

# Aspyre

## WEALTH PARTNERS

# Master What's Next

Koesten Hirschmann & Crabtree, Inc.  
dba Aspyre Wealth Partners  
10000 College Blvd., Suite 260  
Overland Park, KS 66210  
913-345-1881  
<https://aspyrewealth.com>

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This brochure provides information about the qualifications and business practices of Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners. If you have any questions about the contents of this brochure, please contact Colleen Wysong at 913-345-1881. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training.

Additional information about Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2: Summary of Material Changes**

There have been material changes since the March 14, 2022 Form ADV filing on the IARD system as follows:

Effective January 1, 2022, Jessi Chadd became an owner of the firm. As a result, the ownership interests of Stewart Koesten and Matthew Starkey have changed. Following these changes, Stewart Koesten, Matthew Starkey, Lucas Bucl, and Jessi Chadd are all owners of Aspyre Wealth Partners, and Matthew Starkey is now our majority owner.

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#### **ITEM 4 – ADVISORY BUSINESS**

Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners is an investment adviser providing financial planning, consulting, and investment management services. Prior to engaging Aspyre Wealth Partners to provide any of the foregoing investment advisory services, the client is required to enter into one or more written agreements with Aspyre Wealth Partners setting forth the terms and conditions under which Aspyre Wealth Partners renders its services (collectively the “Agreement”). Neither Aspyre Wealth Partners nor the client may assign the Agreement without the consent of the other party. A transaction that does not result in a change of actual control or management of Aspyre Wealth Partners is not considered an assignment.

Aspyre Wealth Partners was formed in 1996 and began advising clients in 1997. The owners of Aspyre Wealth Partners are Matthew Starkey, Stewart Koesten, Lucas Bucl, and Jessi Chadd. Aspyre Wealth Partners has \$468,355,301 of discretionary assets under management as of December 31, 2022.

This disclosure brochure describes the business of Aspyre Wealth Partners. Certain sections will also describe the activities of Supervised Persons. Supervised Persons are any of Aspyre Wealth Partners’ officers, partners, directors (or other persons occupying a similar status or performing similar functions), or employees, or any other person who provides investment advice on Aspyre Wealth Partners’ behalf and is subject to Aspyre Wealth Partners’ supervision or control. Aspyre Wealth Partners is a fiduciary and is required to act in a client’s best interest at all times.

#### **Financial Planning and Consulting Services**

Aspyre Wealth Partners may provide its clients with comprehensive financial planning and consulting services (which may include non-investment related matters). These services vary, depending upon the engagement:

#### **Comprehensive Financial Planning Services**

Aspyre Wealth Partners offers Comprehensive Financial Planning Services depending on a client’s investable net worth and age. Under a Comprehensive Financial Planning engagement, Aspyre Wealth Partners provides a review of the client’s financial and related situation and will prepare a detailed Financial Planning Case Analysis (the “Analysis”). Aspyre Wealth Partners’ comprehensive financial planning services also include the investment management services described below. Aspyre Wealth Partners will conduct necessary interviews of the client to determine personal financial objectives and in-depth examination and analyses of the client’s financial documents and situation. Aspyre Wealth Partners reviews the client’s assets and liabilities, current and projected income and expenses, insurance program and investment portfolio. An Analysis is developed, with a complete outline of many aspects of the client’s current financial circumstances.

The Analysis is presented and fully explained to the client. A complete description of the various recommendations and plan options available to the client for implementation are also included in the Analysis.

During the Comprehensive Financial Planning engagement, Aspyre Wealth Partners conducts periodic sessions, at least semi-annually, to review the client’s financial situation. Each review will typically focus on a portion of the financial plan so that the entire plan is reviewed in detail over the course of a year. The reviews include an interview to obtain current information and update segments of the Analysis as needed. The update is presented to the client, along with new recommendations as needed. Planners are available to provide counseling during the ongoing engagement and will contact the client periodically to record progress.

### **Non-Comprehensive Financial Planning and Consulting Services**

In addition to the comprehensive services described above, Aspyre Wealth Partners may also be engaged to provide its clients with a broad range of non-comprehensive financial planning and consulting services. In performing the planning and consulting services, Aspyre Wealth Partners is not required to verify any information received from the client or from the client's other professionals (e.g., attorney, accountant, etc.) and is expressly authorized to rely on such information. Aspyre Wealth Partners suggests the services of itself, and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists if Aspyre Wealth Partners recommends its own services. The client is under no obligation to act upon any of the recommendations made by Aspyre Wealth Partners under a financial planning or consulting engagement or to engage the services of any such recommended professional, including Aspyre Wealth Partners itself. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any of Aspyre Wealth Partners' recommendations. Clients are advised that it remains their responsibility to promptly notify Aspyre Wealth Partners if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising Aspyre Wealth Partners' previous recommendations and/or services.

### **Human Capital Services**

In addition to the above, Aspyre Wealth Partners also offers Human Capital Services. These services include executive coaching, career transition planning, career coaching, career path planning, and compensation consulting.

### **Investment Management Services**

Clients can engage Aspyre Wealth Partners to manage all or a portion of their assets on a discretionary basis. Aspyre Wealth Partners offers this as a stand-alone service or as part of the Comprehensive Financial Planning engagement described above. Aspyre Wealth Partners primarily allocates clients' investment management assets among mutual funds, exchange-traded funds ("ETFs"), and individual debt and equity securities in accordance with the investment objectives of the client.

Where appropriate, the Aspyre Wealth Partners may also provide advice about any type of legacy position or other investment held in client portfolios. Aspyre Wealth Partners also may render non-discretionary investment management services to clients relative to variable life products that they may own, their individual employer-sponsored retirement plans, and/or 529 plans or other products that may not be held by the client's primary custodian. In so doing, Aspyre Wealth Partners either directs or recommends the allocation of client assets among the various investment options that are available with the product. Client assets are maintained at the specific insurance company or custodian designated by the product.

Aspyre Wealth Partners tailors its advisory services to the individual needs of clients. Aspyre Wealth Partners consults with clients initially and on an ongoing basis to determine risk tolerance, time horizon and other factors that may impact the clients' investment needs. Aspyre Wealth Partners ensures that clients' investments are suitable for their investment needs, goals, objectives and risk tolerance.

Clients are advised to promptly notify Aspyre Wealth Partners if there are changes in their financial situation or investment objectives, or if they wish to impose any reasonable restrictions upon Aspyre Wealth Partners' management services.

In the event of trading errors caused by Aspyre Wealth Partners employees, it is Aspyre Wealth Partners' policy to make its clients whole and to document errors in its trade error file. If we make a trade error that results in a loss to a client, we will make the client whole. If we make a trade error that results in a gain to a client and the gain cannot be attributable to a particular client, then the Custodian

will keep the gain. In that case, if the gain is more than \$100, the Custodian will donate the gain to charity. If the gain is less than \$100, the Custodian will keep the gain to minimize and offset its administrative time and expense.

#### **Item 5 – Fees and Compensation**

Aspyre Wealth Partners offers its services on a fee basis, which may include hourly fees, fixed fees, as well as fees based upon assets under management or investable net worth (as defined below under “Comprehensive Financial Planning Fee”).

