



Independent Wealth Network

Item 1

**Kristina K. Dahl AAMS**

Sunburst Financial Management  
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Independent Wealth Network, Inc. 2350 NW 128th Street, Urbandale, IA 50323

(515) 461-5123

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This ADV Part 2B brochure provides information about **Kristina K. Dahl** that supplements the Independent Wealth Network, Inc. ADV Part 2A brochure. You should have received a copy of that brochure. Please contact us at (515) 461-5123 or [compliance@indwealth.net](mailto:compliance@indwealth.net) if you did not receive the Independent Wealth Network, Inc. brochure or if you have any questions about the content of this supplement.

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

## Item 2

# Educational Background and Business Experience

Year of Birth: 1960

### Formal Education beyond high school:

- SUNY – Utica, NY – Associate Degree (Applied Science in Business Studies) - 1999
- FINRA Exams Passed: Series 7, 66, and SIE
- Accident & Health, Life, and Variable Insurance Licenses - 2016

### **Accredited Asset Management Services – (AAMS)**

A professional designation awarded by the College for Financial Planning to financial professionals who successfully complete a self-study program, pass an exam and agree to comply with a code of ethics. The self-study program covers the asset management process; investors, policy and change; risk, return and investment performance; asset allocation and selection; investment strategies; taxation of investment products; investment opportunities for individual retirement; investment considerations for small business owners; executive compensation and benefit plans; insurance products for investment clients; estate planning; and regulatory and ethical issues.

### Business Background for the past 5 years:

- Sunburst Financial AZ – Insurance Advisor – 04/2018 to present
- Sunburst Financial Management – Investment Adviser Representative – 04/2021 to present
- Independent Wealth Network, Inc. – Investment Adviser Representative – 04/2021 to present
- Family Covid Support – 11/2020 to 04/2021
- Securities America, Inc. – Registered Representative – 04/2018 to 11/2020
- Versus Capital Partners, LLC. – Investment Adviser Representative – 04/2018 to 10/2020
- Waddell & Reed – Securities and Insurance Representatives – 01/2016 to 04/2018

## Item 3

# Disciplinary Actions

List any legal or disciplinary event, which occurred during the previous 10 years. **None**

## Item 4 Other Business Activities

Other capacities in which you participate in investment-related business and the material conflicts of interest this presents:

I am a financial advisor, operating under the name Sunburst Financial Management as an Investment Advisor Representative of Independent Wealth Network, Inc. I am a licensed insurance agent operating under the name Sunburst Financial AZ to provide insurance products which generate a sales commission.

**Sunburst Financial AZ, Sunburst Financial Management, and Independent Wealth Network, Inc. are not affiliated.**

## Item 5 Additional Compensation

Any other activities if they involve more than 10% of your time or compensation. **None.**

Consistent with firm policies, I may attend training events, due diligence meetings, and other events provided and paid for by the sponsors of mutual funds or other investment products, which I may recommend to my clients. The receipt of this cash or non-cash compensation may create an incentive to recommend these investment products.

Investment Adviser Representatives are required to act in the best interest of the clients and are required to only recommend investment advisory programs, investment products and securities that are suitable for each client based upon the client's investment objectives, risk tolerance, and financial situation and needs.

Investment Adviser Representatives may also refer clients and prospective clients to a separate disclosure document that the client has or will receive that sets out a more detailed explanation of the material risks of investment strategies or methods of analysis that are or will be used to manage the client's account.

## Item 6 Supervision

Clients complete an Investment Policy Statement (IPS) as part of their Investment Advisory Agreement which they acknowledge and sign. The Investment Advisor Representative relies on this information when providing advice and services to the client. It is the client's responsibility to inform their Advisor when their financial profile, goals, or objectives change.

The firm employs automated account supervision processes to identify potential variations from the clients' stated goals and objectives stated in the IPS.

**The supervisor and compliance officer is Arthur L. Dinkin, President & CCO (515) 461-5123**