

## **DISCLOSURE BROCHURE**

**John T. Christy, CFP®**

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This brochure provides information about John T. Christy that supplements the Craft&Sage Wealth brochure. You should have received a copy of that brochure.

Additional information about John T. Christy is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**March 2024**

## **Item 2 Educational Background and Business Experience**

**John T. Christy, CFP®**

Date of Birth: 1980

### **Education:**

CFP® Certification, March 2011

Kansas State University, Bachelor of Science, Business Administration, Emphasis: Finance, 2002

Certified Financial Planner (CFP®)

Mr. Christy is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Mr. Palmer may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net). CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:
- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment

to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**Business Background:**

Investment Advisory Representative, Founder and Chief Compliance Office, Craft & Sage Wealth June 2023 - Present

Registered Representative and Investment Advisory Representative, Royal Alliance Associates, October 2008 – June 2023

Registered Representative and Investment Advisory Representative, Premier Financial Partners, October 2008 – June 2023

**Item 3 Disciplinary Information**

Mr. Christy has no disciplinary history.

**Item 4 Other Business Activities**

Mr. Christy is also an insurance agent of Craft and Sage Risk Management LLC. As such, your advisor may recommend the purchase of insurance products through this affiliation. Mr. Christy is also an insurance agent and receives commission on the sale of insurance products.

Christy Family Properties - ?

PIMA, LLC - ?

CBPM, LLC - ?

Quivira Mens Investment Club - ?

**Item 5 Additional Compensation**

As discussed previously above, Mr. Christy is an Investment Advisor Representative and an insurance agent. In addition to the receipt of advisory fees and insurance commissions, he may receive compensation permitted under applicable law. As a result, these affiliations create a conflict of interest. While Mr. Christy intends to provide recommendations of products and services, he believes are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives. The client always has the right to decide whether to act on Craft & Sage's financial planning

recommendations. If clients decide to act on recommendations, they always have the right to select the investment professional through whom they will do so.

## **Item 6 Supervision**

Mr. John T. Christy, CFP ® is the main officer in charge of supervising the advisory activities at Craft & Sage Wealth. Craft & Sage Wealth also employs Ms. Megan Brenner, Co-Founder, who assists Mr. Christy in supervising advisory activities at Craft & Sage Wealth.

## **Item 7 Requirements for State-Registered Advisers**

As stated in *Item 3* of this Brochure Supplement, Mr. Christy has no disciplinary history, nor does have any disclosures applicable to this item.