

DISCLOSURE BROCHURE

Megan M. Brenner, CFP®

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This brochure provides information about Megan M. Brenner that supplements the Craft & Sage Wealth brochure. You should have received a copy of that brochure.

Additional information about Megan M. Brenner is available on the SEC's website at www.adviserinfo.sec.gov

March 2024

Item 2 Educational Background and Business Experience

Megan M. Brenner, CFP®, WMS™

Date of Birth: 1987

Education:

Bachelor of Arts in Business Administration, College of the Ozarks, Point Lookout, MO, 2009

WMS™ Certification – September 2019

CFP® Certification – April 2022

Wealth Management Specialist™

Mrs. Brenner is a Wealth Management Specialist™ and has completed a course of study encompassing risk management, investments, insurance, tax, retirement, and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their knowledge of these topics and 16 hours of continuing education must be completed every two years.

Certified Financial Planner (CFP®)

Mrs. Brenner is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Mrs. Brenner may refer to herself 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:

Investment Advisor Representative & Co-Owner, Craft & Sage Wealth, LLC June 2023 - Current

Instant Replay, National Football League, 2018-Present

Registered Representative & Co-Owner, Premier Financial Partners, June 2022-June 2023

Registered Assistant, John T. Christy Financial Services, LLC, 2015-2022

Item 3 Disciplinary Information

Mrs. Brenner has no disciplinary history.

Item 4 Other Business Activities

Mrs. Megan Brenner is also employed by the National Football League as a Game Day Assistant and on field Instant Replay Field Technician. Mrs. Brenner’s time and compensation for this activity is less than 10% of her total income and time.

Item 5 Additional Compensation

Mrs. Brenner has nothing to disclose on this Item.

Item 6 Supervision

Mr. John T. Christy, CFP[®], is the main officer in charge of supervising Mrs. Brenner 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. Brenner has no disciplinary history, nor does have any disclosures applicable to this item.