ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED NOVEMBER 2026

John D. Haller

COMPASS FINANCIAL GROUP, INC ("CFG")
4300 SOUTH LOUISE AVE., SUITE 300
SIOUX FALLS, SD 57106
605-338-7150

FIRM CONTACT: JOHN HALLER, CO-CHIEF COMPLIANCE OFFICER

FIRMS WEBSITE ADDRESS: WWW.COMPASSFIN.NET

This brochure supplement provides information about John Haller that supplements our brochure. You should have received a copy of that brochure. Please contact Jesse Haller, Co-Chief Compliance Officer if you did not receive CFG's brochure or if you have any questions about the contents of this supplement.

Additional information about John Haller is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about John D. Haller:

Year of Birth:
1956
Formal Education after high school:
Augustana College, Sioux Falls, SD, Degree in 1980 – Business Administration
College for Financial Planning, Centennial, CO, Degree in 2024 - Master of Science in Personal Financial Planning (MS-PFP)
Business Background (including an identification of the specific positions held for the preceding five years):
04/2011-Present, Compass Financial Group, INC, Sioux Falls, SD – President & Chief Compliance Officer/Investment Adviser
12/2008-04/2011, BrokersXpress, Chicago, IL – Registered Representative
04/2011-Present, Variable Investment Advisers, Sioux Falls, SD – Registered Representative
05/1980-Present, Compass Financial Group, INC, Sioux Falls, SD – Insurance Agent
09/1992-12/2008, Multi-Financial Securities Corporation – Registered Representative
Professional Designations:
2020 - Chartered Retirement Planning Counselor
2000 - Chartered Financial Consultant
1998 - Chartered Life Underwriter
1991 - Certified Financial Planner™

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, thousands of 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 two 3-hour sessions, 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.

Mr. Haller has a professional designation, Chartered Financial Consultant. The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.
Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience. The following activities meet the required business experience qualifications included in the ChFC® certification process.

•Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.

•Company management and operations in positions involving substantial responsibility.

•Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.

•Financial institution management and operations in positions involving substantial responsibility.

•University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
•Government regulatory service in a responsible administrative, supervisory, or operational capacity.
•Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

Mr. Haller has a professional designation, Chartered Life Underwriter. The CLU® is offered by The American College. To receive the CLU® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.
The following activities meet the required business experience qualifications included in the CLU® certification process.
•Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
•Company management and operations in positions involving substantial responsibility.
•Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
•Financial institution management and operations in positions involving substantial responsibility.

•University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
•Government regulatory service in a responsible administrative, supervisory, or operational capacity.
•Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

The following topics were covered under the program:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals
- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning

Mr. Haller has a professional designation, Chartered Retirement Planning Counselor. The CRPC is offered by The College for Financial Planning. The **Chartered Retirement Planning Counselor℠** , or **CRPC®** program, is a designation program for financial professionals. This program enables experienced advisors, who are focused on retirement planning for individuals, define a "road map to retirement." There is a focus on clients' pre- and post-retirement needs, as well as issues related to asset management and estate planning.

The CRPC professional designation program includes coursework, an exam, successful completion of continuing education, and an ethics component. Candidates begin by taking part in classes—either live online or on demand. There are no prerequisites.

The CRPC's coursework covers the following areas:

- Maximizing the Client Experience During the Retirement Planning Process
- Principles and Strategies When Investing for Retirement
- Making the Most of Social Security Retirement Benefits
- Bridging the Income Gap: Identifying Other Sources of Retirement Income
- Navigating Health Care Options in Retirement
- Making the Emotional and Financial Transition to Retirement
- Designing Optimal Retirement Income Streams
- Achieving Income Tax and Estate Planning Objectives in Retirement

- Fiduciary, Ethical, and Regulatory Issues for Advisors

Upon completion of the coursework, candidates must pass a final exam with a score of 70% or higher. There is a 3-hour time limit and candidates have a maximum of two attempts to pass the exam. The grade earned on the final exam reflects a candidate's overall grade for the designation program. After passing the exam, the candidate may apply for authorization to use the CRPC marks. The application includes committing to Standards of Professional Conduct and disclosing criminal events and investigations into professional conduct.
After passing the exam, the certification requires continuing education. A CRPC professional must apply for renewal of the designation every two years. 16 hours of CE credits are required along with reaffirming the professional conduct policies mentioned earlier.

