Item 1: Cover Page

# DST Wealth Management, LLC

### Robert Binkele

CRD # 2393598

45110 Club Drive, Suite B Indian Wells, CA 92210 Phone: (760) 340-1448 Fax: (760) 779-5338

### **Brochure Supplement**

November 5, 2024

This brochure supplement provides information about Robert Binkele that supplements the Adviser's 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.

Chief Compliance Officer

### Item 2: Educational Background and Business Experience

Robert Binkele 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 03/2023)
- > 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 action which may be material. Additional information may also be found at www.finra.org/brokercheck and/or www.adviserinfo.sec.gov.

The previously reported disclosure of a pending civil litigation matter in California state court was settled on 7/18/2024. Mr. Binkele was not required to make any contribution toward the settlement.

#### Item 4: Other Business Activities

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

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

Mr. Binkele has a material financial interest in AscentX Medical, Inc. Mr. Binkele may recommend AscentX Medical, Inc. as an investment. Such recommendations are only made to Accredited Investors. Recommending an investment in which Mr. Binkele 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 AscentX Medical, Inc. You are under no obligation to purchase or sell any investments in which Mr. Binkele has a material financial interest.

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

Mr. Binkele is the Manager of EdgeCo, LLC, a Wyoming limited liability company ("EdgeCo"). EdgeCo is conducting a private offering under Rule 506 of Regulation D promulgated under the Securities Act of 1933 to raise up to \$13,000,000 in order to reimburse a loan in that amount made by one of EdgeCo's members to DZS, INC. ("DZSI"), an SEC-reporting company (the "Offering"). Mr. Binkele owns approximately 2.4% of the common stock of DZSI, and EdgeCo's loan to DZSI would indirectly benefit Mr. Binkele since it would directly benefit DZSI. Accordingly, there is a conflict of interest between Mr. Binkele as Manager of EdgeCo and as a shareholder of DZSI. In addition, Mr. Binkele, as Manager of EdgeCo, is entitled to receive a portion of the interest payments made by DZSI to EdgeCo as well as the proceeds, if any, from the sale of DZSI shares underlying warrants received by EdgeCo in consideration of its loan to DZSI. Mr Binkele's financial interest in both EdgeCo and DZSI, and the concomitant conflicts of interest, as well as the details regarding the loan transaction and the Offering, are set forth in the EdgeCo Confidential Private Placement Memorandum, dated April 24, 2024, which is being provided to all prospective investors in the Offering. Mr. Binkele, as Manager of EdgeCo (and not in his capacity as an investment adviser representative of DST Wealth Management), may solicit investments in the Offering from clients of DST Wealth Management.

As a result of Mr. Binkele's varying relationships and duties to both EdgeCo and clients of DST Wealth Management, he has a conflict of interest with those DST Wealth Management's advisory clients because it creates an incentive for him to make that recommendation based on his financial interest in EdgeCo and DZSI rather than one based on your best interests. You are under no obligation to purchase any investments in which Mr. Binkele has a material 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. as well as B & N Mining, Inc. Mr. Binkele may receive additional compensation related to the advisory services provided to you as a result. He does receive 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.

# **DocuSign**

### **Certificate Of Completion**

Envelope Id: 32BA0330CB1643D0BA1DE36C1F14543B

Subject: Complete with Docusign: Robert Binkele Part 2B 11.5.2024.docx

Source Envelope:

Document Pages: 4 Signatures: 2
Certificate Pages: 10 Initials: 0

AutoNav: Enabled

**Envelopeld Stamping: Enabled** 

Time Zone: (UTC-05:00) Eastern Time (US & Canada)

