

Krista B. Baker **CRD #5573045**

DFPG Investments, Inc.
406 W. South Jordan Parkway, Suite 240
South Jordan, Utah 84095
801.838.9999

www.dfpg.com

Brochure Supplement Date: July 29, 2016

Item 1 – Cover Page Information

This Brochure Supplement provides information about **Krista Baker** that supplements the DFPG Investments, Inc. (“DFPG Investments” or “DFPG”) brochure. You should have previously received a copy of that brochure. Please call 801.838.9999 if you have not received the DFPG brochure or if you have any questions about the contents of this supplement.

The information in this Brochure Supplement has not been approved or verified by the United States Securities and Exchange Commission, FINRA or by any state securities authority. Additional information about the supervised person contained in this supplement may also be available on BrokerCheck on the FINRA website at www.finra.org. **Ms. Baker’s** CRD number is 5573045.

Within this Brochure Supplement we may refer to our firm and/or our investment advisor representatives as a “registered investment advisor” or describe the firm or our individual advisors as being “registered”. Please note that such registration is not meant to imply a certain level of skill or training.

Additional information about DFPG Investments, Inc. also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Supervised Person’s Name: **Krista B. Baker**
Position: Investment Advisor Representative
Office Location: 406 W. South Jordan Parkway, Suite 200, South Jordan, Utah 84095

Born April 27, 1967

Formal Education:

University of Utah – Bachelors in Accounting – 1990
University of Utah – Masters in Business Administration – 1994

Business Background:

DFPG Investments, Inc. - Representative (6/28/2016 to present)
Baker 3, Inc. – President (1/2009 to present)
LPL Financial, LLC – Representative (7/22/2008 to 6/6/2016)
Gary A. York & Associates – CPA (1/2007 to 12/2008)
Krista B. Baker, MBA, CPA, LLC – President (1/1999 to 12/2008)
University of Phoenix – Instructor (1/2005 to 12/2007)

Professional Membership and Licensing:

FINRA Securities Licenses/Registrations:

Series 6 – Investment Company & Variable Contracts

Series 63 – Uniform Securities Agent State Law

Series 65 – NASAA Investment Advisors Law Examination (CFP® Waiver)

Certified Public Accountant (CPA) - 2001

Certified Financial Planner (CFP®) - 2014

Ms. Baker currently holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation. The CFP® program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification examination, candidates must also complete qualifying work experience and agree to adhere to the CFP® Board's code of ethics and professional responsibility and financial planning standards. (Please see the attached CFP® Certification Explanation Statement)

Item 3 – Disciplinary Information

DFPG Investments is not aware of any disciplinary events regarding **Krista Baker** that would be material to a Client's evaluation of her past or potential business performance or to the evaluation of her character.

PERSONAL LEGAL DISCLOSURES

Krista Baker does not have any personal legal disclosure events material to a Client's evaluation of her past or potential business performance or to the evaluation of her character.

Item 4 – Other Business Activities

Krista Baker is a registered representative affiliated with DFPG Investments' broker-dealer division. A conflict of interest could arise in that transactions which may occur at a broker-dealer are generally commission-based, which is not aligned with DFPG Investments investment advisor divisions' traditional methodology of charging fees based only on assets under management.

Ms. Baker will only earn commission based compensation when performing registered representative functions that are unique and exclusive from her activities with DFPG Investments investment advisor division. It is against the policy of DFPG Investments for a representative to earn both an advisory fee and a commission for the same security with the same Client.

It should be noted that some mutual fund assets deposited in the account may be subject to deferred sales charges and 12(b)-1 fees, and other mutual fund annual expenses as described in each fund's prospectus. DFPG or the custodian may receive distribution or service ("trail") fees from the sale of certain mutual

funds (including money market funds) pursuant to a 12(b)-1 distribution plan or other such plan as compensation for distribution or administrative services and are distributed from the fund's total assets. This may present a conflict of interest; however, it is DFPG's policy to discourage its IARs, whenever possible, from transacting in mutual fund share classes that contain these fees. IARs may also recommend mutual funds and exchange traded funds (ETFs) which also charge their own internal management fees, which are disclosed in the fund's prospectus.

Item 5 – Additional Compensation

Krista Baker does not receive any economic benefit for providing advisory services other than the contractually agreed-upon advisory fees which are paid to her by the Clients of DFPG Investments. It should be noted, however, that **Ms. Baker** may receive economic benefits such as business dinners and compensation for educational meetings. We believe that the benefits realized are negligible and do not present a significant conflict of interest.

Item 6 – Supervision

Oversight of **Krista Baker's** investment advisor activities is performed by Mr. Ryan O. Smith. He can be reached at 801.838.9999.

In addition to the review of ongoing transactions by Mr. Smith, a third-party compliance consulting firm may also be utilized to perform certain internal reviews and inspections of various investment advisor representative work-product and communications.

Item 7 – Requirements for State-Registered Advisers

DFPG Investments is not aware of any legal or disciplinary event regarding **Krista Baker** that would be material to the client's evaluation of her past or potential business performance or to the evaluation of her character.

Krista Baker has not been the subject of any of the following disclosure items;

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.

DFPG Investments, Inc. – Form ADV Part 2B – Brochure Supplement

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following;

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

DFPG Investments is not aware of any bankruptcy petition initiated by or filed by **Krista Baker**.

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CFP® CERTIFICATION EXPLANATION STATEMENT

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the CFP® certification. It is recognized in the United States and a number of other countries for its (i) high standard of professional education; (ii) stringent code of conduct and standards of practice; and (iii) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas the CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measure as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practical standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.