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of John Haller, we are required to disclose all material facts regarding those events.[1]

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If John Haller is actively engaged in any *investment-related* business or occupation, including if John Haller 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.

John Haller is separately licensed as an independent insurance agent. In this capacity, John Haller can effect transactions in insurance products for clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by John Haller for insurance related activities. This presents a conflict of interest because John Haller may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated

[1] **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 John Haller to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of John Haller 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.

with our firm. For additional information, see Item 10 (Other Financial Industry Activities and Affiliations) of CFG's Form ADV Part 2A Firm Brochure.

1. If a relationship between the advisory business and John Haller'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.

   Please see Item 4.A above.

2. If John Haller 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 John Haller receives. We must explain that this practice gives John Haller an incentive to recommend investment products based on the compensation received, rather than on your needs.

   Other than the insurance commissions described in Item 4.A above, we have nothing to disclose in this regard.

B. If John Haller 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 John Haller's income or involve a substantial amount of John Haller's 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 John Haller'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 John Haller 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 John Haller'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.

Refer to Item 4 (Other Business Activities) above for disclosures on John Haller's receipt of additional compensation as a result of other business activities. Also refer to Item 5 (Fees and Compensation), Item 10 (Other Financial Industry Activities and Affiliations), and Item 14 (Client Referrals and Other Compensation) of CFG's Form ADV Part 2A Firm Brochure for additional disclosures on this topic.

Item 6 Supervision

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

Jesse Haller, Co-Chief Compliance Officer of CFG, supervises and monitors John Haller's activities on a regular basis. Jesse Haller intermittently reviews outgoing correspondence for written financial advice that John Haller provides to his clients. Please contact Jesse Haller if you have any questions about John Haller's brochure supplement at 605-338-7150.

ITEM 1: Cover Page for
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DATED NOVEMBER 2026

Jesse D. Haller

COMPASS FINANCIAL GROUP, INC ("CFG")
4300 SOUTH LOUISE AVE., SUITE 300
SIOUX FALLS, SD 57106
605-338-7150

FIRM CONTACT: JOHN HALLER, CO-CHIEF COMPLIANCE OFFICER

FIRMS WEBSITE ADDRESS: WWW.COMPASSFIN.NET

This brochure supplement provides information about Jesse Haller that supplements our brochure. You should have received a copy of that brochure. Please contact John Haller, Co-Chief Compliance Officer if you did not receive CFG's brochure or if you have any questions about the contents of this supplement.

Additional information about Jesse Haller is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Jesse Haller:

Year of Birth: 1985
Formal Education after high school:
South Dakota State University, Brookings, SD, Bachelor's in 2008 – Business Economics
Business Background (including an identification of the specific positions held for the preceding five years):
04/2011-Present, Compass Financial Group, INC, Sioux Falls, SD – Vice President/Investment Adviser
04/2008-04/2011, BrokersXpress, Chicago, IL – Registered Representative
04/2011 – 1/2018, Variable Investment Advisers, Sioux Falls, SD – Registered Representative
05/2007-Present, Compass Financial Group, INC, Sioux Falls, SD – Insurance Agent
02/2005-2/2011, South Dakota Army National Guard / 09/2009-09/2010, United States Army, Afghanistan

Professional Designations:
2017 - Certified Financial Planner™
2018 – Chartered Financial Consultant
2019 – Retirement Income Certified Professional

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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, thousands of 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 two 3-hour sessions, 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.