##### **Comprehensive Financial Planning and Advisory Services Fee**

For those clients with an investable net worth of less than \$500,000 or younger than 40 years old, Aspyre Wealth Partners provides comprehensive financial planning, including investment advisory services. The fee for these services is comprised of three components: (1) an initial fee of up to \$2,000 for our Financial Planning Services, (2) a monthly fee in advance on the 5<sup>th</sup> of each month of \$100 - \$200 for continued Financial Planning Services, and (3) an annual fee of 1% of the market value of the Portfolio for our Advisory Services, payable quarterly in advance. The Advisory Fee is calculated as a percentage of the market value of the Portfolio on the last day of the immediately preceding calendar month. The first installment of the monthly Planning Fee and the quarterly Advisory Fee is due and payable the month of written acceptance of the agreement. Aspyre Wealth Partners’ annual fee is exclusive of, and in addition to transaction fees and other related costs and expenses which are incurred by the client. Aspyre Wealth Partners does not, however, receive any portion of these transaction fees and costs.

Aspyre Wealth Partners’ fees for Financial Planning and investment advisory services are subject to change at any time upon Aspyre Wealth Partners’ written notice to a client. Following such notice, a client will be deemed to have approved such change in fees unless he or she sends a written notice of objection to Aspyre Wealth Partners within 30 days.

##### **Comprehensive Financial Planning and Investment Management Fee**

For those clients with an investable net worth of more than \$500,000 or older than 40 years old, Aspyre Wealth Partners provides comprehensive financial planning (including investment management services, or investment management services alone (without financial planning services) for an annual fee based respectively upon a percentage of the client’s investable net worth or the market value of the assets being managed by Aspyre Wealth Partners. Aspyre Wealth Partners’ annual fee is exclusive of, and in addition to transaction fees and other related costs and expenses which are incurred by the client. Aspyre Wealth Partners does not, however, receive any portion of these transaction fees and costs.

##### **Comprehensive Financial Planning Fee**

For Comprehensive Financial Planning services, Aspyre Wealth Partners may charge clients based upon a percentage of their investable net worth, which is equal to a client’s total assets minus personal use assets minus investment debt. The total fee is calculated by applying a fee schedule rate to the client’s investable net worth. The total fee is then bifurcated into (1) an asset management fee component and (2) a financial planning fee component. The asset management fee component is calculated as a percentage of the market value of the portfolio assets under management as described below in “Investment Management Services.” The asset management fee component is billed quarterly, in advance, based on the value of the portfolio on the last day of the preceding quarter. Thus, the asset management fee component may vary with changes in the portfolio value. The financial planning fee component is a fixed fee that is determined ordinarily by subtracting the estimated annual asset management fee from the total fee. However, in certain instances, a client’s portfolio assets under management may constitute all or a substantial portion of the client’s investable net worth such that

the asset management fee component would nearly replicate the total fee. In such instances, Aspyre Wealth Partners imposes a minimum financial planning fee component. Please see Item 7 below for detailed information about minimum fees for our Comprehensive Financial Planning services. The financial planning fee is also billed quarterly, in advance.

The client's investable net worth is determined annually by Aspyre Wealth Partners. Under this fee arrangement, there is a conflict of interest in that the valuation is not independently determined. Aspyre Wealth Partners has a fiduciary duty to act in the best interest of its clients and will discuss the valuation methodology used to determine the client's investable net worth and portfolio value at the client's request. The annual total fee rate is subject to change with written notice, but generally varies (between 0.50% and 1.20%) depending upon the investable net worth as follows:

<b><u>INVESTABLE NET WORTH</u></b>	<b><u>BASE FEE</u></b>
First \$500,000	1.20%
\$500,001 to \$1,000,000	1.00%
\$1,000,001 to \$5,000,000	0.80%
\$5,000,001 to \$10,000,000	0.60%
Above \$10,000,000	0.50%

#### *Investment Management Services*

Clients can also engage Aspyre Wealth Partners to provide investment management services without any of the additional services discussed in the Comprehensive Planning section, above. Aspyre Wealth Partners' annual fee for investment management services alone is based upon the market value of the portfolio assets on the last day of the preceding quarter. If your portfolio assets under management are valued at less than \$250,000, we may impose a minimum annual investment management fee of \$3,000. The investment management fee is billed quarterly, in advance and will be prorated for any partial period in which services are provided. The annual fee rate is subject to change with written notice, but generally varies (typically between 0.50% and 1.20%) depending upon the market value of the assets under management, as follows:

<b><u>PORTFOLIO VALUE</u></b>	<b><u>BASE FEE</u></b>
First \$500,000	1.20%
\$500,001 to \$1,000,000	1.00%
\$1,000,001 to \$5,000,000	0.80%
\$5,000,001 to \$10,000,000	0.60%
Above \$10,000,000	0.50%

Aspyre Wealth Partners' fees for Comprehensive Financial Planning and investment management services are subject to change at any time upon Aspyre Wealth Partners' written notice to a client. Following such notice, a client will be deemed to have approved such change in fees unless he or she sends a written notice of objection to Aspyre Wealth Partners within 30 days. In addition, Aspyre Wealth Partners, in its sole discretion, may negotiate to charge a lesser total annual fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention, pro bono activities, etc.).

#### **Financial Planning and Consulting Fees**

Aspyre Wealth Partners may charge a fixed fee and/or hourly fee for financial planning and consulting

services that fall outside of the Comprehensive Financial Planning services discussed above. These fees are negotiable, but generally range from \$50 to \$300 on an hourly rate basis. Fixed fees are determined based upon the amount of services to be provided. The hourly and fixed fees depend upon the level and scope of the services and the professional rendering the financial planning and/or the consulting services.

Prior to engaging Aspyre Wealth Partners to provide financial planning and/or consulting services, the client is required to enter into a written agreement with Aspyre Wealth Partners setting forth the terms and conditions of the engagement. Generally, Aspyre Wealth Partners requires one-half of the financial planning / consulting fee (estimated hourly or fixed) payable upon entering the written agreement. The balance is generally due upon delivery of the financial plan or completion of the agreed upon services.

Aspyre Wealth Partners, in its sole discretion, may negotiate to charge a lesser financial planning and consulting services fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention, pro bono activities, etc.).

### **Fees Charged by Financial Institutions**

As further discussed in response to Item 12 (below), Aspyre Wealth Partners generally recommends that clients utilize the brokerage and clearing services of Charles Schwab & Co., Inc. ("Schwab") a FINRA registered broker-dealer, member SIPC, for investment management accounts.

Aspyre Wealth Partners may only implement its investment management recommendations after the client has arranged for and furnished Aspyre Wealth Partners with all information and authorization regarding accounts with appropriate financial institutions. Financial institutions include, but are not limited to Schwab, any other broker-dealer recommended by Aspyre Wealth Partners, broker-dealer directed by the client, trust companies, banks etc. (collectively referred to herein as the "Financial Institutions").

