



**Form ADV Part 2B  
Brochure Supplement  
for**

**Kristy Lynn Eller**

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This brochure supplement provides information about Kristy Lynn Eller that supplements the RSG Investments brochure. You should have received a copy of that brochure. Please contact our compliance department at (859) 287-1657 if you did not receive RSG Investment's brochure or if you have any questions about the contents of this supplement.

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

## Item 2 – Educational Background and Business Experience

Name: Kristy Lynn Eller

Year of Birth: 1982

Education: American Institute of Business  
Bachelor of Science – Business Administration, 2004

The American College of Financial Planning  
LUTCF, 2009

Designation(s):

Kristy holds the following designations: NSSA®

The National Social Security Advisor (NSSA®) designation is awarded by the National Social Security Association, LLC (NSSA), a private organization, and is not affiliated with or endorsed by the Social Security Administration or any government agency. This certification signifies that the holder has completed a specialized training program and passed a comprehensive examination regarding Social Security benefits and strategies. Maintaining the NSSA® designation requires [4 hours of annual/16 hours every two years] of continuing education to stay current with Social Security regulations.

### Business

Background: RSG Investments, LLC  
Investment Adviser Representative, 01/2023 – Present

Retirement Solutions Group, Inc.  
Insurance Agent, 01/2023 – Present

AE Wealth Management, LLC  
Investment Adviser Representative, 01/2023 – 09/2023

Prudential Financial  
Advisor, 08/2021 – 01/2023

Twin Financial  
Financial Advisor, 07/2019 – 04/2021

State Farm Financial Services  
Manager, 11/2014 – 12/2017

Edward Jones  
Financial Advisor, 2/2014 – 11/2014

MetLife  
Investment Advisor, 12/2007 - 1/2014

### Item 3 – Disciplinary Information

Ms. Eller has no civil, criminal, administrative or regulatory events to report. Additional information regarding Ms. Eller's registration as an investment adviser may be found by accessing the SEC's public disclosure website at <https://www.adviserinfo.sec.gov>.

### Item 4 – Other Business Activities

Ms. Eller is a licensed insurance agent through our affiliate Retirement Solutions Group. As an insurance agent, Kristy Eller sells other products or provides services outside of their role as investment adviser representatives with RSG Investments, LLC. As part of the clients' overall financial planning services, Kristy Eller has the option to recommend the use of certain insurance products to accomplish the client's financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although RSG Investments, LLC and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Ms. Eller and the affiliate will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Kristy Eller and our affiliate may also receive additional compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their RSG Investments, LLC representative in their capacity as a licensed insurance agent.

### Item 5 – Additional Compensation

Ms. Eller may receive compensation or benefits through her affiliation with Advisors Excel, LLC (and/or affiliated companies). Such additional compensation generally consists of cash bonus payments and reward trips based on insurance product sales performance. This presents a conflict of interest, as it creates an incentive to meet sales goals. RSG Investments addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interests of our clients.

Ms. Eller is a licensed insurance agent. When she sells an insurance product, she will receive a commission. As stated in Item 4, this creates a conflict of interest which RSG Investments addresses by disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interests of our clients.

#### **Item 6 – Supervision**

Alan Becker, the CEO of RSG Investments, is charged with the oversight of Ms. Eller's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, model or investment selection/proposal, and the reviewing of correspondences. If you have any questions or concerns, Mr. Becker can be contacted at (913) 685-9422.