Mr. Haller has a professional designation, Chartered Financial Consultant. The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.
Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy

- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

Mr. Haller has a professional designation, Retirement Income Certified Professional. The RICP® is offered by The American College.
The following topics were covered under the program:

- Social Security claiming
- Evaluating and addressing risks faced in retirement
- Choosing distributions from employer sponsored plans
- Medicare and other health insurance choices
- Planning for long-term care needs
- Choosing appropriate housing
- Income tax and legacy planning

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Jesse Haller, we are required to disclose all material facts regarding those events.[1]

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If Jesse Haller is actively engaged in any *investment-related* business or occupation, including if Jesse Haller 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.

Jesse Haller is separately licensed as an independent insurance agent. In this capacity, Jesse Haller can effect transactions in insurance products for clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Jesse Haller for insurance related

[1] **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 Jesse Haller to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Jesse Haller 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.

activities. This presents a conflict of interest because Jesse Haller may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. For additional information, see Item 10 (Other Financial Industry Activities and Affiliations) of CFG's Form ADV Part 2A Firm Brochure.

1. If a relationship between the advisory business and Jesse Haller'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.

Please see Item 4.A above.

2. If Jesse Haller 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 Jesse Haller receives. We must explain that this practice gives Jesse Haller an incentive to recommend investment products based on the compensation received, rather than on your needs.

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B. If Jesse Haller 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 Jesse Haller's income or involve a substantial amount of Jesse Haller's 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 Jesse Haller's time and income, we may presume that they are not substantial.

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Jasen D. Haller

COMPASS FINANCIAL GROUP, INC ("CFG")
4300 SOUTH LOUISE AVE., SUITE 300
SIOUX FALLS, SD 57106
605-338-7150

FIRM CONTACT: JOHN HALLER, CO-CHIEF COMPLIANCE OFFICER

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Item 2 Educational Background and Business Experience

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Year of Birth: 1988
Formal Education after high school:
Dakota State University, Madison, SD, Degree in 2011 – Computer and Network Security
Business Background (including an identification of the specific positions held for the preceding five years):
05/2015-Present, Compass Financial Group, INC, Sioux Falls, SD – Investment Adviser
05/2015-Present, Compass Financial Group, INC, Sioux Falls, SD – Insurance Agent
11/2011-04/2015 Mayo Clinic – Database Administrator
07/2011 – 11/2011 Computer Smartz – Store Manager
03/2006-03/2012, South Dakota Army National Guard / 09/2009-09/2010, United States Army, Afghanistan

Professional Designations:
2018 - Certified Financial Planner™
2019 – Chartered Financial Consultant
2020 – Retirement Income Certified Professional

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The following topics were covered under the program:

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- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy

- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

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The following topics were covered under the program:

- Social Security claiming
- Evaluating and addressing risks faced in retirement
- Choosing distributions from employer sponsored plans
- Medicare and other health insurance choices
- Planning for long-term care needs
- Choosing appropriate housing
- Income tax and legacy planning

Item 3 Disciplinary Information

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We have nothing to disclose in this regard.

Item 4 Other Business Activities

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Jasen Haller is separately licensed as an independent insurance agent. In this capacity, Jasen Haller can effect transactions in insurance products for clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Jasen Haller for insurance related activities. This presents a conflict of interest because Jasen Haller may have an incentive

[1] **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 Jasen Haller to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Jasen Haller 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.

to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. For additional information, see Item 10 (Other Financial Industry Activities and Affiliations) of CFG's Form ADV Part 2A Firm Brochure.

1. If a relationship between the advisory business and Jasen Haller'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.

Please see Item 4.A above.

2. If Jasen Haller 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 Jasen Haller receives. We must explain that this practice gives Jasen Haller an incentive to recommend investment products based on the compensation received, rather than on your needs.

   Other than the insurance commissions described in Item 4.A above, we have nothing to disclose in this regard.

B. If Jasen Haller 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 Jasen Haller's income or involve a substantial amount of Jasen Haller's 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 Jasen Haller'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 Jasen Haller 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 Jasen Haller'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.