Clients may incur certain charges imposed by the Financial Institutions and other third parties such as custodial fees, charges imposed directly by a mutual fund or ETF in the account, which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Such charges and fees are exclusive of and in addition to Aspyre Wealth Partners' fee.

Aspyre Wealth Partners' Agreement and the separate agreement with any Financial Institutions authorizes Aspyre Wealth Partners to debit the client's account for the amount of Aspyre Wealth Partners' fee and to directly remit that management fee to Aspyre Wealth Partners. Any Financial Institutions recommended by Aspyre Wealth Partners have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to Aspyre Wealth Partners.

### **Fees for Management During Partial Periods of Service**

For the initial period of investment management services, the fees shall be calculated on a pro rata basis.

The Agreement between Aspyre Wealth Partners and the client will continue in effect until terminated by either party pursuant to the terms of the Agreement. Aspyre Wealth Partners' fees are prorated through the date of termination and any remaining balance is charged or refunded to the client, as appropriate.



Additions may be in cash or securities provided that Aspyre Wealth Partners reserves the right to liquidate any transferred securities or decline to accept particular securities into a client's account. Aspyre Wealth Partners may consult with its clients about the options and ramifications of transferring securities. However, clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

Clients may make additions to and withdrawals from their account at any time, subject to Aspyre Wealth Partners' right to terminate an account. Clients may withdraw account assets on notice to Aspyre Wealth Partners, subject to the usual and customary securities settlement procedures. However, Aspyre Wealth Partners designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a client's investment objectives. If assets are deposited into or withdrawn from an account after the inception of a quarter that exceed \$10,000, the fee payable with respect to such assets will be prorated based on the number of days remaining in the quarter.

#### **ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

We do not charge performance-based fees nor do we engage in side-by-side management.

#### **ITEM 7 – TYPES OF CLIENTS**

Aspyre Wealth Partners provides its services to individuals, high net worth individuals, trusts, estates, and other business entities.

##### **Minimum Fee**

For those clients with an investable net worth of more than \$500,000 or older than 40 years old, Aspyre Wealth Partners generally imposes a minimum annual total fee of \$7,000 for Comprehensive Financial Planning services, which includes a minimum annual financial planning fee component of \$4,000. This minimum fee may have the effect of making Aspyre Wealth Partners' service impractical for clients that are older than 40 with less than \$300,000 in investable net worth. For those clients with less than \$250,000 in investable net worth, the firm charges a minimum fee of \$3,000 that, in conjunction with the minimum financial planning fee of \$4,000, results in the computation of the \$7,000 minimum total annual fee. For Investment Management Services only, Aspyre Wealth Partners may impose a minimum annual investment management fee of \$3,000 for those portfolio assets under management valued at less than \$250,000. Aspyre Wealth Partners does not impose a minimum annual fee for its fixed/hourly financial planning and consulting services that fall outside of the Comprehensive Financial Planning services.

Aspyre Wealth Partners, in its sole discretion, may waive its minimum annual fees based upon certain criteria including anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention, and pro bono activities.

#### **ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

##### **Methods of Analysis and Investment Strategies**

Aspyre Wealth Partners' investment management style may have an impact on performance. Aspyre Wealth Partners manages client portfolios using a combination of both active and passive management styles, based on the belief that while passive (index-based) investment management is well-diversified and effective in some parts of the markets some of the time, not all parts of all markets all the time are well suited to the passive approach. In those areas Aspyre Wealth Partners deems as less efficient, Aspyre Wealth Partners may pick stocks and bonds or may choose to try to pick those managers who have successful track records in these areas.

Aspyre Wealth Partners has an Investment Committee that typically meets monthly, agendas are maintained, and minutes are recorded. The Investment Committee reviews research material presented, the Aspyre Wealth Partners Watch list, and discusses the current economic conditions.

Aspyre Wealth Partners primarily utilizes Modern Portfolio Theory as its method of analysis. Modern Portfolio Theory, as recognized by the 1990 Nobel Prize, is the philosophical foundation for how client portfolios are structured and how subsequent decisions are made. The philosophy is summarized as follows:

- 1) Investors are risk averse. The only acceptable risk is that which is adequately compensated by potential portfolio returns.
- 2) Markets are efficient. It is virtually impossible to anticipate the future direction of the market as a whole or of any individual security. It is therefore, unlikely that any portfolio will succeed in consistently “beating the market.”
- 3) The design of a client’s portfolio as a whole is more important than the selection of any particular security within the portfolio. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio results than the selection of individual securities. Investing for the long term becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- 4) For a given risk level, an optimal combination of asset classes will maximize returns. Diversification helps reduce investment volatility. The proportional mix of asset classes determines the long-term risk and return characteristics of the portfolio as a whole.
- 5) Portfolio risk can be decreased by increasing diversification of the portfolio and by lowering the correlation of market behavior among the asset classes selected.

Aspyre Wealth Partners believes that investing globally helps to minimize overall portfolio risk due to the imperfect correlation between economies of the world. Investing globally has also been shown historically to enhance portfolio returns, although there is no guarantee that it will do so in the future.

Aspyre Wealth Partners believes that equities offer the potential for higher long-term investment returns than cash or fixed income investments. Equities are, however, typically more volatile in their performance. Investors seeking higher rates of return must increase the proportion of equities in their portfolio, while at the same time accepting greater variation of results.

Aspyre Wealth Partners avoids trying to “beat the market” by picking individual securities and timing the purchase or sale of investments. Aspyre Wealth Partners feels that such a practice is highly unlikely to increase long-term investment returns and can significantly increase portfolio operating costs.

Given these tenets, the underlying approach to managing client assets shall be to optimize the risk-return relationship appropriate to clients’ needs and goals. Client assets will be diversified globally employing a variety of asset classes. Mutual funds will be employed to implement the portfolio and the chosen asset classes will be periodically re-balanced to maintain a more consistent risk/reward profile. In managing investment assets, every advisor has a unique style.

## **Risks**

### **General Risks of Investing in Securities**

Investing in securities involves the risk of loss. Clients should be prepared to bear such loss.

## **Mutual Funds and ETFs**

An investment in a mutual fund or ETF involves risk, including the loss of principal. Mutual funds and ETFs are subject to secondary market trading risks. Shares of mutual funds and ETFs will be listed for trading on an exchange, however, there can be no guarantee that an active trading market for such shares will develop or continue. There can be no guarantee that a mutual funds' and ETFs' exchange listing or ability to trade its shares will continue or remain unchanged. Shares of the mutual fund or ETF may trade on an exchange at prices at, above or below their most recent net asset valuation (NAV), which represents the price at which an investor would hypothetically buy or sell the mutual fund or ETF. The per share NAV of a mutual fund is calculated at the end of each business day and fluctuates with changes in the market value of the mutual fund's holdings. The trading prices of a mutual fund's or ETF's shares may differ significantly from NAV during periods of market volatility, which may, among other factors, lead to the mutual fund's or ETF's shares trading at a premium or discount to NAV. Please review the prospectus for a list of the specific risks for each fund.

