

DISCLOSURE BROCHURE

Frederick A. Tromans

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This brochure provides information about Frederick A Tromans that supplements the Craft & Sage Wealth brochure. You should have received a copy of that brochure.

Additional information about Frederick A Tromans is available on the SEC's website at www.adviserinfo.sec.gov

March 2024

Item 2 Educational Background and Business Experience

Frederick A Tromans

Date of Birth: 1943

Education:

Xavier University, Cincinnati, OH, Bachelor Degree, Business Administration, concentration in Finance, 1965

Southern Methodist University, Dallas, TX, Graduate Work, No Degree

University of Cincinnati, Graduate Work, No Degree

Rockhurst University, Kansas City, MO, MBA with a double major, Finance & Management, 1977

Business Background:

Investment Advisory Representative, Craft & Sage Wealth, June 2023 to Present

Registered Representative, Royal Alliance Associates, Inc 1999 to June 2023

Investment Advisory Representative, Royal Alliance Associates, Inc. 2010 to June 2023

Investment Advisory Representative, Tromans Investment Advisors, LLC 2005-2011

Item 3 Disciplinary Information

Mr. Tromans has no disciplinary history.

Item 4 Other Business Activities

Mr. Tromans 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. Tromans is also an insurance agent and receives commission on the sale of insurance products.

Item 5 Additional Compensation

As discussed previously above, Mr. Tromans 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. Tromans 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 Mr. Tromans and the advisory activities at Craft & Sage Wealth. Craft & Sage Wealth also employs Mrs. Megan Brenner, CFP®, 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. Tromans has no disciplinary history, nor does have any disclosures applicable to this item.