Refer to Item 4 (Other Business Activities) above for disclosures on Jasen Haller's receipt of additional compensation as a result of other business activities. Also refer to Item 5 (Fees and Compensation), Item 10 (Other Financial Industry Activities and Affiliations), and Item 14 (Client Referrals and Other Compensation) of CFG's Form ADV Part 2A Firm Brochure for additional disclosures on this topic.

Item 6 Supervision

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

John Haller, Co-Chief Compliance Officer of CFG, supervises and monitors Jasen Haller's activities on a regular basis. John Haller intermittently reviews outgoing correspondence for written financial advice that Jasen Haller provides to his clients. Please contact John Haller if you have any questions about Jasen Haller's brochure supplement at 605-338-7150.

ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED NOVEMBER 2026

Caleb B. Shives

COMPASS FINANCIAL GROUP, INC ("CFG")
4300 SOUTH LOUISE AVE., SUITE 300
SIOUX FALLS, SD 57106
605-338-7150

FIRM CONTACT: JOHN HALLER, CO-CHIEF COMPLIANCE OFFICER

FIRMS WEBSITE ADDRESS: WWW.COMPASSFIN.NET

This brochure supplement provides information about Caleb Shives that supplements our brochure. You should have received a copy of that brochure. Please contact John Haller, Co-Chief Compliance Officer if you did not receive CFG's brochure or if you have any questions about the contents of this supplement.

Additional information about Caleb Shives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Caleb Shives:

Year of Birth: 1990
Formal Education after high school:
South Dakota State University, Brookings, SD, Degree in 2012 - Media Production
Business Background (including an identification of the specific positions held for the preceding five years):
11/2018 - Present, Compass Financial Group, INC, Sioux Falls, SD – Assistant/Adviser
08/2017 – 10/2018, James Dugan, Inc, Sioux Falls, SD
08/2012 – 05/2017, Cherry Hills Country Club, Cherry Hills Village, CO
03/2014 – 04/2015, Craftsy, Denver, CO

Professional Designations:

2024 - Certified Financial Planner™
2023 – Chartered Financial Consultant

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, thousands of 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 two 3-hour sessions, 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.

Mr. Shives has a professional designation, Chartered Financial Consultant. The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.
Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience. The following activities meet the required business experience qualifications included in the ChFC® certification process.

•Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
•Company management and operations in positions involving substantial responsibility.
•Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
•Financial institution management and operations in positions involving substantial responsibility.

•University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
•Government regulatory service in a responsible administrative, supervisory, or operational capacity.
•Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys,

CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Caleb Shives, we are required to disclose all material facts regarding those events.[1]

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If Caleb Shives is actively engaged in any *investment-related* business or occupation, including if Caleb Shives 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.

Caleb Shives is separately licensed as an independent insurance agent. In this capacity, Caleb Shives can effect transactions in insurance products for clients and earn commissions

[1] **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 Caleb Shives to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Caleb Shives 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.

for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Caleb Shives for insurance related activities. This presents a conflict of interest because Caleb Shives may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. For additional information, see Item 10 (Other Financial Industry Activities and Affiliations) of CFG's Form ADV Part 2A Firm Brochure.

1. If a relationship between the advisory business and Caleb Shives'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.

Please see Item 4.A above.

2. If Caleb Shives 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 Caleb Shives receives. We must explain that this practice gives Caleb Shives an incentive to recommend investment products based on the compensation received, rather than on your needs.

   Other than the insurance commissions described in Item 4.A above, we have nothing to disclose in this regard.

B. If Caleb Shives 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 Caleb Shives's income or involve a substantial amount of Caleb Shives's 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 Caleb Shives'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 Caleb Shives 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 Caleb Shives'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.

Refer to Item 4 (Other Business Activities) above for disclosures on Caleb Shives's receipt of additional compensation as a result of other business activities. Also refer to Item 5 (Fees and Compensation), Item 10 (Other Financial Industry Activities and Affiliations), and Item 14 (Client

Referrals and Other Compensation) of CFG's Form ADV Part 2A Firm Brochure for additional disclosures on this topic.

