

## Compensation Disclosure

Kyle J Christensen, CFP®

This purpose of this notice is to clearly disclose the ways and means by which Kyle J Christensen, CFP®, is compensated for the services he provides.

Mr. Christensen provides the service of comprehensive financial planning, which includes retirement planning, insurance planning, income and expense management, and estate planning.

Mr. Christensen does not provide stock market related investments and does not provide advice or receive compensation for any investments, outside of fixed or guaranteed products for which he is duly licensed to provide. Such products include fixed annuities and fixed index annuities.

Specifically, Mr. Christensen receives compensation from property and casualty lines of insurance, which includes auto, homeowners, landlord, business liability, and personal liability insurance. He also receives compensation from life insurance, health insurance and accident/disability insurance policies.

Mr. Christensen maintains appointments (contracts) with numerous highly rated insurance and other financial services companies, including Ameritas Life, Guardian, Great American, Allianz, American General, VOYA, MetLife Auto & Home, and many others. Mr. Christensen also has strategic partnerships with various product and service providers such as Wealthvest, Taylor Insurance and Financial Services, Summit Financial Group (Dallas, TX), Fabco Insurance (Riverton, UT), and Hometown Insurance Agency (Tulsa, OK). These strategic partnerships offer a wide array of additional products and services with numerous companies through which Mr. Christensen may not have direct appointments.

Mr. Christensen does not charge fees for the time spent working with clients. As a primary objective, Mr. Christensen strives to reduce costs in a client's plan, and therefore views fees as being contradictory to his stated objective.

Mr. Christensen does not sell or set up any legal estate planning documents. All legal work is referred out to qualified professionals. Mr. Christensen does not receive compensation for estate planning advice.

By meeting with Mr. Christensen, you are in no way obligated to purchase any financial products that Mr. Christensen offers or recommends. Both the client and the planner have the right, at any time, to sever the relationship for any reason.

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Signed By Client

date

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Signed By Kyle Christensen, CFP®

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Printed Name of Client