Status: Completed

Envelope Originator: Francine Giardino 211 Main Street

San Francisco, CA 94105 fgiardino@dstwm.com IP Address: 47.145.29.208

### **Record Tracking**

Status: Original

11/25/2024 4:11:24 PM

Holder: Francine Giardino fgiardino@dstwm.com

Location: DocuSign

### **Signer Events**

Robert Binkele

rbinkele@myept.com

Security Level: Email, Account Authentication

(None), Authentication

#### Signature

Signature Adoption: Drawn on Device Using IP Address: 146.75.146.0

Signed using mobile

### **Timestamp**

Sent: 11/25/2024 4:12:53 PM Resent: 12/3/2024 5:56:00 PM Viewed: 12/4/2024 10:53:44 AM Signed: 12/4/2024 10:54:01 AM

#### **Authentication Details**

ID Check:

Transaction: 31033818347625

Result: passed Vendor ID: LexisNexis Type: iAuth

Recipient Name Provided by: Recipient Information Provided for ID Check: Address,

SSN9, SSN4, DOB

Performed: 12/4/2024 10:53:24 AM

Question Details:

passed vehicle.historical.association.real passed property.association.single.fake

passed person.age.real

#### SMS Auth:

Transaction: d6414653-4d22-4ce9-a723-cee9675fe6a6

Result: passed Vendor ID: TeleSign Type: SMSAuth

Performed: 12/4/2024 10:53:36 AM

Phone: +1 760-409-7117

#### **Electronic Record and Signature Disclosure:**

Accepted: 12/4/2024 10:53:44 AM

ID: f2d05b1a-ffd9-4ea4-b9bd-51f6f2c5c54d Company Name: Charles Schwab & Co., Inc.

**Edward Woolery** 

admin@dstwealthmanagement.com

Principal

Security Level: Email, Account Authentication

(None), Authentication

Edward Woolery
50AD02B564B143C...

Signature Adoption: Pre-selected Style Using IP Address: 108.216.108.49

Sent: 12/4/2024 10:54:03 AM Viewed: 12/4/2024 11:01:21 AM Signed: 12/4/2024 11:01:32 AM

#### **Authentication Details**

ID Check:

Transaction: 31033818567405

Result: passed Vendor ID: LexisNexis Type: iAuth

Recipient Name Provided by: Recipient Information Provided for ID Check: Address Performed: 12/4/2024 11:01:02 AM **Question Details:** 

passed property.county.fake passed ssn.sum.first.two.digits.real passed property.association.single.real

Signer Events Signature	Timestamp
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Passed SMS Authentication for Edward Woolery as a result of successful prior SMS Authentication within the last 2 days. Last Successful SMS Authentication: 12/2/2024 2:34:50 PM EST on EnvelopeId: 2555de1c-acac-4afc-8382-3ed4992a4a40

# **Electronic Record and Signature Disclosure:**Not Offered via DocuSign

In Person Signer Events	Signature	Timestamp	
Editor Delivery Events	Status	Timestamp	
Agent Delivery Events	Status	Timestamp	
Intermediary Delivery Events	Status	Timestamp	
Certified Delivery Events	Status	Timestamp	
Carbon Copy Events	Status	Timestamp	
Witness Events	Signature	Timestamp	
Notary Events	Signature	Timestamp	
Envelope Summary Events	Status	Timestamps	
Envelope Sent Certified Delivered Signing Complete Completed	Hashed/Encrypted Security Checked Security Checked Security Checked	11/25/2024 4:12:53 PM 12/4/2024 11:01:21 AM 12/4/2024 11:01:32 AM 12/4/2024 11:01:32 AM	
Payment Events	Status	Timestamps	
Electronic Record and Signature Disclosure			

# INFORMED CONSENT AND AGREEMENT TO USE ELECTRONIC DOCUMENTS AND SIGNATURES

("Consent and Agreement")

Please carefully review this Informed Consent and Agreement to Use Electronic Documents and Signatures. If you consent and agree to electronically receive, review and sign the documents in the envelope subject to the terms below, check the "I agree to use Electronic Records and Signatures" box and then click the "Review Document" button below.

### Why We Are Asking for Your Consent

We must ask for and obtain your consent before using electronic documents and signatures in its relationship with you. This is for documents such as investment advisory agreements with us and account agreements and related documents with the Custodian, as described in more detail below. We and the Custodian are each required by law to give you certain information "in writing" – which means you are entitled to receive and review paper documents and, if your signature is required, to sign the paper documents by hand. In order to use an electronic process instead of paper, we and the Custodian need your consent.