Item 6 Supervision

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

John Haller, Co-Chief Compliance Officer of CFG, supervises and monitors Caleb Shives's activities on a regular basis. John Haller intermittently reviews outgoing correspondence for written financial advice that Caleb Shives provides to his clients. Please contact John Haller if you have any questions about Caleb Shives's brochure supplement at 605-338-7150.

ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED NOVEMBER 2026

Ashley Tucker

COMPASS FINANCIAL GROUP, INC ("CFG")
4300 SOUTH LOUISE AVE., SUITE 300
SIOUX FALLS, SD 57106
605-338-7150

FIRM CONTACT: JOHN HALLER, CO-CHIEF COMPLIANCE OFFICER

FIRMS WEBSITE ADDRESS: WWW.COMPASSFIN.NET

This brochure supplement provides information about Ashley Tucker that supplements our brochure. You should have received a copy of that brochure. Please contact John Haller, Co-Chief Compliance Officer if you did not receive CFG's brochure or if you have any questions about the contents of this supplement.

Additional information about Ashley Tucker is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Ashley Tucker:

Year of Birth: 1995
Formal Education after high school:
University of South Dakota, Vermillion, SD, Bachelor's Degree in 2020 – Business Administration
University of South Dakota, Vermillion, SD, Master's Degree in 2020 – Professional Accountancy
Business Background (including an identification of the specific positions held for the preceding five years):
11/2017 - Present, Compass Financial Group, INC, Sioux Falls, SD – Assistant/Adviser
06/2015 – 11/2017, First Premier Bank, Sioux Falls, SD – Teller
01/2010 – 06/2015, Student, Sioux Falls, SD – Student

Professional Designations:

2025 - Certified Financial Planner™
2025 – Chartered Financial Consultant

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, thousands of 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 two 3-hour sessions, 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.

Ms. Tucker has a professional designation, Chartered Financial Consultant. The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.
Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience. The following activities meet the required business experience qualifications included in the ChFC® certification process.

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.
- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

- Any other business, professional, or governmental activity that relates in some way to the Huebner School designations.

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Ashley Tucker, we are required to disclose all material facts regarding those events.[1]

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If Ashley Tucker is actively engaged in any *investment-related* business or occupation, including if Ashley Tucker 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.

Ashley Tucker is licensed as an insurance agent in order to assist and advise clients with insurance planning. Ashley Tucker does not receive commissions on insurance products. When a client purchases an insurance product, the commission is paid to the insurance agency of another CFG adviser who serves as the agent of record. This presents a conflict of interest because persons associated with our firm may earn commissions on insurance products recommended to you, which creates an incentive to recommend insurance products for the purpose of generating commissions rather than solely based on your needs. The fees you pay our firm for advisory services are separate and distinct from any insurance commissions. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. For additional information, see Item 10 (Other Financial Industry Activities and Affiliations) of CFG's Form ADV Part 2A Firm Brochure.

1. If a relationship between the advisory business and Ashley Tucker'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.

Please see Item 4.A above.

2. If Ashley Tucker 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 Ashley Tucker receives. We must explain that this practice gives Ashley Tucker an incentive to recommend investment products based on the compensation received, rather than on your needs.

[1] **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 Ashley Tucker to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Ashley Tucker 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.

We have nothing to disclose in this regard.

B. If Ashley Tucker 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 Ashley Tucker's income or involve a substantial amount of Ashley Tucker's 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 Ashley Tucker'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 Ashley Tucker 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 Ashley Tucker'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* Ashley Tucker, including how we monitor the advice Ashley Tucker provides to *you. Our firm has to* provide the name, title and telephone number of the *person* responsible for supervising Ashley Tucker's advisory activities on behalf of our firm.

John Haller, Co-Chief Compliance Officer of CFG, supervises and monitors Ashley Tucker's activities on a regular basis. John Haller intermittently reviews outgoing correspondence for written financial advice that Ashley Tucker provides to her clients. Please contact John Haller if you have any questions about Ashley Tucker's brochure supplement at 605-338-7150.

ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED NOVEMBER 2026

Ezekiel Klosterman

COMPASS FINANCIAL GROUP, INC ("CFG")
4300 SOUTH LOUISE AVE., SUITE 300
SIOUX FALLS, SD 57106
605-338-7150

FIRM CONTACT: JOHN HALLER, CO-CHIEF COMPLIANCE OFFICER

FIRMS WEBSITE ADDRESS: WWW.COMPASSFIN.NET

This brochure supplement provides information about Ezekiel Klosterman that supplements our brochure. You should have received a copy of that brochure. Please contact John Haller, Co-Chief Compliance Officer if you did not receive CFG's brochure or if you have any questions about the contents of this supplement.

Additional information about Ezekiel Klosterman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Ezekiel Klosterman:

Year of Birth: 1998
Formal Education after high school:
University of South Dakota, Vermillion, SD, Bachelor's Degree in 2020 – Business Administration
University of South Dakota, Vermillion, SD, Master's Degree in 2021 – Business Administration
Business Background (including an identification of the specific positions held for the preceding five years):
1/2022 - Present, Compass Financial Group, INC, Sioux Falls, SD – Assistant/Adviser
05/2019-12/2021, State Farm Insurance, Sioux Falls, SD – Insurance Agent
06/2018 – 05/2019, Premier Bank Card, Sioux Falls, SD – Collections Representative
08/2015-6/2018, Manley Tire, Manley, MN - Sales
01/2012 – 06/2021, Lighthouse Academy, Sioux Falls, SD – Student

Professional Designations:

2024 - Certified Financial Planner™
2023 – Chartered Financial Consultant

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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, thousands of 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 two 3-hour sessions, 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.

Mr. Klosterman has a professional designation, Chartered Financial Consultant. The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.
Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience. The following activities meet the required business experience qualifications included in the ChFC® certification process.

•Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
•Company management and operations in positions involving substantial responsibility.
•Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
•Financial institution management and operations in positions involving substantial responsibility.

•University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
•Government regulatory service in a responsible administrative, supervisory, or operational capacity.

•Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

All ChFC®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If you are a ChFC® who falls into any of the following specified categories, you are required to earn 30 hours of CE credit every two years:

•Licensed insurance agent/broker/consultant
•Licensed security representative/registered investment advisor
•Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

If you are a ChFC® subject to PACE but do not fall into one of the above categories, you are exempt from the CE requirements. You will be required to notify The College of your exempt status every reporting period, as long as the exemption applies.
The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications
- Executive Compensation

Financial Decisions for Retirement

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Ezekiel Klosterman, we are required to disclose all material facts regarding those events.[1]

We have nothing to disclose in this regard.

[1] **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 Ezekiel Klosterman to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Ezekiel Klosterman 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.

Item 4 Other Business Activities

A. If Ezekiel Klosterman is actively engaged in any *investment-related* business or occupation, including if Ezekiel Klosterman 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.

Ezekiel Klosterman is licensed as an insurance agent in order to assist and advise clients with insurance planning. Ezekiel Klosterman does not receive commissions on insurance products. When a client purchases an insurance product, the commission is paid to the insurance agency of another CFG adviser who serves as the agent of record. This presents a conflict of interest because persons associated with our firm may earn commissions on insurance products recommended to you, which creates an incentive to recommend insurance products for the purpose of generating commissions rather than solely based on your needs. The fees you pay our firm for advisory services are separate and distinct from any insurance commissions. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. For additional information, see Item 10 (Other Financial Industry Activities and Affiliations) of CFG's Form ADV Part 2A Firm Brochure.

1. If a relationship between the advisory business and Ezekiel Klosterman'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.

Please see Item 4.A above.