## **Market Risks**

The profitability of a significant portion of Aspyre Wealth Partners' recommendations may depend to a great extent upon correctly assessing the future course of price movements of stocks and bonds. There can be no assurance that Aspyre Wealth Partners will be able to predict those price movements accurately.

## **Recommending Securities**

In certain situations, we recommend investments in selected private placements or hedge funds. These types of investments may present unique risks due to the use of leverage and potential lack of liquidity. In addition, such recommendations may be limited only to those clients that are termed as "Accredited Investors" as defined in Rule 205-3 of the Investment Advisers Act of 1940. These types of investments also have varied and unique fee structures of their own. In the event we receive a portion of the fee charged from a third-party manager, the value of a client's assets invested with that manager will be removed from the asset based upon which our fees are calculated and billed. Due to the unique and complex nature of these investments, clients will receive a separate disclosure prior to any investments being made.

Aspyre Wealth Partners has a Compliance Committee that evaluates Aspyre Wealth Partners risk and meets quarterly to review compliance related matters.

## **ITEM 9 – DISCIPLINARY INFORMATION**

Aspyre Wealth Partners, nor anyone on our management team, have been, or is currently, subject to any criminal, civil or disciplinary action.

## **ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

Aspyre Wealth Partners is required to disclose any relationship or arrangement that is material to its advisory business or to its clients with certain related persons. Aspyre Wealth Partners does not have any required disclosures to this item.

## **ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

Aspyre Wealth Partners and persons associated with Aspyre Wealth Partners ("Associated Persons") are permitted to buy or sell securities that it also recommends to clients consistent with Aspyre Wealth Partners' policies and procedures.

Aspyre Wealth Partners has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws ("Code of Ethics"). Aspyre Wealth Partners' Code of Ethics contains written policies reasonably designed to prevent the

unlawful use of material non-public information by Aspyre Wealth Partners or any of its associated persons. The Code of Ethics also requires that certain of Aspyre Wealth Partners' personnel (called "Access Persons") report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings.

When Aspyre Wealth Partners is engaging in or considering a transaction in any security on behalf of a client, no Access Person may effect for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the Access Person) a transaction in that security unless:

- the transaction has been completed;
- the transaction for the Access Person is completed as part of a batch trade (as defined below in Item 12) with clients; or
- a decision has been made not to engage in the transaction for the client.

These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by mutual funds or money market funds; and (iv) shares issued by unit investment trusts that are invested exclusively in one or more mutual funds.

This Code of Ethics has been established recognizing that some securities trade in sufficiently broad markets to permit transactions by Access Persons to be completed without any appreciable impact on the markets of such securities. Therefore, under certain limited circumstances, exceptions may be made to the policies stated above. Clients and prospective clients may contact Aspyre Wealth Partners to request a copy of its Code of Ethics.

#### **ITEM 12 – BROKERAGE PRACTICES**

As discussed above, in Item 5, Aspyre Wealth Partners generally recommends that clients utilize the brokerage and clearing services of Schwab.

Factors which Aspyre Wealth Partners considers in recommending Schwab or any other broker-dealer to clients include their respective financial strength, reputation, execution, pricing, research and service. Schwab enables Aspyre Wealth Partners to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged by Schwab may be higher or lower than those charged by other Financial Institutions.

The commissions paid by Aspyre Wealth Partners' clients comply with Aspyre Wealth Partners' duty to obtain "best execution." Clients may pay commissions that are higher than another qualified Financial Institution might charge to effect the same transaction where Aspyre Wealth Partners determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Financial Institution's services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. Aspyre Wealth Partners seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions.

Transactions may be cleared through other Financial Institutions with whom Aspyre Wealth Partners and the Financial Institutions have entered into agreements for prime brokerage clearing services. Aspyre Wealth Partners periodically and systematically reviews its policies and procedures regarding its recommendation of Financial Institutions in light of its duty to obtain best execution.

The client may direct Aspyre Wealth Partners in writing to use a particular Financial Institution to execute some or all transactions for the client. In that case, the client will negotiate terms and

arrangements for the account with that Financial Institution, and Aspyre Wealth Partners will not seek better execution services or prices from other Financial Institutions or be able to “batch” client transactions for execution through other Financial Institutions with orders for other accounts managed by Aspyre Wealth Partners (as described below). As a result, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, Aspyre Wealth Partners may decline a client’s request to direct brokerage if, in Aspyre Wealth Partners’ sole discretion, such directed brokerage arrangements would result in additional operational difficulties.

Transactions for each client generally will be effected independently, unless Aspyre Wealth Partners decides to purchase or sell the same securities for several clients at approximately the same time. Aspyre Wealth Partners may (but is not obligated to) combine or “batch” such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among Aspyre Wealth Partners’ clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will generally be averaged as to price and allocated among Aspyre Wealth Partners’ clients pro rata to the purchase and sale orders placed for each client on any given day.

To the extent that Aspyre Wealth Partners determines to aggregate client orders for the purchase or sale of securities, including securities in which Aspyre Wealth Partners’ Supervised Persons may invest, Aspyre Wealth Partners shall generally do so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. Aspyre Wealth Partners shall not receive any additional compensation or remuneration as a result of the aggregation. In the event that Aspyre Wealth Partners determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account’s assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a de minimis allocation in one or more accounts, Aspyre Wealth Partners may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Consistent with obtaining best execution, brokerage transactions may be directed to certain broker-dealers in return for investment research products and/or services which assist Aspyre Wealth Partners in its investment decision-making process. Such research generally will be used to service all of Aspyre Wealth Partners’ clients, but brokerage commissions paid by one client may be used to pay for research that is not used in managing that client’s portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest because Aspyre Wealth Partners does not have to produce or pay for the products or services.

#### **Software and Support Provided by Financial Institutions**

Aspyre Wealth Partners may receive from Schwab, without cost to Aspyre Wealth Partners, computer

software and related systems support, which allow Aspyre Wealth Partners to better monitor client accounts maintained at Schwab. Aspyre Wealth Partners may receive the software and related support without cost because Aspyre Wealth Partners renders investment management services to clients that maintain assets at Schwab. The software and support are not provided in connection with securities transactions of clients (i.e., not “soft dollars”). The software and related systems support benefit Aspyre Wealth Partners, but not its clients directly. In fulfilling its duties to its clients, Aspyre Wealth Partners endeavors at all times to put the interests of its clients first. Clients should be aware, however, that Aspyre Wealth Partners’ receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits influence Aspyre Wealth Partners’ choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services. Aspyre Wealth Partners may also receive a discount on PortfolioCenter® software service from Schwab so long as Aspyre Wealth Partners maintains a minimum level of client assets at Schwab.

Additionally, Aspyre Wealth Partners may receive the following benefits from Schwab through its institutional divisions: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

Aspyre Wealth Partners may also receive other economic benefits in the form of educational conferences and meetings and related materials sponsored by various mutual funds, insurance and annuity companies and other vendors. Aspyre Wealth Partners may also receive monetary support for technological, marketing and advertising needs from these entities which may be used towards Aspyre Wealth Partners’ own client events. Clients are advised that a conflict of interest exists to the extent Aspyre Wealth Partners recommends products of these mutual fund families, insurance annuity companies or other vendors. However, the client is under no obligation to purchase these products, and Aspyre Wealth Partners shall not receive any other form of compensation from the mutual fund families, annuity companies or vendors for these events other than as set forth herein.

