

KEVIN J. AGUAS

FIRM SUPPLEMENTAL BROCHURE (ADV PART 2B)

MARCH 20, 2024

Cross State Financial Group, LLC

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This Brochure Supplement provides information about Kevin J. Aguas that supplements the Cross State Financial Group, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mr. Aguas 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 Kevin J. Aguas 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 Mr. Aguas is 4573669.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

KEVIN J. AGUAS

Born: 1961

Education: *Bellevue College* – B.S. in Business – 1994

Northern Arizona University – Master’s in Education – 2016

Business Background:

Cross State Financial Group, LLC – December 2018 to Present
– Investment Adviser Representative

Aguas Investment, Inc. – November 2007 to Present
– Owner

Foothill Securities, Inc. – June 2009 to August 2015
– Registered Representative

CUE Financial Group – July 2009 to December 2018
– Registered Representative

Geneos Wealth management, Inc. – February 2005 to June 2009
– 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. Aguas is a licensed independent insurance agent. Mr. Aguas may recommend insurance products to Cross State Financial Group, LLC’s clients. He spends approximately 5 hours per month on this activity. This service pays him commissions that are separate from his investment adviser fees, which causes a conflict of interest and it creates a financial incentive. However, Mr. Aguas attempts to mitigate any conflicts of interest to the best of his ability by placing the client’s interest ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance products through him.

Additionally, Mr. Aguas is an instructor, teaching finance at Northern Arizona University. He spends approximately 170 hours a month on this activity.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Aguas does not receive any additional compensation.

ITEM 6 – SUPERVISION

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