

Item 1 – Cover Page

THE AMERIFLEX GROUP, INC.

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Website:<https://theameriflexgroup.com/>

DOING BUSINESS AS:



KEITH T. KLEIN

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Suite 900
Tempe, AZ 85281
Phone:(480) 987-2700

December 1, 2022

This Form ADV Part 2B (“brochure supplement”) provides information about Keith T. Klein that supplements The Ameriflex Group, Inc.’s (“Ameriflex”) Form ADV Part 2A firm brochure (“firm brochure”). You should have received a copy of the firm brochure. Please contact Ameriflex at (702) 987-9730 if you did not receive a copy of the firm brochure or if you have any questions about the contents of this brochure supplement.

Additional information about Keith T. Klein is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Keith T. Klein is 2632615.

Item 2 – Educational Background and Business Experience**Name of Investment Advisor Representative and Year of Birth:**

Keith T. Klein (born 1969)

Education:

Eastern Michigan University, Bachelor Degree, Economics, 1996

Employment:

Investment Advisor Representative The Ameriflex Group, Inc., 2020 – Present

Registered Representative, SagePoint Financial, Inc., 2020 – Present

Investment Advisor Representative, PFG Advisors, LLC, 2018 – 2020

Registered Representative, Securities America, Inc., 2016 – 2020

Investment Advisor Representative, CUE Advisory Services, Inc., 2011 – 2018

Registered Representative, Foothill Securities, Inc., 2011 – 2016

Exams and Designations:

A listing of industry examinations successfully completed by Mr. Klein can be accessed at www.adviserinfo.sec.gov and <https://brokercheck.finra.org/>.

Mr. Klein holds the **Certified Financial Planner (CFP®)** designation. Holders of the Certified Financial Planner (CFP®) designation maintain expertise within the financial planning profession and must possess a bachelor's degree from an accredited college or university. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates for the CFP® designation must pass a certification exam administered by the Certified Financial Planner Board of Standards Inc. that focuses on over 100 topics of concern to the financial planning field, such as retirement, estate, and investment planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience (three years full-time or equivalent part-time experience in the financial planning field) and agree to adhere to the CFP® Board's code of ethics and professional responsibility and financial planning standards.

Mr. Klein also holds the **Chartered Financial Consultant® (ChFC®)** designation. The ChFC® designation is a financial credential awarded by the American College to individuals who satisfy educational, work experience and ethics requirements. Recipients of the ChFC® designation have completed, and passed examinations, on at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or

investments. Additionally, recipients have completed at least three elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain this designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education (“PACE”), which includes at least 30 hours of continuing education every two years.

Mr. Klein also holds the **Chartered Life Underwriter® (CLU®)** designation. The Chartered Life Underwriter mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. This mark is awarded to individuals who have earned the premier credential in the insurance profession, representing eight or more comprehensive college-level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance, and risk management. Advisors with the CLU® designation are required to serve you with the highest level of professionalism. CLU® advisors are required at all times to do the same for you that they would do for themselves in similar circumstances. The average study time for the program is over 400 hours and can take years to earn. Each CLU® must also complete a minimum of 30 hours of continuing education every two years and meet extensive experience requirements, ensuring the knowledge you’re counting on is both comprehensive and current.

Mr. Klein also holds the **Chartered Advisor for Senior Living® (CASL®)** designation. Chartered Advisor for Senior Living® (CASL®), The American College’s CASL® credential provides advisors with in-depth training on issues impacting seniors and those planning for retirement. The designation incorporates five required, college-level courses that represent an average total study time of more than 250 hours. Topics include investments, estate planning, health and long-term care financing, and financial decisions for retirement.

Candidates for the CASL® designation must meet the following requirements:

- Prerequisites:
 - Meeting experience requirements for The College's CLU®, ChFC®, RHU®, REBC®, and CLF® designations, or
 - Advising clients on financial and/or practical matters relating to their retirement years or on issues dealing with aging for at least three of the five years preceding the awarding of the designation.
- Education Requirements: Five required courses, equivalent to 15 semester credit hours
- Examination: Final closed-book, proctored exam for each course
- Continuing Education: 15 CE credits every two years

Item 3 – Disciplinary Information

Mr. Klein is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Ameriflex and his qualifications to serve as an investment advisor representative of the firm. Mr. Klein has no information to disclose under this item.

Item 4 – Other Business Activities

Mr. Klein is a registered representative of SagePoint Financial, Inc. As such, he may recommend the purchase of securities from SagePoint Financial, Inc. If you purchase securities from SagePoint Financial, Inc., Mr. Klein will receive commissions on the sale of investment products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Mr. Klein is also individually licensed as an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services, such as financial planning services. These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment.

In some instances, the total remuneration that may be received by Mr. Klein related to sales of insurance products or securities may be greater than the compensation Mr. Klein may receive for providing investment advisory services related to such products. As such, Mr. Klein's capacities as a registered representative and insurance agent may create a financial incentive to promote the sale of certain insurance products or securities to clients, rather than solely providing investment advice related to such insurance products or securities. While the firm and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Item 5 – Additional Compensation

As discussed above, Mr. Klein is a registered representative and an insurance agent. In addition to the receipt of advisory fees, traditional commissions and ongoing 12b-1 fees, SagePoint Financial, Inc. may pay bonuses based on a registered representative's overall product and/or service sales, including with respect to advisory business, conduct sales incentive contests or provide marketing payments to its financial advisors to the extent permitted under applicable law. As a result, these arrangements may create a conflict of interest. While SagePoint Financial, Inc. and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Because the receipt of commissions or fees by Mr. Klein presents a conflict of interest, clients are informed that they are under no obligation to use Mr. Klein (or any individual associated with Ameriflex) for insurance products or services, or any other business activities. Clients may use any insurance or brokerage firm or agent, or broker-dealer they choose.

Item 6 – Supervision

Mr. Klein is supervised by Diana Y. Heu, Ameriflex's Chief Compliance Officer. Ms. Heu may be contacted by phone at (702) 987-9730 or by e-mail to diana@theameriflexgroup.com. Ms. Heu, and other individuals as she may designate, regularly review the accounts receiving investment

advisory services to monitor for suitability of recommendations and compliance with Ameriflex's internal procedures, code of ethics, and applicable regulatory requirements.