

Joseph A. Mascioli

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
www.crossstatefinancial.com**

Branch Office & Mailing Address

**9829 S. Johnson Way
Littleton, CO 80127
Phone: (610) 580-5413
Joe@crossStateFinancial.com**

This Brochure Supplement provides information about Joseph A. Mascioli that supplements the Cross State Financial Group, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mr. Mascioli at (610) 580-5413 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 Joseph A. Mascioli 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. Mascioli is 4692655.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

JOSEPH A. MASCIOLI

Born: 1975

Education:

University of Maryland, College Park – Bachelor of Science in Finance – 1997

Certified Plan Fiduciary Advisor (CPFA®)

Issued by: National Association of Plan Advisors

Prerequisites: None

Designation Requirements: Candidate must successfully pass the NAPA CPFA Examination.

Designation Exam Type: online, proctored.

Continuing Education Requirements: 10 hours each year

Business Background:

Cross State Financial Group, LLC – September 2023 to Present

– Investment Adviser Representative

Centennial State Wealth Advisors – January 2022 to September 2023

– Associate/Employee

Raymond James Financial Services Advisors, Inc. – January 2022 to September 2023

– Investment Adviser Representative

Raymond James Financial Services, Inc. – January 2022 to September 2023

– Registered Representative

Edward Jones – May 2019 to January 2022

– Financial Advisor

Transamerica Capital, Inc. – June 2016 to April 2019

– 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

Mr. Mascioli is an independent insurance agent. He may recommend insurance products to Cross State Financial Group, LLC's clients. He spends approximately 4 hours per month on this activity. This causes a conflict of interest because the sale of insurance products pays him commissions that are separate from the fees outlined in the firm's ADV Part 2A. However, Mr. Mascioli 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.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Mascioli does not receive any additional compensation.

ITEM 6 – SUPERVISION

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