

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED APRIL 2024**

**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](http://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

### **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, 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.

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.

Insurance and health care:

- 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.

Financial services and employee benefits

- 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.

Other:

- 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 have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

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

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.

Insurance and health care:

- 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.

Financial services and employee benefits

- 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.

Other:

- 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 CLU®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If you are a CLU® 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 have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

If you are a CLU® 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:

- 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<sup>SM</sup>**, or **CRPC<sup>®</sup>** 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.<sup>1</sup>

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.

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 4A.2.

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.

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.

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<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 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.

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.

We have nothing to disclose in this regard.

#### **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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BROCHURE SUPPLEMENT  
DATED APRIL 2024**

**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](http://WWW.COMPASSFIN.NET)**

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

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- 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.

Insurance and health care:

- 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.

Financial services and employee benefits

- 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.

Other:

- 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.

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- 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 have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

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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 and has the same general requirements as the ChFC® above. 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.<sup>1</sup>

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.

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 4A.2.

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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We have nothing to disclose in this regard

- 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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## **Item 5            Additional Compensation**

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**Jasen D. Haller**

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

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

**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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- 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.

Insurance and health care:

- 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.

Financial services and employee benefits

- 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.

Other:

- 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 have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

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

Mr. Haller has a professional designation, Retirement Income Certified Professional. The RICP® is offered by The American College and has the same general requirements as the ChFC® above. 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 Jasen Haller, we are required to disclose all material facts regarding those events.<sup>1</sup>

We have nothing to disclose in this regard.

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

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

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 4A.2.

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.

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<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 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.

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.

We have nothing to disclose in this regard.

## **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 April 2024**

**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](http://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, Craftsby, 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, 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.

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.

Insurance and health care:

- 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. Financial services and employee benefits

- 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.

Other:

- 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 have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

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 Caleb Shives, we are required to disclose all material facts regarding those events.<sup>1</sup>

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<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 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



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.

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 4A.2.

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.

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

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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.

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* 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 April 2024**

**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](http://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:**

We have nothing to disclose in this regard.

## 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.<sup>1</sup>

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.

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<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 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.

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 4A.2.

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.

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 April 2024**

**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](http://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](http://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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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.

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- 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.

Insurance and health care:

- 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.

Financial services and employee benefits

- 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.

Other:

- 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

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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.<sup>1</sup>

We have nothing to disclose in this regard.

#### **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.

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 4A.2.

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.

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<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 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 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 April 2024**

**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](http://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.<sup>1</sup>

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.

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<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 Jose Addink to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Jose Addink 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 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 4A.2.

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.

We have nothing to disclose in this regard.

## **Item 5 Additional Compensation**

If someone who is not a *client* provides an economic benefit to Jose Addink 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 Jose Addink'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* Jose Addink, including how we monitor the advice Jose Addink provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Jose Addink's advisory activities on behalf of our firm.

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.