If we make a trade error that results in a loss to a client, we will make the client whole. If we make a trade error that results in a gain to a client, and the gain can be attributed to a client, the client is entitled to keep the gain. If Aspyre Wealth Partners makes a trade error that results in a gain to a client and the gain cannot be attributable to a particular client, Schwab, and not Aspyre Wealth Partners, keeps the gain. In that case, if the gain is more than \$100, Schwab will donate the gain to charity. If the gain is less than \$100, Schwab will keep the gain to minimize and offset its administrative time and expense.

#### **ITEM 13 – REVIEW OF ACCOUNTS**

*Financial Planning:* For those clients to whom Aspyre Wealth Partners provides Comprehensive Financial Planning Services, financial planning reviews are conducted three times per year while the investment management portfolios are reviewed on at least a quarterly basis. The reviewers of the Comprehensive Financial Planning Services and the investment management portfolios are Matthew D. Starkey, Aspyre Wealth Partners’ President and/or Stewart S. Koesten, Aspyre Wealth Partners’ Executive Chairman.

*Investment Management:* For those clients to whom Aspyre Wealth Partners provides only investment management services (without any Comprehensive Financial Planning), Aspyre Wealth Partners monitors those portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Stewart S. Koesten and/or Matthew Starkey review investment management clients’ portfolios.

All investment advisory clients are encouraged to discuss their needs, goals, and objectives with Aspyre Wealth Partners and to keep Aspyre Wealth Partners informed of any changes thereto. Aspyre Wealth Partners shall contact ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer or custodian for the client accounts.

Investment management clients will also receive regular reports about their portfolio holdings and trading activity as of the end of a reporting period, along with other relevant information via the client portal. Clients should compare the account statements they receive from their custodian with those they receive from Aspyre Wealth Partners.

Those clients to whom Aspyre Wealth Partners provides financial planning and/or consulting services will receive reports from Aspyre Wealth Partners summarizing its analysis and conclusions as requested by the client or otherwise agreed to in writing by Aspyre Wealth Partners.

#### **ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION**

Aspyre Wealth Partners is required to disclose any direct or indirect compensation that it provides for client referrals. Aspyre Wealth Partners does not have any required disclosures to this Item.

#### **Other Economic Benefits**

In addition, Aspyre Wealth Partners is required to disclose any relationship or arrangement where it receives an economic benefit from a third party (non-client) for providing advisory services. This type of relationship poses a conflict of interest and any such relationship is disclosed in response to Item 12, above.

#### **ITEM 15 – CUSTODY**

Aspyre Wealth Partners' Agreement and/or the separate agreement with any Financial Institution may authorize Aspyre Wealth Partners through such Financial Institution to debit the client's account for the amount of Aspyre Wealth Partners' fee and to directly remit that management fee to Aspyre Wealth Partners in accordance with applicable custody rules.

The Financial Institutions that act as the qualified custodian for client accounts, from which the Firm retains the authority to directly deduct fees, have agreed to send statements to clients not less than quarterly detailing all account transactions, including any amounts paid to Aspyre Wealth Partners. In addition, as discussed in Item 13, Aspyre Wealth Partners also sends periodic supplemental reports to clients. Clients should carefully review the statements sent directly by the Financial Institutions and compare them to those received from Aspyre Wealth Partners.

#### **Surprise Independent Examination**

As Aspyre Wealth Partners is deemed to have custody over clients' cash, bank accounts or securities because Aspyre Wealth Partners has client passwords. Aspyre Wealth Partners is required to engage an independent accounting firm to perform a surprise annual examination of those assets and accounts over which it maintains custody. Any related opinions issued by an independent accounting firm are filed with the SEC and are publicly available on the SEC's Investment Adviser Public Disclosure website. Aspyre Wealth Partners does not have direct access to client funds as they are maintained with an independent qualified custodian. Also, clients may have standing letters of authorization on their accounts. Aspyre Wealth Partners has reviewed those relationships and determined that they meet the IAA no action letter seven conditions and do not trigger the surprise custody audit.

#### **ITEM 16 – INVESTMENT DISCRETION**

Aspyre Wealth Partners is given the authority to exercise discretion on behalf of clients. Aspyre Wealth Partners is considered to exercise investment discretion over a client's account if it can effect transactions for the client without first having to seek the client's consent. Aspyre Wealth Partners is given this authority through a power-of-attorney included in the agreement between Aspyre Wealth Partners and the client. Clients may request a limitation on this authority (such as certain securities not to be bought or sold). Aspyre Wealth Partners takes discretion over the following activities:

- The securities to be purchased or sold;
- The amount of securities to be purchased or sold;
- When transactions are made; and
- The Financial Institutions to be utilized.

#### **ITEM 17 – VOTING CLIENT SECURITIES**

Aspyre Wealth Partners is required to disclose if it accepts authority to vote client securities. Aspyre Wealth Partners does not vote client securities on behalf of its clients.

#### **ITEM 18 – FINANCIAL INFORMATION**

Aspyre Wealth Partners is not required to disclose any financial information pursuant to this Item due to the following:

- Aspyre Wealth Partners does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance of services rendered;
- Aspyre Wealth Partners does not have a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients; and
- Aspyre Wealth Partners has not been the subject of a bankruptcy petition at any time during the past ten years.

#### **Notice Regarding Treatment of Confidential Information**

***Privacy Notice To Our Clients.*** We have adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that the customer expects us to service their accounts in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about our customers. We want the customer to know what information we collect and how we use and safeguard that information.

#### **What Information We Collect**

We collect certain nonpublic personal identifying information about our customers (such as name, address, social security number, etc.) from information that the customer provides on applications or other forms as well as communications (electronic, telephone, written, or in person) with the customer or authorized representatives (such as attorneys, accountants, etc.). We also collect information about brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

#### **What Information We Disclose**

We do not disclose the nonpublic personal information we collect about our customers to anyone except: (i) in furtherance of our business relationship and then only to those persons necessary to effect the transactions and provide the services that the customer authorizes (such as broker-dealers, custodians, independent managers, etc.); (ii) persons assessing our compliance with industry standards (e.g. professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the nonpublic personal information about our customers to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties



are prohibited to use or share the information for any purpose. If the customer decides at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

#### **Security of Customer Information**

We restrict access to customer nonpublic personal information to those employees who need to know that information to service the accounts. We maintain physical, electronic, and procedural safeguards that comply with applicable federal or state standards to protect customer personal information.

#### **Changes To Our Privacy Policy Or Relationship With The Customer**

Our policy about obtaining and disclosing information may change from time to time. We will provide the customer notice of any material change to this policy before we implement the change.

If your personal information with us becomes inaccurate, or if you need to make a change to that information, please contact us at the number shown below so we can update our records.

Further Information. For additional information regarding our privacy policy, please contact us by writing to us at 10000 College Blvd., Suite 260, Overland Park, KS 66210, or calling 913-345-1881.

