



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

FORM ADV PART II B: BROCHURE SUPPLEMENT

For

Walter John Hansch

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

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Item 2: Educational Background and Business Experience

John Hansch was born in 1955.

Formal Education after High School (such as)

John Hansch received a Bachelor of Arts degree in International Studies from University of the Pacific, Stockton, CA in 1978.

John Hansch received a Master of Business Administration degree in Finance and Marketing from San Diego State University, San Diego, CA in 1988.

Business Experience (preceding 5 years)

John Hansch joined IFG as an Investment Adviser Representative (IAR) in 2017. Prior to IFG, John Hansch worked at Cetera Advisor Networks, LLC as an IAR from 2008-2017 and at Hansch Financial Group, LLC as an IAR from 2004-2013.

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities (only include #2 if it is applicable to you)

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

1. John Hansch is a Registered Representative (RR) of IFG, a registered broker/dealer and member of the Financial Industry Regulatory Authority ("FINRA"). RR is licensed to sell securities and securities-related products through IFG and receives transaction-based commissions. This creates an inherent conflict of interest when working with clients to either provide commission-based products as a RR or advisory based products as an IAR. Please note that you are under no obligation to purchase or sell commission-based products through John Hansch. If you elect to open a commission-based account through IFG, disclosure will be made regarding the nature of the relationship, services offered, and compensation received at the time the account is established.
2. John Hansch is licensed as an insurance agent and offers fixed and variable life insurance products for commission-based compensation. As an agent John Hansch also receives other compensation such as - fixed or variable life renewals from insurance carriers. Being an agent of an insurance company inherently causes a conflict of interest. As an agent, John Hansch represents the insurance company, which precludes John Hansch from being a fiduciary to you in that transaction. It is important when selecting between available commission-based products or advisory based products to ask how John Hansch will be compensated for that insurance product/transaction. When acting as an IAR John Hansch has an inherent fiduciary obligation to serve your best interest. Please note that you are under no obligation to purchase insurance products through John Hansch. If you elect to purchase insurance through John Hansch, at or before the time of the transaction, disclosures are made regarding the nature of the relationship, services offered and compensation received.

Item 5: Additional Compensation

At times, an IAR will receive non-cash compensation from product sponsors as permitted by industry rules. For example, product sponsors may reimburse up to 100% of the cost of due diligence, training, and education/joint marketing meetings. In addition, product sponsors may invite an IAR to attend seminars, conferences and/or entertainment events at little or no cost.

An IAR of IFG may also receive compensation for referring a client to another Registered Investment Adviser for account management. The RIA may pay a fee for the referral (solicitation fee). In certain cases, the IAR will serve as the RR on the assets managed by the third-party RIA. In this instance, the IAR will receive compensation (e.g., commissions, 12b-1 fees, trails) for the purchase of the investments in addition to the referral fee paid by the third-party advisor.

Item 6: Supervision

John Hansch is supervised by Kate Hanhauser, who can be reached at 858-436-3180. IFG is responsible for having processes in place to review New Account Forms and other applicable account-related documentation at the opening of an advisory account, monitoring and reviewing email and conducting trading oversight using trade blotters and other reports. The supervisor also reviews inspection reports of the IAR's business practices. IFG's Compliance Department -will monitor if IAR is adhering to IFG's Code of Ethics.