

DST Wealth Management, LLC

Robert Binkele

CRD # 2393598

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Brochure Supplement

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This brochure supplement provides information about Robert Binkele that supplements the Adviser' brochure. You should have received a copy of that brochure. Please contact Adviser Compliance Department at (858) 449-3545, if you did not receive Adviser' brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience

Robert Binkle
CRD # 2393598

Year of birth: 1963

Formal education:

- Bachelor of Arts, University of Utah, 1985

Business background:

- Investment Adviser Representative (IAR), DST Wealth Management, LLC (08/2019 to Present)
- Registered Representative, HB Securities, LLC (05/2021 to Present)
- RR & IAR, Centaurus Financial, Inc. 10/2015 to 08/2019
- Team Member, Estate Planning Team, (10/2013 to Present)
- Registered Representative, J.P. Turner & Company, LLC (07/2007 to 10/2015)
- IAR, J.P. Turner & Company Capital Management, LLC (07/2007 to 10/2015)

Item 3: Disciplinary Information

The SEC requires that I disclose to clients and prospective clients any disciplinary activity which material information would be impacting the client's ability to make an informed decision with regard to engaging my services. As such I am required to disclose any administrative, legal or regulatory events which occurred within the last ten years or those events which may have occurred more than 10 years ago, but which would still be material to your decision-making process. Such events may include without limitation: suspension or revocation of a license or designation; an administrative proceeding brought by a state, federal or foreign regulatory agency as well as any self-regulatory organization; imposition of a civil fine or penalty or arbitration award of more than \$2,500; the filing or participation in a bankruptcy petition; involvement in an arbitration or criminal action whereby I have plead guilty, no contest or have been convicted of a felony or a misdemeanor involving, investment related activities, fraud, making of false statements, conversion of property, perjury, forgery or counterfeiting; or conspiracy to commit any such misdemeanor. As a result of these requirements, I make note of the following disciplinary actions which may be material. Additional information may also be found at www.finra.org/brokercheck and/or www.adviserinfo.sec.gov.

I have been involved in arbitration claim involving an allegation of damages in excess of \$2,500 that resulted in an award or finding of liability; involvement in an investment or investment-related business or activity; fraud, false statement, or omissions. The details are as follows: 10/14/1998 - Raymond Brown: Mr. Brown sued me as the agent on a viatical settlement he purchased from me. Mr. Brown, an attorney, sued me rather than the viatical company because it would be nearly impossible for him to collect from the viatical company as their assets were in the Netherlands. Mr. Brown claim was the that viatical company failed to disclose in the viatical contract that future insurance premiums may be due in the event that the insured out- lived the life expectancy of their life insurance policy. This was an oversight by the viatical company and not any wrong doing on my part. The attorney representing me failed to respond to the NASD in a timely and competent manner. The NASD therefore awarded Mr. Brown the return of his original investment of \$10,000.00 as well as allowing him to keep the viatical. I appealed to the state court due to my attorney's incompetence and because it was the responsibility of the viatical company to have included the disclosure in the contract information. However, because the case had been decided in NASD arbitration the state court declined to hear the case.

I have been involved in a customer complaint or legal or disciplinary event that I have not yet disclosed that is material to a client's or prospective client's evaluation of my integrity. The details are as follows: 2009 - Client alleged misrepresentation in an Oil and Gas project.

2008 - Client alleged that I failed to follow sell instructions on his portfolio. Alleged damages of \$16,911.64. I sold all of the client's freely trading stock but the restricted stock was not sold. Client did not understand the restriction. Client put in a limit GTC order and the order was never executed. Client never changed his limit order to market order and the stock went down. Case closed with no action against me on April 4, 2008.

Item 4: Other Business Activities

Mr. Robert Binkle is the Founder and CEO of the Estate Planning Team.

Estate Planning Team

The Estate Planning Team is a membership-based company that provides administrative, marketing and support services to assist its members in referring clients for various types of estate and tax planning programs for their clients.

