Item 1. Introduction

FAS CORP. is registered as a Broker Dealer with the Securities and Exchange Commission and is a Member of FINRA. We are also registered with the State of Kansas and numerous other states as an Insurance General Agency. We do not custody your assets. We offer sales of variable life insurance and annuity products to retail (individual) investors. We do not have a website and we do not market our products.

Brokerage and investment advisory services and fees differ, and it is important for you as a retail investor to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at www.Investor.gov/CRS and also provides information tailored to educate retail investors about financial professionals.

Item 2. Relationships and Services

<u>Questions to ask us</u>: How will you choose the variable insurance product to recommend to me? What is your relevant experience including your licenses, education and other qualifications? What do these qualifications mean?

What investment services and advice can you provide me? We do not offer investment services or advice on behalf of FAS Corp. Some of our representatives who are also registered as investment adviser representatives of our affiliated SEC Registered Investment Adviser, FAS Wealth Partners, Inc., offer the following services and advice to our retail investors on behalf of our firm if needed. These services include:

Variable Life and Annuity Insurance Products – Review and advice on variable products you
have already purchased from another firm or advice regarding a possible purchase of a new
variable product from us.

We provide these products only if we believe such a product could be appropriate for you. We do not monitor your accounts.

(For more information about our firm and its services, please see FINRA's Brokercheck HERE.)

Item 3. Fees, Costs, Conflicts and Standard of Conduct

Questions to ask us: Help me understand how these fees and costs might affect my investment. If I give you \$10,000 to invest how much will go to fees and costs and how much will be invested for me? What are your legal obligations to me when acting as an associated person of FAS Corp.? How else do you make money and what conflicts of interest do you have? How might your conflicts of interest affect me and how will you address them?

What fees will I pay for your services? We do not charge a fee for our services. Although if you purchase a variable life or annuity insurance product from us, we will be paid commissions by the life insurance or annuity company for the product. For further explanation and information regarding how a commissionable product affects the value of your investment, please ask your financial adviser or FAS Corp. representative.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investment over time. Please make sure you understand what fees and costs you are paying.



Some fees create a conflict of interest. These conflicts are briefly described below.

How might your conflicts of interest affect me and how will you address them? There is a conflict of interest when we or our affiliated investment adviser recommends you purchase an insurance product from us. We could have an incentive to recommend the product since we will be paid commissions by the life insurance or annuity company for that product.

When you purchase an insurance product from us, we must have a reasonable basis to believe the product is suitable for you and is in your best interest including recommendation of a securities account *type* (e.g. brokerage or advisory, individual, joint, trust owned including IRAs). We must not put our interest ahead of yours.

At the same time, the way we make money creates some conflict with your interests. You should understand and ask us about additional conflicts because they can affect the recommendations we provide you.

There are no other fees or costs related to our services. (For more information about our fees and costs, please ask us by calling 913-239-2300.)

What are your legal obligations to me when acting as my adviser? Our firm does not act as your investment adviser. We only give you information about the products we offer. We cannot put our interest ahead of your best interest and must not recommend any product not suitable for you.

How do your financial professionals make money? Our representatives make money indirectly by product commissions paid to us by the issuer of the insurance product you purchase.

Item 4. Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? Neither our firm nor its representatives have reportable disciplinary events. (For more information about our firm and services, please see FINRA's Brokercheck HERE.)

Item 5. Additional Information

<u>Questions to ask us</u>: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

You can find additional information about our services and request another copy of this Client Relationship Summary by calling us at 913-239-2300 and requesting our compliance department.