



**INDEPENDENT FINANCIAL GROUP, LLC
INVESTMENT ADVISORY SERVICES**

FORM ADV PART II B: BROCHURE SUPPLEMENT

For

Ari Crandall, EA, CFP®

This brochure supplement provides information about Ari Crandall, EA, CFP®, an Investment Advisor Representative (“IAR”) of Independent Financial Group, LLC (“IFG”). This information supplements the IFG Form ADV Part 2A Firm Brochure or Wrap Program Brochure. You should have received a copy of one of these IFG brochures. Please contact the Compliance Department if you did not receive IFG’s brochure or if you have any questions concerning the contents of this supplement at 858-436-3180 or email us at disclosures@ifgsd.com. Additional information about Ari Crandall, EA, CFP® is available on the SEC’s website at www.adviserinfo.sec.gov.

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May 1, 2017

Item 2: Educational Background and Business Experience

Ari Crandall, EA, CFP® was born on July 28, 1976.

Formal Education after High School

Ari Crandall, EA, CFP® received a Bachelor of Science degree in Business Administration (Financial Services) and a Certificate in Personal Financial Planning from San Diego State University in 1999.

Business Experience

Ari Crandall, EA, CFP® joined IFG as an Investment Advisor Representative (IAR) in 2004, and is an owner of DBA Premier Wealth Advisors, LLC, since 2017. Ari Crandall, EA, CFP® worked at Financial Designs Planning, Inc. as an IAR from 2004-2010, and at Horner, Townsend & Kent, Inc. as an IAR from 1999-2004.

Professional Designations

Ari Crandall, EA, CFP® holds the following professional designations:

CFP® or Certified Financial Planner™ – In order to receive the CFP® designation an individual must satisfy an educational and experience requirement; successfully complete a CFP Board of Standards registered program (or be waived from the program due to another approved designation); successfully pass the CFP Board comprehensive examination; adhere to the Board's Code of Ethics and satisfy 30 hours of continuing education every two years. For additional information, refer to the CFP Board's website at <http://www.cfp.net>.

EA or Enrolled Agent – In order to receive the EA designation an individual must successfully pass the IRS three-part Special Enrollment Exam; adhere to the Regulations Governing Practice before the IRS (Treasury Circular 230) and satisfy 72 hours of continuing education every three years. For additional information, refer to the IRS's website at <http://www.irs.gov>.

Item 3: Disciplinary Information

There are no material legal or disciplinary events to disclose.

Item 4: Other Business Activities

a) The IAR is engaged in the following **investment-related** business activities:

1. Ari Crandall, EA, CFP® is a registered representative of IFG, a registered broker/dealer and member of the Financial Industry Regulatory Authority ("FINRA"). As such, IAR may sell securities through IFG and receive normal and customary commissions as a result of such transactions. IAR may also receive other compensation such as mutual fund 12b-1 fees and variable annuity trails from product sponsors. Therefore, the IAR has a financial incentive to recommend securities based on the compensation to be received rather than on the client's needs. The client is under no obligation to buy or sell securities through IAR. To the extent client does elect to open a brokerage account through IFG, disclosure is made as to the nature of the relationship, services and any compensation to be received by the registered representative at the time the account is established.

2. Ari Crandall, EA, CFP® is also licensed as an insurance agent and may offer fixed and variable life insurance products for typical commissions as a result of such transactions. IAR may also receive other compensation such as fixed or variable life renewals from insurance carriers. Therefore, the IAR has a financial incentive to recommend insurance based on the compensation to be received rather than on the client's needs. The client is under no obligation to purchase insurance through IAR. To the extent client does elect to purchase insurance through IAR, disclosure is made as to the nature of the relationship, services and any compensation to be received by the registered representative at the time of the transaction.

b) The IAR is engaged in the following **non-investment related** business activities:

Ari Crandall, EA, CFP® is also involved in the following additional business or occupation:

Tax preparation services offered through "Premier Wealth Advisors, LLC" are provided on a separate basis than financial planning services and are subject to additional fees.

Item 5: Additional Compensation

Ari Crandall, EA, CFP® may receive cash and non-cash compensation from certain third party product sponsors as permitted by industry rules. For example, product sponsors and other companies may reimburse IAR up to 100% of the cost of due diligence, training and education/joint marketing meetings. In addition, sales by IARs may qualify them for additional compensation that may include support for their business activities, attendance at seminar, conferences and entertainment.

Ari Crandall, EA, CFP® may also receive compensation from third party investment advisors for referring client accounts to the third party for account management. The third party will pay the IAR a solicitation fee for the referral. The IAR may also serve as the registered representative of record on the assets managed by the third party investment advisor. When this is the case, the IAR will receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) for the purchase of the investments. This compensation is in addition to the referral fee paid by the third party advisor.

Item 6: Supervision

Ari Crandall, EA, CFP® is supervised by Drew Scheeper, Supervisor, Supervision, at 858-436-3180. The supervisor's responsibilities include: review and approval of advisor's transactions; regular review of correspondence and review of client documentation such as account forms, advisory agreements and Investment Policy Statements. The supervisor will conduct this supervision by using daily trade reports, blotters, compliance reports and other back office systems provided by IFG. The supervisor also reviews inspection reports of the IAR's business practices as conducted by IFG's Compliance Department to monitor if IAR is adhering to IFG's Code of Ethics.