IAR's of Adviser are members of the Estate Planning Team. The Estate Planning Team offers a service to qualified clients, certain strategies that may reduce capital gains tax liabilities. This arrangement presents a conflict of interest because it creates an incentive to recommend this service based upon the amount of compensation that Mr. Woolery may receive if you choose to become a client of Estate Planning Team and establish a Deferred Sales Trust [™], which he would be in a position to service and earn a commission and/or a fee, rather than based upon your needs.

Mr. Binkle is also a registered securities representative for HB Securities, LLC. A relationship where an investment adviser representative (IAR) is also a registered representative of a securities firm creates inherent conflicts of interest. As the result of his affiliation with HB Securities, LLC, Mr. Binkle will receive commissions or other compensation from the sale of mutual funds or other products sold to you in his capacity as a broker-dealer registered representative. For example, Mr. Binkle is eligible to be paid 12b-1 fees, which are paid by mutual fund companies for the on-going marketing of their investment products. This additional compensation presents a conflict of interest, because it creates an incentive to recommend certain investments to clients over others that may not offer similar compensation to the IAR.

Mr. Binkle is licensed to sell insurance and does so by holding appointments directly with various insurance companies. Commissions may be earned by Mr. Binkle if insurance products are purchased through these insurance companies.

In these capacities Mr. Binkle may recommend securities, insurance, advisory, or other products, and receive commissions and other compensation if products are purchased through any firms with which Mr. Binkle is affiliated. Thus, a conflict of interest may exist between the interests of Mr. Binkle and those of the advisory clients.

Mr. Binkle has a material financial interest in AscentX Medical, Inc. Mr. Binkle may recommend AscentX Medical, Inc. as an investment. Such recommendations are only made to Accredited Investors. Recommending an investment in which Mr. Binkle has a material financial interest presents a conflict of interest because it creates an incentive to make that recommendation based on his financial interest in the investment and the amount of compensation he will receive rather than based upon your needs.

Mr. Binkle will explain the specific conflicts and costs associated with any investment in AscentX Medical, Inc. You are under no obligation to purchase or sell any investments in which Mr. Binkle has a material financial interest.

Mr. Binkle has a material financial interest in B & N Mining, Inc. B & N Mining, Inc. owns and operates the Kelly Mine. Mr. Binkle may recommend the Kelly Mine Investment, LLC as an investment. Such recommendations are only made to Accredited Investors. Recommending an investment in which Mr. Binkle has a material financial interest presents a conflict of interest because it creates an incentive to

make that recommendation based on his financial interest in the investment and the amount of compensation he will receive rather than based upon your needs.

Mr. Binkele will explain the specific conflicts and costs associated with any investment in the Kelly Mine Investment, LLC. You are under no obligation to purchase or sell any investments in which Mr. Binkele has a material financial interest.

We may receive benefits such as assistance with conferences and educational meetings from product sponsors.

Our advisory representatives may also recommend various asset management firms through their affiliation with Adviser. If you establish an investment advisory relationship with one of these firms, our financial advisors may share in the advisory fees you pay to these asset management firms.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. Clients are under no obligation to act upon any recommendations of Mr. Binkele or effect any transactions through Mr. Binkele if they decide to follow the recommendations.

Item 5: Additional Compensation

Mr. Binkele has a material financial interest in AscentX Medical, Inc. Mr. Binkele may receive additional compensation related to the advisory services provided to you as a result. He does receive any additional compensation as disclosed in Item 4.

Item 6: Supervision

Mr. Binkele is supervised by Edward Woolery, President and CCO of DST Wealth Management. Mr. Woolery can be reached at (858) 449-3545. We supervise Mr. Binkele by requiring that he adhere to our processes and procedures as described in our firm's Compliance Manual and Code of Ethics and through monitoring his activities accordingly.