### Your Consent and Agreement and What it Means

Your Consent is optional. It is solely up to you whether or not to do so. If you want to use electronic documents and signatures, then you must consent and agree to the terms and conditions relating to the system and process that we and the Custodian will use, as set forth below. You will be asked for your consent each time we send you an envelope of electronic documents.

By checking the "I agree to use Electronic Records and Signatures" box and then clicking the "Review Documents" button below, you will be giving your informed consent and agreement to use the electronic documents and signature system and process described below to electronically receive, review, and electronically sign paperless documents sent to you in electronic envelopes. You will be agreeing to be bound by any documents you electronically sign the same as if you had received a paper copy of the document and signed it by hand with an ink pen. If you do not agree to the terms of this Consent and Agreement, do not check the "I agree" box. Note that even if you agree now, in the future after receiving an electronic document, you will be able to choose whether or not to electronically sign that document or ask for a paper version to sign. You may also withdraw your consent as described below.

# To Whom You are Giving Your Consent

This Consent and Agreement is between you and either (a) the independent investment advisory firm whose investment advisory agreement or other Advisor Form (as defined below) is presented for your electronic signature ("Investment Advisor") or (b) or the brokerdealer/custodian whose account application or other Custodian Form (as defined below) is presented for your electronic signature (the "Custodian," depending on whether the documents presented to you are Advisor Forms or Custodian Forms, as defined below. We are independent of and not owned, affiliated with or supervised by the Custodian. If the electronic document presented is an Advisor Form, then this Consent and Agreement is between you and us and are not reviewed or maintained by Custodian. If the electronic document presented is a Custodian Form, then this Consent and Agreement is between you and the Custodian. For ease of reference, the terms "Counterparty," "we" and "us" as used in this Consent and Agreement refer to either Investment Advisor or the Custodian, as applicable, based on whether the electronic document presented is an Advisor Form or a Custodian Form, as defined below.

# What Documents You will Receive Electronically

By agreeing to this Consent and Agreement you will receive, review and sign electronically the electronic documents presented in the envelope. These electronic documents may include, but are not limited to

- Investment Advisor's documents, such as, but not limited to, Investment Advisor's investment advisory or similar agreement, and Investment Advisor's Form ADV or other disclosure brochure ("Advisor Forms").
- Custodian documents, such as, but not limited to, the account application agreement and other documents and forms relating to your account with the Custodian ("Custodian Forms").

We may always, in our sole discretion, provide you with any document on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

# **How you will Receive Electronic Documents**

Investment Advisor is your agent who chooses which electronic documents to send you for review and electronic signature. This is the case whether those documents are Advisor Forms or Custodian Forms. Investment Advisor will place electronic documents, which may or may not require your signature, in an electronic envelope on the DocuSign system (as described below), and a link to the envelope will be emailed to you. You will access the envelope and electronic documents, review them, and, if you choose, electronically sign them using the DocuSign system. Investment Advisor, and not the Custodian, is responsible for the content of the electronic documents sent to you. Even if the electronic documents are Custodian Forms, they will be selected and prepared by Investment Advisor and sent to you at the direction and on behalf of Investment Advisor. You acknowledge and agree that if you receive any information or electronic document that is erroneous, not intended for you, or, in the case of Custodian Forms, deemed ineligible for electronic signature by the Custodian upon its receipt, it is solely the responsibility of Investment Advisor and not the Custodian. You agree to immediately notify Investment Advisor if you receive any electronic document or information that appears to be in error or not intended for you.

# **How Electronically Signed Documents are Processed**

You acknowledge and agree to the following regarding your receipt of electronic documents and your use of electronic signatures. If an electronic document requires the signatures of others besides you, it will not be submitted to Counterparty for processing or effective as to its contents or any actions it instructs or authorizes until all required signatures have been obtained. If any party whose signature is required declines to electronically sign, then the electronic signature of any party previously obtained will not be effective, and all parties will be required to hand sign a paper document.