# Aspyre

## WEALTH PARTNERS

# Master What's Next

### **Stewart Koesten**

Koesten Hirschmann & Crabtree, Inc.  
dba Aspyre Wealth Partners  
10000 College Blvd., Suite 260  
Overland Park, KS 66210  
913-345-1881  
<https://aspyrewealth.com>

CRD Number: 815552

March 14, 2023

This brochure supplement provides information about Stewart Koesten that supplements the Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure. You should have received a copy of that brochure. Please contact Colleen Wysong, Chief Compliance Officer, at 913-345-1881 if you did not receive Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure or if you have any questions about the contents of this supplement.

Additional information about Stewart Koesten also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **ITEM 2 Educational Background and Business Experience**

Born 1947

### **Post-Secondary Education**

American College | MS, Financial Services | 1988

Louisiana Tech University | BS, Professional Aviation | 1971

He has passed the Series 63 in 08/1989 and the Series 65 in 12/1991.

### **Recent Business Background**

Koesten, Hirschmann & Crabtree, Inc. | President & Chief Executive Officer | February 1997 – Present

### **Professional Designations**

Stewart Koesten holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) earned 1992, Chartered Financial Consultant (“ChFC®”) earned 2010, Chartered Life Underwriter (“CLU®”) earned 2010, Master of Science in Financial Services (“MSFS”) earned 1988, and Certified Investment Management Analyst<sup>SM</sup> (CIMA®) earned 2013.

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board’s ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct.

The ChFC® designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC® certification have completed at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least two elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain the designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education (“PACE”) Recertification Program, which includes 30 hours of continuing education at least every two years.

The CLU® designation is an insurance credential awarded by the American College to individuals who meet its educational, work experience and ethical requirements. Recipients of the CLU® designation have completed five required college-level core courses and three electives, covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance and risk management. Recipients are further required to have three years of full-time business experience and must adhere to the American College Code of Ethics and Procedures. In order to maintain the designation, CLU® holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 30 hours of continuing education at least every two years.

The Master of Science in Financial Services (MSFS) provides you with the tools needed to analyze, plan and implement integrated financial and life strategies. The MSFS degree can be earned in 20 months by completing 12 courses.

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for 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 regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, pass an online Certification Examination, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

The CIMA® certification has earned ANSI® (American National Standards Institute) accreditation under the personnel certification program. The American National Standards Institute, or ANSI, is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA® is the first financial services credential to meet this international standard for personnel certification. For additional information about any of these credentials, please refer directly to the website of the issuing organization.

### **ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

### **ITEM 4 Other Business Activities**

Stewart Koesten does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

### **ITEM 5 Additional Compensation**

Aspyre Wealth Partners' Supervised Persons do not receive additional compensations for advisory services.

### **ITEM 6 Supervision**

Colleen Wysong, Chief Compliance Officer, and Matthew Starkey, President, are responsible for monitoring the activities of Aspyre Wealth Partners' supervised persons. The CCO's personal securities transactions are reviewed by the CCO Designee. Their telephone number is 913-345-1881. Colleen Wysong reviews all written client performance materials and newsletters prior to use. On a daily basis, Colleen Wysong reviews all trades, emails, and correspondence of the supervised persons actively involved in client accounts. Aspyre Wealth Partners has an Investment Committee that includes Matthew Starkey that typically meets monthly, agendas are maintained, and minutes are recorded. The Investment Committee reviews research material presented, the Aspyre Wealth Partners Watch list, and discusses the current economic conditions. All of Aspyre Wealth Partners' supervised persons receive the Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. The Compliance Committee meets quarterly to review compliance related matters.

# Aspyre

## WEALTH PARTNERS

# Master What's Next

**Jamie Bosse**

**Koesten Hirschmann & Crabtree, Inc.**

**dba Aspyre Wealth Partners**

**2029 Vanesta Place, Ste. 7**

**Manhattan, KS 66503**

**503-887-9559**

**<https://aspyrewealth.com>**

**CRD Number: 4910826**

**March 14, 2023**

This brochure supplement provides information about Jamie Bosse that supplements the Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure. You should have received a copy of that brochure. Please contact Colleen Wysong, Chief Compliance Officer, at 913-345-1881 if you did not receive Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure or if you have any questions about the contents of this supplement.

Additional information about Jamie Bosse also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **ITEM 2 Educational Background and Business Experience**

Born 1982

### **Post-Secondary Education**

Kansas State University | BS, Human Ecology | 2004

### **Recent Business Background**

Koesten, Hirschmann & Crabtree, Inc. | Financial Planner | September 2013 – Present

Key Bank | Financial Planner | April 2007- August 2013

### **Professional Designations**

Jamie Bosse holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) earned 2008 and Registered Financial Consultant (“RFC®”) earned 2005.

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board’s ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct. For additional information about this credential, please refer directly to the website of the issuing organization.

The Registered Financial Consultant (RFC®) is a designation from the International Association of Registered Financial Consultants. RFC® certification requirements:

- Undergraduate or graduate financial planning degree or have earned one of the following: AAMS®, AEP®, CFA®, CFP®, ChFC®, CLU®, CPA®, EA®, LUTC®, MS, MBA, JD, PhD, or completed equivalent, IARFC-approved college curriculum.
- Licensing requirements: if operating on a commission basis, must meet licensing requirements for securities and life and health insurance; if operating strictly as fee-only and not licensed, then must be registered as an investment advisor.
- Four years full-time experience as a financial planning practitioner.
- Education requirements: completion of approved college curriculum in personal financial planning or IARFC self-study course.
- Examination Type: college curriculum must include an IARFC-approved examination process. IARFC self-study course; final certification exam.
- Forty hours of continuing education per year.

## **ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

## **ITEM 4 Other Business Activities**

Jamie Bosse does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

## **ITEM 5 Additional Compensation**

Aspyre Wealth Partners’ Supervised Persons do not receive additional compensations for advisory services.

**ITEM 6 Supervision**

Colleen Wysong, Chief Compliance Officer, is responsible for monitoring the activities of Aspyre Wealth Partners' supervised persons. Colleen Wysong's telephone number is 913-345-1881. Colleen Wysong reviews all written client performance materials and newsletters prior to use. On a daily basis, Colleen Wysong reviews all trades, emails, and correspondence of the supervised persons actively involved in client accounts. Aspyre Wealth Partners has an Investment Committee that typically meets monthly, agendas are maintained, and minutes are recorded. The Investment Committee reviews research material presented, the Aspyre Wealth Partners Watch list, and discusses the current economic conditions. All of Aspyre Wealth Partners' supervised persons receive the Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. The Compliance Committee meets quarterly to review compliance related matters.

# Aspyre

## WEALTH PARTNERS

# Master What's Next

**Jessi Chadd**

**Koesten Hirschmann & Crabtree, Inc.**

**dba Aspyre Wealth Partners**

**10000 College Blvd., Suite 260**

**Overland Park, KS 66210**

**913-345-1881**

**<https://aspyrewealth.com>**

**CRD Number: 5326985**

**March 14, 2023**

This brochure supplement provides information about Jessi Chadd that supplements the Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure. You should have received a copy of that brochure. Please contact Colleen Wysong, Chief Compliance Officer, at 913-345-1881 if you did not receive Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure or if you have any questions about the contents of this supplement.

