 3 - Disciplinary Information

Jeffrey has no disciplinary events that are required to be reported in this section.

Item 4 - Other Business Activities

Jeffrey is also a Registered Representative of Triad Advisors Inc., a FINRA/MSRB/SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In certain circumstances, outlined in Karsten's ADV, clients may pay both a commission to Jeffrey and also pay an advisory fee to Karsten Advisors on assets held in the same account. In order to protect client interests, Karsten's policy is to fully disclose all forms of compensation before any such transaction is executed.

Item 5 - Additional Compensation

As stated above, Jeffrey has no other income or compensation to disclose other than those activities listed in Item 4.

Item 6 - Supervision

Thomas Karsten, President of Karsten Advisors is responsible for supervising Jeffrey Zych and for reviewing accounts. Thomas Karsten supervises all duties and activities of the firm, but will in many instances delegate supervisory duties to Jeffrey Paladini and Michael Harano. Thomas can be reached at 817-295-7400.