### Withdrawing Your Consent

Counterparty will ask you for this Consent and Agreement each time it presents an envelope of electronic documents. Once you give your Consent and Agreement for an envelope, you cannot withdraw it for that envelope. You can, however, choose not to give your consent in the future when you are presented with subsequent envelopes. If you do this, you will be unable to proceed

electronically and you may be required to use paper documents and signatures. If you give your Consent and Agreement for an envelope, although you may not withdraw it, you can still choose not to electronically sign any or all electronic documents in that envelope. Once you electronically sign a particular document, you cannot withdraw the Consent and Agreement for that document, but you can choose to not electronically sign any other documents included in the same envelope. In addition, before you complete an electronic signature of a document, you may cancel and exit the electronic signing process before clicking the "Confirm Signing" (or other similarly titled button) and closing your browser.

# **Retaining Electronic Documents**

You should retain a copy of all electronic documents we provide to you, including this Consent and Agreement, for your future reference. You can do this by printing the page on paper or saving it to your computer or mobile device. A copy of this Consent and Agreement, as it may be amended from time to time for consents to be given in the future, will also be available to you at <a href="https://www.docusign.com">www.docusign.com</a>.

# **Getting Paper Documents**

If instead of receiving and signing electronic documents, you would rather use paper documents, you should contact Investment Advisor. If you electronically sign a document, you can, in addition to printing a paper copy and/or saving it to your computer, obtain a paper copy from Counterparty by contacting Investment Advisor or the Custodian.

# **DocuSign System**

Investment Advisor has entered into an agreement with DocuSign, Inc. or a third party vendor ("Vendor") for use of their DocuSign, Inc. license ("DocuSign") to make the DocuSign electronic signing system available to facilitate your receipt, review and electronic signature of electronic documents. Your use of the DocuSign system is subject to DocuSign's Terms of Use available at <a href="www.docusign.com/company/terms-of-use">www.docusign.com/company/terms-of-use</a>. Investment Advisor, Vendor, the Custodian, and DocuSign are not affiliated with each other. Neither Investment Advisor nor the Custodian is responsible for the DocuSign system, and Investment Advisor and the Custodian each disclaims any representations and all warranties regarding the DocuSign system. Your use of the DocuSign system is entirely your choice and solely your responsibility.

### **Hardware and Software Requirements**

In order to receive electronic documents and electronically sign them, you will need access to a computer or mobile device with internet service and access to an email account. In order to access the electronic documents sent to you, your computer or mobile device must meet certain requirements, the current version of which is shown below. These requirements will change from time to time, and without notice to you, as third-party technology providers update their products. You can visit <a href="https://support.docusign.com/articles/Subscription-Service-Specifications">https://support.docusign.com/articles/Subscription-Service-Specifications</a> for the most up to date system requirements. These requirements include (1) an operating system and internet browser that together support the display of PDF documents; and (2) up-to-date PDF reader software. If you have questions related to the current requirements, please contact Investment Advisor.

The Current Version of software and hardware that meets these requirements is identified below. By "Current Version," we mean a version of the software that is currently being supported by its publisher. We reserve the right to discontinue support of a Current Version if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use in the transaction.

**Operating Systems** 

Windows® XP, Windows Vista®, Windows® 8, Windows® 7, Mac OS®X

**Browsers** 

Final release versions of Internet Explorer® 7.0 or above (Windows only), Mozilla® Firefox Current Version (Windows and Mac), Safari<sup>TM</sup> 6.2 or above (Mac only), Google Chrome® - Current Version