Additional information about Jessi Chadd also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## **ITEM 2 Educational Background and Business Experience**

Born 1986

### **Post-Secondary Education**

Kansas State University | BS, Family Studies and Human Services; Minor in Business | 2008

American College | MS, Financial Services | 2013

She passed the Series 65 in 12/2009.

### **Recent Business Background**

Koesten, Hirschmann & Crabtree, Inc. | Financial Planner | June 2008 – Present

### **Professional Designations**

Jessi Chadd holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) earned 2011, Certified Financial Transitionist (“CeFT®”) earned 2019, and Master of Science in Financial Services (“MSFS”) earned 2013.

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board’s ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct. For additional information about this credential, please refer directly to the website of the issuing organization.

The Certified Financial Transitionist (CeFT®) is a designation issued by The Financial Transitionist Institute. CeFT® certification requirements:

- Five years of direct client service experience (face-to-face) AND hold one or more of the following designations: CFP®, CIMA®, ChFC®, CDFA®, CPWA®, CPA/PFS, or CFA®.
- Completion of 12-month core training.
- Examination: Daylong, proctored, closed book exam includes multiple choice, structured response, essays, and live, role-playing. Exam is internet-based.
- Continuing Education: 15 hours per year, including 10 hours through Financial Transitionist Institute/Sudden Money Institute.

The Master of Science in Financial Services (MSFS) provides you with the tools needed to analyze, plan and implement integrated financial and life strategies. The MSFS degree can be earned in 20 months by completing 12 courses.

## **ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

## **ITEM 4 Other Business Activities**

Jessi Chadd does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

## **ITEM 5 Additional Compensation**

Aspyre Wealth Partners’ Supervised Persons do not receive additional compensations for advisory services.

**ITEM 6 Supervision**

Colleen Wysong, Chief Compliance Officer, and Matthew Starkey, President, are responsible for monitoring the activities of Aspyre Wealth Partners' supervised persons. Their telephone number is 913-345-1881. Colleen Wysong reviews all written client performance materials and newsletters prior to use. On a daily basis, Colleen Wysong reviews all trades, emails, and correspondence of the supervised persons actively involved in client accounts. Aspyre Wealth Partners has an Investment Committee that includes Matthew Starkey that typically meets monthly, agendas are maintained, and minutes are recorded. The Investment Committee reviews research material presented, the Aspyre Wealth Partners Watch list, and discusses the current economic conditions. All of Aspyre Wealth Partners' supervised persons receive the Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. The Compliance Committee meets quarterly to review compliance related matters.

# Aspyre

## WEALTH PARTNERS

# Master What's Next

**Lucas Bucl**

**Koesten Hirschmann & Crabtree, Inc.  
dba Aspyre Wealth Partners  
10000 College Blvd., Suite 260  
Overland Park, KS 66210  
913-345-1881  
<https://aspyrewealth.com>**

**CRD Number: 4552413**

**March 14, 2023**

**This brochure supplement provides information about Lucas Bucl that supplements the Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure. You should have received a copy of that brochure. Please contact Colleen Wysong, Chief Compliance Officer, at 913-345-1881 if you did not receive Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure or if you have any questions about the contents of this supplement.**

**Additional information about Lucas Bucl also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **ITEM 2 Educational Background and Business Experience**

Born 1979

### **Post-Secondary Education**

Kansas State University | BS, Human Ecology, Family Studies, and Human Services | 2003

Kansas State University | BS, Business Administration, Finance | 2003

### **Recent Business Background**

Koesten, Kirschmann & Crabtree, Inc. | Financial Planner | October 2010 – Present

Accredited Investors, Inc. | Lead Financial Planner | June 2003 – September 2010

### **Professional Designations**

Lucas Bucl holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) earned 2005.

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board’s ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct. For additional information about this credential, please refer directly to the website of the issuing organization.

## **ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

## **ITEM 4 Other Business Activities**

Lucas Bucl does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

## **ITEM 5 Additional Compensation**

Aspyre Wealth Partners’ Supervised Persons do not receive additional compensations for advisory services.

## **ITEM 6 Supervision**

Colleen Wysong, Chief Compliance Officer, and Matthew Starkey, President, are responsible for monitoring the activities of Aspyre Wealth Partners’ supervised persons. Their telephone number is 913-345-1881. Colleen Wysong reviews all written client performance materials and newsletters prior to use. On a daily basis, Colleen Wysong reviews all trades, emails, and correspondence of the supervised persons actively involved in client accounts. Aspyre Wealth Partners has an Investment Committee that includes Matthew Starkey that typically meets monthly, agendas are maintained, and minutes are recorded. The Investment Committee reviews research material presented, the Aspyre Wealth Partners Watch list, and discusses the current economic conditions. All of Aspyre Wealth Partners’ supervised persons receive the Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. The Compliance Committee meets quarterly to review compliance related matters.

# Aspyre

## WEALTH PARTNERS

# Master What's Next

### **Matthew Starkey**

**Koesten Hirschmann & Crabtree, Inc.  
dba Aspyre Wealth Partners  
10000 College Blvd., Suite 260  
Overland Park, KS 66210  
913-345-1881  
<https://aspyrewealth.com>**

**CRD Number: 3006500**

**March 14, 2023**

**This brochure supplement provides information about Matthew Starkey that supplements the Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure. You should have received a copy of that brochure. Please contact Colleen Wysong, Chief Compliance Officer, at 913-345-1881 if you did not receive Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure or if you have any questions about the contents of this supplement.**

**Additional information about Matthew Starkey also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **ITEM 2 Educational Background and Business Experience**

Born 1975

### **Post-Secondary Education**

American College | MS, Financial Services | 2005

Fort Hays State Tech University | BBA, Finance & Financial Planning | 1997

He passed both the Series 63 and Series 65 in 03/1998.

### **Recent Business Background**

Koesten, Hirschmann & Crabtree, Inc. | Vice President & Chief Operations Officer | November 1997 – Present

### **Professional Designations**

Matthew Starkey holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) earned 2001, Accredited Investment Fiduciary (“AIF®”) earned 04/2013, Certified Advisor in Philanthropy® (“CAP®”) earned 2010, Master of Science in Financial Services (“MSFS”) earned 2005, and Accredited Estate Planner® (AEP®) earned 04/2013.

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board's ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct.

The AIF® designation is a credential awarded by the Center for Fiduciary Studies, LLC, a division of Fiduciary360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. The AIF® training curriculum culminates in a 60-question exam on the fiduciary practices, which requires a passing score of at least 75 percent. AIF® designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis.

