

# **Christopher S. Damen, CRPC®**

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

**MARCH 20, 2024**

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

#### **Main Office**

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This Brochure Supplement provides information about Christopher S. Damen that supplements the Cross State Financial Group, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mr. Damen 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 Christopher S. Damen 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. Damen is 2916865.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**CHRISTOPHER S. DAMEN**

**Born:** 1971

**Education:**

*Castleton State College* – B.S. Marketing – 1997

*Chartered Retirement Planning Counselor (CRPC®)* – 2010

- Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year of enrollment. All designation holders are responsible for completing 16 hours of continuing education (CE) credits every two years.

**Business Background:**

*Cross State Financial Group, LLC* – May 2017 to Present

- Investment Adviser Representative

*Crown Capital Securities* – May 2017 to December 2019

- Registered Representative

*Wilbanks Securities, Inc.*

- Registered Representative – March 2013 to May 2017
- Investment Adviser Representative – June 2013 to May 2017

*OppenheimerFunds Distributor, Inc.* – January 2007 to January 2013

- Regional Advisor Consultant

*AIM Private Asset Management* – June 2005 to January 2007

- Investment Adviser Representative

*AIM Distributors, Inc.* – October 2003 to January 2007

- Internal Wholesaler

*UBS PaineWebber, Inc.* – June 1998 to September 2002

- AVP Compliance Officer
- Asset Protection & Recovery

*NorthWestern Mutual Life* – May 1997 to September 1997

- Agent

## 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. Damen is an independent insurance agent (Life, Accident & Health, and Variable Annuities)

He may recommend insurance products to Cross State Financial Group, LLC's clients. 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. Damen 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. Damen does not receive any additional compensation.

#### **ITEM 6 – SUPERVISION**

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