

Item 1 – Cover Page

WILLIAM S. STOLOW

dba

KNOX GROVE FINANCIAL, LLC

2 Tree Farm Road
Suite B100
Pennington, New Jersey 08534
Phone: (609) 216-7440

THE AMERIFLEX GROUP[®], INC.

8475 W. Sunset Road
Suite 101
Las Vegas, Nevada 89113
Phone: (702) 987-9730
Website: <https://TheAmeriFlexGroup.com/>

September 25, 2023

This Form ADV Part 2B (“brochure supplement”) provides information about William Stollow 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 William Stollow is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for William Stollow is 5233767.

Item 2 – Educational Background and Business Experience

Name of Investment Advisor Representative and Year of Birth:

William Stollow (born 1954)

Education:

State University of New York, Brockport, Bachelor of Science Degree in Biology, 1976

Employment:

Investment Advisor Representative, The AmeriFlex Group®, Inc., 09/2023 – Present

Registered Representative & Investment Advisor Representative, Osaic Wealth, Inc., 11/2018 – Present

Investment Advisor Representative, Signator Investors, Inc., 07/2015 – 11/2018

Registered Representative, Signator Investors, Inc., 04/2015 – 11/2018

Registered Representative & Senior Vice President, David Lerner Associates, Inc., 10/2006 – 04/2015

Exams and Designations:

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

Mr. Stollow holds the **Certified Financial Planner™** (CFP®) designation. Holders of the Certified Financial Planner™ (CFP®) designation maintain expertise within the financial planning profession in eight knowledge domains including Risk Management and Insurance Planning, Investment Planning, Tax Planning, Estate Planning, and Retirement Savings and Income Planning.

Item 3 – Disciplinary Information

Mr. Stollow 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. Stollow has no information to disclose under this item.

Item 4 – Other Business Activities

Mr. Stollow is a registered representative of Osaic Wealth, Inc. As such, he may recommend the purchase of securities from Osaic Wealth, Inc. If you purchase securities from Osaic Wealth, Inc.,

Mr. Stollow 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. Stollow 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. Stollow related to sales of insurance products or securities may be greater than the compensation Mr. Stollow may receive for providing investment advisory services related to such products. As such, Mr. Stollow'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. Stollow is a registered representative and an insurance agent. In addition to the receipt of advisory fees, traditional commissions and ongoing 12b-1 fees, Osaic Wealth, 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 Osaic Wealth, 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. Stollow presents a conflict of interest, clients are informed that they are under no obligation to use Mr. Stollow (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. Stollow 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.