Mobile

Apple iOS 6.0 or above; Android™ 4.0 or above

PDF Reader

Acrobat® or similar software may be required to view and print PDF files

Screen Resolution

1024 x 768 minimum

**Enabled Security Settings** 

Your email notifications are made available in HTML (regular Web hypertext) format, and your electronic documents are made available in PDF format. Your electronic documents may be viewed electronically via the Web and printed with a local printer. You may also save your electronic documents to your local hard drive the way you would any other file from the Internet. Depending upon your comfort level with accessing and storing electronic documents, you should determine whether electronic or paper documents and delivery is best for you. For viewing, printing, storing or downloading your email announcements or the linked web pages, you should use the latest version of your web browser with JavaScript enabled. To access the PDF format for printer-friendly electronic documents, you will also need Adobe Acrobat Reader<sup>TM</sup>. If you do not have Adobe Acrobat Reader installed on your computer, you can download the necessary software free at any time at <a href="https://www.adobe.com">www.adobe.com</a>

If accessing the DocuSign system via a mobile device, please understand that wireless network coverage and Wi-Fi network speed varies by provider and geographic location. Counterparty is not responsible for limitations and/or failures in performance associated with any wireless or Wi-Fi service used to access the DocuSign system or for the security of any wireless or Wi-Fi service (see "Security and Privacy Information," below).

# **Updating Your Email Address and Other Contact information**

It is your responsibility to provide us with accurate and complete e-mail address and other contact

information, and to maintain and update promptly any changes in this information. In addition, Counterparty may periodically ask you to confirm or update your email and any other information needed to contact you electronically. You may update your email address by contacting Investment Advisor.

### **Security and Privacy Information**

In accessing electronic documents and electronically signing them, you should use a computer operating system that has a firewall (software that is designed to prevent unauthorized access to your computer by blocking suspicious people or websites) and that it is turned on and up-to-date.

You should also make sure that your computer has anti-virus software that it is turned on and that your subscription is current.

Emails sending you links to envelopes with electronic documents for electronic signature are not encrypted (unless the email expressly says that it is encrypted); but the contents of the envelopes are protected. For security and confidentiality, unencrypted emails will not include your name, full account number, or any other personal identifier. Be aware, however, that some email addresses may use part or all of your name. If you use a work email address, your employer or other employees may have access to your email. Although Counterparty believes that email is a reasonably reliable method of delivery, as with any form of communication, there is a risk of misdelivery or interception.

DocuSign has agreed with Investment Advisor to safeguard the security and privacy of all confidential customer information. DocuSign's privacy policy applies to your use of the DocuSign system. In addition, Investment Advisor's privacy policy applies to information we receive from you as part of the electronic signature process. Links or references to where you can view Investment Advisor's and Custodian's respective privacy policies may be contained in the email notifying you of the documents on which your electronic signature is requested or the documents themselves. You may also contact Investment Advisor to be directed to its and/or Custodian's privacy policy.

Accessing the DocuSign system via a mobile device involves the electronic transmission of information across the networks of your wireless service provider. Counterparty is not responsible for the privacy or security of wireless data transmissions. Use only reputable service providers and check with your wireless service provider for information about its privacy and security practices.

# The Effect of Your Consent and Agreement

By checking the "I agree to use Electronic Records and Signatures" box and then clicking the "Review Documents" button below you are providing your electronic signature on this Agreement and indicating that you acknowledge, agree and demonstrate that

- You have read this Consent and Agreement and understand it.
- You consent to electronically receive and review the electronic documents included in the electronic envelopes that will be sent to you.
- You have the hardware and software described above, an active email account, and you can (1) access, view, and print on paper or save on your computer this electronic Consent

- and Agreement and the electronic documents and (2) access the Web sites described above, including their content, in either HTML or PDF formats, as applicable.
- Your electronic signature on any of the electronic documents, including this Consent and Agreement, will bind you to that document the same as if you had signed a paper copy of the document with an ink pen. You will not contest the validity or enforceability of any electronic document you receive or electronically sign because the document and your signature are in electronic form.
- You acknowledge Custodian has no obligation to review or have any knowledge of forms or agreements unrelated to the Custodian. Any forms, agreements or other documents received by Custodian that are not required for submission of a Custodian form or agreement, will not be reviewed by Custodian, and not deemed as notice to Custodian.
- You understand that you should contact Investment Advisor to report any problem with the electronic signature process.