2. If Ezekiel Klosterman 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 Ezekiel Klosterman receives. We must explain that this practice gives Ezekiel Klosterman 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 Ezekiel Klosterman 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 Ezekiel Klosterman's income or involve a substantial amount of Ezekiel Klosterman's 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 Ezekiel Klosterman'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 Ezekiel Klosterman 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 Ezekiel Klosterman'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* Ezekiel Klosterman, including how we monitor the advice Ezekiel Klosterman provides to *you. Our firm has to* provide the name, title and telephone number of the *person* responsible for supervising Ezekiel Klosterman's advisory activities on behalf of our firm.

Jesse Haller, Co-Chief Compliance Officer of CFG, supervises and monitors Ezekiel Klosterman's activities on a regular basis. Jesse Haller intermittently reviews outgoing correspondence for written financial advice that Ezekiel Klosterman provides to his clients. Please contact Jesse or John Haller if you have any questions about Ezekiel Klosterman's brochure supplement at 605-338-7150.

ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED NOVEMBER 2026

Jose Addink

COMPASS FINANCIAL GROUP, INC ("CFG")
4300 SOUTH LOUISE AVE., SUITE 300
SIOUX FALLS, SD 57106
605-338-7150

FIRM CONTACT: JOHN HALLER, CO-CHIEF COMPLIANCE OFFICER

FIRMS WEBSITE ADDRESS: WWW.COMPASSFIN.NET

This brochure supplement provides information about Jose Addink that supplements our brochure. You should have received a copy of that brochure. Please contact John Haller, Co-Chief Compliance Officer if you did not receive CFG's brochure or if you have any questions about the contents of this supplement.

Additional information about Jose Addink is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Jose Addink:

Year of Birth: 1984
Formal Education after high school:
Southeast Tech, Sioux Falls, SD, Associate Degree in 2008 – Business Administration
University of Sioux Falls, Sioux Falls, SD, Bachelor's Degree in 2011 – Business Management
Business Background (including an identification of the specific positions held for the preceding five years):
10/2023 - Present, Compass Financial Group, INC, Sioux Falls, SD – Assistant/Adviser
01/2023-10/2023, U.S. Bancorp, Sioux Falls, SD – Private Wealth Advisor
12/2015 – 01/2023, Graber and Associates, Sioux Falls, SD – Benefits Advisor
05/2013-11/2015, Avera Health Plans, Sioux Falls, SD – Sales Coordinator
01/2012 – 04/2013, Mutual of Omaha, Sioux Falls, SD – Insurance Agent

Professional Designations:

We have nothing to disclose in this regard.

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Jose Addink, we are required to disclose all material facts regarding those events.[1]

We have nothing to disclose in this regard.

Item 4 Other Business Activities

A. If Jose Addink is actively engaged in any *investment-related* business or occupation, including if Jose Addink 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.

Jose Addink is licensed as an insurance agent in order to assist and advise clients with insurance planning. Jose Addink does not receive commissions on insurance products.

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When a client purchases an insurance product, the commission is paid to the insurance agency of another CFG adviser who serves as the agent of record. This presents a conflict of interest because persons associated with our firm may earn commissions on insurance products recommended to you, which creates an incentive to recommend insurance products for the purpose of generating commissions rather than solely based on your needs. The fees you pay our firm for advisory services are separate and distinct from any insurance commissions. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. For additional information, see Item 10 (Other Financial Industry Activities and Affiliations) of CFG's Form ADV Part 2A Firm Brochure.

1. If a relationship between the advisory business and Jose Addink'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.

Please see Item 4.A above.

2. If Jose Addink 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 Jose Addink receives. We must explain that this practice gives Jose Addink 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 Jose Addink 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 Jose Addink's income or involve a substantial amount of Jose Addink's 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 Jose Addink's time and income, we may presume that they are not substantial.

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John Haller, Co-Chief Compliance Officer of CFG, supervises and monitors Jose Addink's activities on a regular basis. John Haller intermittently reviews outgoing correspondence for written financial advice that Jose Addink provides to his clients. Please contact Jesse or John Haller if you have any questions about Jose Addink's brochure supplement at 605-338-7150.