

**ANDREW S. FLACK, CFP®**

**FIRM SUPPLEMENTAL BROCHURE  
(ADV PART 2B)**

**FEBRUARY 14, 2025**

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***Cross State Financial Group, LLC***

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This Brochure Supplement provides information about Andrew S. Flack, CFP® that supplements the Cross State Financial Group, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mr. Flack at (800) 621- 6974 if you did not receive Cross State Financial Group, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew S. Flack is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Flack is 5712950.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**ANDREW S. FLACK, CFP®**

**Born:** 1985

**Education:** *Western Michigan University* – B.S. in Human Resources – 2009

*Western Michigan University* – M.B.A. in Finance – 2011

***Certified Financial Planner® – CFP® – 2014***

*Issued by:* Certified Financial Planner Board of Standards, Inc.

*Prerequisites/Experience Required:* Candidate must meet the following requirements: A bachelor's degree (or higher) from an accredited college or university, and 3 years of full-time personal financial planning experience

*Educational Requirements:* Candidate must complete a CFP-board registered program, or hold one of the following: CPA; ChFC; Chartered Life Underwriter (CLU); CFA; Ph.D. in business or economics; Doctor of Business Administration; or Attorney's License

*Examination Type:* CFP Certification Examination

*Continuing Education/Experience Requirements:* 30 hours every 2-years

### **Business Background:**

***Cross State Financial Group, LLC*** – July 2016 to Present

– Investment Adviser Representative

***Carver Financial Services*** – January 2013 to May 2016

– Advisor

***Raymond James Financial Services*** – January 2013 to May 2016

– Registered Representative

***Raymond James Financial Services Advisors Inc.*** – January 2013 to May 2016

– Registered Representative

***Quicken Loans*** – September 2011 to June 2012

– Loan Officer

***Crossmark*** – August 2011 to September 2011

– Marketing Research

***Foothill Securities, Inc.*** – January 2010 to June 2011

– Administrative Representative

***Reames Financial*** – September 2009 to June 2011

– Administrative Representative

### **ITEM 3 – DISCIPLINARY HISTORY**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Mr. Flack is an independent insurance agent (Life and Health Licensed). Mr. Flack may recommend insurance products to Cross State Financial Group, LLC's clients. This service pays him commissions that are separate from his investment adviser fees, which causes a conflict of interest and it creates a financial incentive. However, Mr. Flack attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they always have the right to decide whether to purchase recommended insurance products and through to whom execute the purchase.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Flack does not receive any additional compensation.

### **ITEM 6 – SUPERVISION**

Mr. Flack is overseen by the Adviser's Chief Compliance Officer, Danielle E. Mutz. Ms. Mutz reviews all new accounts opened by Mr. Flack. Ms. Mutz can be reached at (800) 621-6974.