

DISCLOSURE BROCHURE

Dustin L. Palmer, MBA, CFP[®], CIMA[®]

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This brochure provides information about Dustin L. Palmer that supplements the Craft & Sage Wealth brochure. You should have received a copy of that brochure.

Additional information about Dustin L. Palmer is available on the SEC's website at www.adviserinfo.sec.gov

March 2024

Item 2 Educational Background and Business Experience

Dustin L. Palmer, MBA, CFP®, CIMA®

Date of Birth: 1985

Education:

CIMA® Certification – May 2023

CFP® Certification – August 2022

Master of Business Administration, Webster University, Kansas City MO, 2015

Bachelor of Business Administration in Finance, Pittsburg State University, Pittsburg KS, 2007

Certified Investment Management Analyst (CIMA®)

The CIMA certification signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of investment management consulting, including advanced investment management theory and application.

Prerequisites for the CIMA certification are three years of financial services experience and an acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board. To obtain the CIMA certification, candidates must successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass a Certification Examination. CIMA designees are required to adhere to IWI's Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations hours, every two years to maintain the certification. The designation is administered through Investments and Wealth Institute® (IWI).

Certified Financial Planner (CFP®)

Mr. Palmer 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. 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:

Director of Investment Strategies, Craft & Sage Wealth, June 2023 - Present

Business Analyst, Premier Financial Partners, October 2020 - June 2023

Insurance Agent, Mylo, November 2018 - September 2020

Director of Compliance and Trading, LF Wealth Advisors, April 2018 - October 2018

Item 3 Disciplinary Information

Mr. Palmer has no disciplinary history.

Item 4 Other Business Activities

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

Item 5 Additional Compensation

As discussed previously above, Mr. Palmer 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. Palmer 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. Palmer 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. Palmer has no disciplinary history, nor does he have any disclosures applicable to this item.