

DANIELLE E. MUTZ

**FIRM SUPPLEMENTAL BROCHURE
(ADV PART 2B)**

MARCH 20, 2024

Cross State Financial Group, LLC

Main Office

8421 Osuna Road NE, Suite C

Albuquerque, NM 87111

Phone: (800) 621-6974

Dani@crossstatefinancial.com

This Brochure Supplement provides information about Danielle E. Mutz that supplements the Cross State Financial Group, LLC's Brochure. You should have received a copy of that Brochure. Please contact Ms. Mutz at (800) 621- 6974 if you did not receive Cross State Financial Group, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Danielle E. Mutz is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Ms. Mutz is 4179319.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

DANIELLE E. MUTZ

Born: 1975

Education:

Western Colorado University (Formerly Western State College) – B.S. in Business – 1997

Business Background:

Cross State Financial Group, LLC – February 2016 to Present

- Chief Compliance Officer
- Investment Adviser Representative

Cross State Tax & Financial, LLC – February 2022 to Present

- Managing Member

Crown Capital Securities, L.P. – October 2016 to December 2019

- Registered Representative

Foothill Securities, Inc.

- Registered Representative – December 2009 to October 2016
- Investment Adviser Representative – September 2015 to December 2015

Next Financial Group, Inc. – December 2005 to December 2009

- Registered Representative

Raymond James Financial Services, Inc. – May 2003 to December 2005

- Registered Representative

Wachovia Securities, Inc. – September 2001 to November 2002

- Registered Representative

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Ms. Mutz is an independent insurance agent (Life and Health). Ms. Mutz may recommend insurance products to Cross State Financial Group, LLC's clients. This service pays her commissions that separate from the investment adviser fees, which causes a conflict of interest, and it creates a financial incentive. However, Ms. Mutz attempts to mitigate any conflicts of interest to the best of her ability by placing the client's interests ahead of her own, through her fiduciary duty and by informing clients that they always have the right to decide whether to purchase recommended insurance products and through whom to execute the purchase.

Ms. Mutz is part owner of Cross State Tax and Financial, LLC, a tax planning company. Although she does not engage in tax planning services, as an owner she has a financial incentive to recommend clients to Cross State Tax and Financial, LLC. Ms. Mutz attempts to mitigate these conflicts of interest to the best of her ability by placing the client's interests ahead of her own,

through her fiduciary duty and by informing clients that they always have the right to decide whether to purchase recommended tax services and through whom to purchase.

Ms. Mutz is part owner of Comanche Creek Brewing Company. She spends eight hours a month on this activity.

ITEM 5 – ADDITIONAL COMPENSATION

Ms. Mutz does not receive any additional compensation.

ITEM 6 – SUPERVISION

Ms. Mutz is the Chief Compliance Officer of the Adviser. As a result, she has no internal supervision placed over her, but she is bound by the Adviser's Code of Ethics.