

**This document provides information** about Craig Jared Klaas that supplements the Klaas Financial Asset Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Craig Jared Klaas, Investment Adviser Representative if you did not receive Klaas Financial Asset Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

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

# Klaas Financial Asset Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

## **Craig Jared Klaas**

Personal CRD Number: **5180709**

*Investment Adviser Representative*

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[klaasfinancial.com](http://klaasfinancial.com)

Date of Supplement: March 30, 2018

## Item 2: Educational Background and Business Experience

**NAME:** Craig Jared Klaas

**BORN:** 1983

### EDUCATIONAL BACKGROUND

**Bachelor of Arts** (2005) — Economics, University of Washington

### BUSINESS BACKGROUND

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|-------------------------|--|
| ▶ Mar. 2007 – Present   | <b>Investment Adviser Representative</b><br><i>Klaas Financial Asset Advisors, LLC</i> |
| ▶ Mar. 2007 – Nov. 2015 | <b>Investment Adviser Representative</b><br><i>Investacorp Advisory Services, Inc.</i> |
| ▶ Feb. 2007 – Present   | <b>Registered Representative</b><br><i>Investacorp, Inc.</i>                           |
| ▶ Feb. 2006 – Feb. 2007 | <b>Registered Representative</b><br><i>KMS Financial Services</i>                      |
| ▶ Apr. 2005 – Sep. 2006 | <b>Athlete</b><br><i>Seattle Sounders Professional Soccer Club</i>                     |
| ▶ Oct. 2001 – Mar. 2005 | <b>Student</b><br><i>University of Washington</i>                                      |

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### Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

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### Item 4: Other Business Activities

Investment Adviser Representatives associated with Klaas are securities licensed through Investacorp, Inc., a registered broker/dealer, member FINRA, SIPC. Investacorp, Inc. and Klaas are not affiliated. Clients are not obligated to execute securities transactions through these individuals. However, should clients choose to execute securities transactions through these individuals, then clients are advised that they will pay a commission to them and a conflict of interest exists.

Investment Adviser Representatives associated with Klaas are insurance licensed to offer fixed insurance products through various insurance companies. Clients are not obligated to execute insurance purchases through these individuals. However, should clients choose to execute insurance transactions through these individuals, then clients are advised that they will pay a commission to them and a conflict of interest exists.

Certain of Klaas principal executive officers and other individuals who determine investment advice given to clients are registered representatives of Investacorp, Inc., a registered broker-dealer. Investacorp, Inc. is affiliated with Ladenburg Thalmann Asset Management, Inc.

Craig Jared Klaas is a registered representative of Investacorp, Inc. From time to time, he will offer clients advice or products from that activity. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser.

Klaas Financial Asset Advisors, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Klaas Financial Asset Advisors, LLC in such individual's capacity as a registered representative and licensed insurance agent.

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## Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Craig Jared Klaas does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Klaas Financial Asset Advisors, LLC.

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## Item 6: Supervision

Craig J. Klaas, President and Chief Financial Officer, and Maleeah L. Wernsing-Cuevas, Chief Executive Officer, are the owners and executive officers of Klaas Financial Asset Advisors, LLC, and are responsible for supervision of its investment adviser representatives. All advice provided by Craig J. Klaas is reviewed by Maleeah L. Wernsing-Cuevas prior to implementation.

Maleeah L. Wernsing-Cuevas' contact information is:

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