

DISCLOSURE BROCHURE

Andrea J. Wilt

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This brochure provides information about Andrea J. Wilt that supplements the Craft & Sage Wealth brochure. You should have received a copy of that brochure.

Additional information about Andrea J. Wilt is available on the SEC's website at www.adviserinfo.sec.gov

March 2024

Item 2 Educational Background and Business Experience

Andrea J. Wilt

Date of Birth: 1959

Education:

Bachelor of Science Business Administration, University of Missouri, Columbia MO, 1981

Master of Business Administration, Rockhurst University, Kansas City MO, 1984

Business Background:

Investment Advisor Representative, Craft & Sage Wealth, LLC, June 2023 – Current

Registered Representative, Royal Alliance, 2014 – June 2023

Item 3 Disciplinary Information

Mrs. Wilt has no disciplinary history.

Item 4 Other Business Activities

Mrs. Wilt is the co-owner of Where There's A Wilt, There's A Way, dba Your Medicare Helpers. In this capacity, Mrs. Wilt provides advice pertaining to Medicare supplemental coverages as well as the sales and marketing of Medicare insurance products. While Mrs. Wilt is working in this capacity, there is no overlap between this business and C&S Wealth.

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

Item 5 Additional Compensation

As discussed previously above, Mrs. Wilt runs a business that provides Medicare Insurance sales and advice. In addition to the receipt of advisory fees, and insurance commissions, she may receive compensation permitted under applicable law. As a result, these affiliates create a conflict of interest. While Ms. Wilt intends to provide recommendations of products and services, she 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 the 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 Mrs. Wilt 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, Mrs. Wilt has no disciplinary history, nor does she have any disclosures applicable to this item.