The CAP® designation is a philanthropic related credential awarded by the American College to individuals who meet its educational, work experience and ethical requirements. Recipients of the CAP® certification have completed at least three mandatory graduate-level courses addressing gift planning in the context of family wealth, gift planning in a non-profit context, and charitable strategies. Recipients are further required to have at least three years of experience as a non-profit employee or in a capacity advising individuals or charitable organizations in the areas of wealth and estate planning, financial planning, charitable planning, planned giving, nonprofit or foundation services, and other similarly related philanthropic ventures. In order to maintain the designation, CAP® holders must satisfy the ongoing requirements of the PACE Recertification Program, while includes 15 hours of continuing education at least every two years.

The Master of Science in Financial Services (MSFS) provides you with the tools needed to analyze, plan and implement integrated financial and life strategies. The MSFS degree can be earned in 20 months by completing 12 courses.

The AEP® designation is an estate planning credential awarded by the National Association of Estate Planners & Councils to individuals who meet its professional, educational, experience and ethics requirements. All recipients of the AEP® designation are required to be attorneys possessing a Juris

Doctorate, Certified Public Accountants, or holders of a qualifying insurance, financial planning or trust officer designation (CLU®, ChFC®, CFP® or CTFA®). Recipients must be in good standing with their respective professional organizations and have at least five years of experience in estate planning in one or more of the prerequisite professions. AEP® holders have also completed at least two graduate-level courses as part of a masters or doctoral degree or have in excess of 15 years of experience as an estate planner. In order to maintain the designation, AEP® designees must further satisfy the ongoing educational requirements, which mandate 30 hours of continuing education at least two years with at least 15 hours devoted specifically to estate planning matters. For additional information about any of these credentials, please refer directly to the website of the issuing organization.

### **ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

### **ITEM 4 Other Business Activities**

Matthew Starkey does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

### **ITEM 5 Additional Compensation**

Aspyre Wealth Partners' Supervised Persons do not receive additional compensations for advisory services.

### **ITEM 6 Supervision**

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# Aspyre

## WEALTH PARTNERS

# Master What's Next

**Joni K. Lindquist**

**Koesten Hirschmann & Crabtree, Inc.**

**dba Aspyre Wealth Partners**

**10000 College Blvd., Suite 260**

**Overland Park, KS 66210**

**913-345-1881**

**<https://aspyrewealth.com>**

**CRD Number: 6187849**

**March 14, 2023**

This brochure supplement provides information about Joni K. Lindquist that supplements the Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure. You should have received a copy of that brochure. Please contact Colleen Wysong, Chief Compliance Officer, at 913-345-1881 if you did not receive Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure or if you have any questions about the contents of this supplement.

Additional information about Joni K. Lindquist also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## **ITEM 2 Educational Background and Business Experience**

Born 1961

### **Post-Secondary Education**

Ohio State University | Masters, Business Administration | 1988

Bowling Green State University | B.S.B.A., Marketing | 1983

She passed the Series 65 in 05/2013.

### **Recent Business Background**

Koesten, Hirschmann & Crabtree, Inc. | Financial Planner & Career Coach | March 2007 – Present

### **Professional Designations**

Joni K. Lindquist holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) earned 2014.

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board's ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct. For additional information about this credential, please refer directly to the website of the issuing organization.

## **ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

## **ITEM 4 Other Business Activities**

Joni K. Lindquist does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

## **ITEM 5 Additional Compensation**

Aspyre Wealth Partners' Supervised Persons do not receive additional compensations for advisory services.

## **ITEM 6 Supervision**

Colleen Wyson, Chief Compliance Officer, and Matthew Starkey, President, are responsible for monitoring the activities of Aspyre Wealth Partners' supervised persons. Their telephone number is 913-345-1881. Colleen Wyson reviews all written client performance materials and newsletters prior to use. On a daily basis, Colleen Wyson reviews all trades, emails, and correspondence of the supervised persons actively involved in client accounts. Aspyre Wealth Partners has an Investment Committee that includes Matthew Starkey that typically meets monthly, agendas are maintained, and minutes are recorded. The Investment Committee reviews research material presented, the Aspyre Wealth Partners Watch list, and discusses the current economic conditions. All of Aspyre Wealth Partners' supervised persons receive the Investment Adviser Supervisory Manual and Code of Ethics and are asked to annually certify to their understanding of the material. The Compliance Committee meets quarterly to review compliance related matters.

# Aspyre

## WEALTH PARTNERS

# Master What's Next

**Melissa D. Ryan**

**Koesten Hirschmann & Crabtree, Inc.**

**dba Aspyre Wealth Partners**

**10000 College Blvd., Suite 260**

**Overland Park, KS 66210**

**913-345-1881**

**<https://aspyrewealth.com>**

**CRD Number: 4641984**

**March 14, 2023**

This brochure supplement provides information about Melissa D. Ryan that supplements the Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure. You should have received a copy of that brochure. Please contact Colleen Wysong, Chief Compliance Officer, at 913-345-1881 if you did not receive Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa D. Ryan also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**ITEM 2 Educational Background and Business Experience**

Born 1983

**Post-Secondary Education**

Kansas State University | BS, Personal Financial Planning | 2005

She passed the Series 65 in 06/2014.

**Recent Business Background**

Koesten, Hirschmann & Crabtree, Inc. | Financial Planning Associate | June 2013 – Present

USD #396 Douglass School District | Business Teacher | August 2009 – June 2013

**ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

**ITEM 4 Other Business Activities**

Melissa D. Ryan does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

**ITEM 5 Additional Compensation**

Aspyre Wealth Partners' Supervised Persons do not receive additional compensations for advisory services.

**ITEM 6 Supervision**

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# Aspyre

## WEALTH PARTNERS

# Master What's Next

**Tyler Robert Eckert**

**Koesten Hirschmann & Crabtree, Inc.**

**dba Aspyre Wealth Partners**

**10000 College Blvd., Suite 260**

**Overland Park, KS 66210**

**913-345-1881**

**<https://aspyrewealth.com>**

**CRD Number: 7257937**

**March 14, 2023**

This brochure supplement provides information about Tyler Eckert that supplements the Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure. You should have received a copy of that brochure. Please contact Colleen Wysong, Chief Compliance Officer, at 913-345-1881 if you did not receive Koesten Hirschmann & Crabtree, Inc. dba Aspyre Wealth Partners brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler Eckert also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**ITEM 2 Educational Background and Business Experience**

Born 1999

**Post-Secondary Education**

University of Wisconsin, Madison, WI | BS, Personal Finance, Financial Planning | 2021

He passed the Series 65 in 08/2021.

**Recent Business Background**

Aspyre Wealth Management | Investment Adviser Representative | August 2021 – Present

Aspyre Wealth Management | Associate | June 2021 – Present

Third Coast Advisors | Financial Advisor Representative | May 2020 – August 2020

FPA | Remote Externship | June 2020-July 2020

Jamf Software | Account Specialist Intern | May 2019 – August 2019

**ITEM 3 Disciplinary Information**

There are no legal or disciplinary events that are related to the above listed supervised person.

**ITEM 4 Other Business Activities**

Tyler Eckert does not have a pending application to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading adviser.

**ITEM 5 Additional Compensation**

Aspyre Wealth Partners' Supervised Persons do not receive additional compensations for advisory services.

**ITEM 6 Supervision**

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