

# **Michael A. Ball, AIF®**

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

**MARCH 20, 2024**

### ***Cross State Financial Group, LLC***

#### **Main Office**

**8421 Osuna Road, NE, Suite C  
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Phone: (800) 621-6974  
[www.crossstatefinancial.com](http://www.crossstatefinancial.com)**

#### **Branch Office & Mailing Address**

**430 E. Southern Ave.  
Tempe, AZ 85282  
Phone: (248) 709-8939  
[Michael@crossstatefinancial.com](mailto:Michael@crossstatefinancial.com)**

This Brochure Supplement provides information about Michael A. Ball that supplements the Cross State Financial Group, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mr. Ball 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 Michael A. Ball is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Ball is 2500989.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**MICHAEL A. BALL**

**Born:** 1963

### **Education:**

***University of Michigan***

– B.G.S. in Business with an emphasis in Accounting & Economics – 1990

***Sacred Heart Major Seminary***

– Studied Theology – 1998 to 1999

***Accredited Investment Fiduciary (AIF®)*** – 2020

*Issued by:* Center for Fiduciary Services

*Prerequisites:* Candidate must meet point-based threshold based on a combination of education, relevant industry experience and/or professional development.

*Education Requirements:* Candidate must complete one of the following:

- Web-based program
- Capstone program

*Examination Type:* Final certification exam, proctored closed book

*Continuing Education Requirements:* 6 hours per year

### **Business Background:**

***Cross State Financial Group, LLC*** – April 2022 to Present

– Investment Adviser Representative

***A to Z Stamps, LLC*** – August 1997 to Present

– Partner/Owner

***Ball Financial Group, LLC*** – June 1990 to Present

– President/Insurance Agent

***United Financial Planners Financial Services*** – December 2000 to March 2022

– Registered Representative/Investment Adviser 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

Mr. Ball is an independent insurance agent and owner of Ball Financial Group, LLC a licensed insurance agency. He conducts insurance sales and estate planning through Ball Financial Group, LLC. He may recommend insurance products and other services to Cross State Financial Group, LLC's clients. He spends approximately 10 hours per month on this activity. This causes a conflict of interest because these services pay him commissions that are separate from the fees outlined in the ADV Part 2A. However, Mr. Ball attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by

informing clients that they are never obligated to purchase recommended insurance products through him.

Mr. Ball owns A to Z Stamps, LLC, a stamp and supply company. He spends approximately 80 hours per month on this non-investment related activity. He is also a trustee for the Michael and Cecilia Ball Trust. He spends approximately 1 hour per month on this activity.

#### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Ball does not receive any additional compensation.

#### **ITEM 6 – SUPERVISION**

Mr. Ball is overseen by the Adviser's Chief Compliance Officer, Danielle E. Mutz. Ms. Mutz reviews all new accounts opened by Mr. Ball. Ms. Mutz can be reached at (800) 621-6974.