

This brochure supplement provides information about Nathan Marc Crosby that supplements the Crosby Advisory Group, LLC brochure. You should have received a copy of that brochure. Please contact Nathan Marc Crosby if you did not receive Crosby Advisory Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Nathan Marc Crosby is also available on the SEC's website at www.adviserinfo.sec.gov

Crosby Advisory Group, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Nathan Marc Crosby

Personal CRD Number: 6055872

Investment Adviser Representative

Crosby Advisory Group, LLC
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UPDATED: 01/09/2025

Item 2: Educational Background and Business Experience

Name: Nathan Marc Crosby **Born:** 1977

Educational Background and Professional Designations & Education:

Education:

Bachelor of Science Exercise Science, Mount Union - 2001

Designations:

CRPC® - Chartered Retirement Planning CounselorSM

MINIMUM QUALIFICATIONS:

- o Successfully complete the program.
- o Pass the final examination; and
- o Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.
- o Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.
- o Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:
 - o Completing 16 hours of continuing education.
 - o Reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and paying a biennial renewal fee.

CFP® - Certified Financial Planner

The individual has been certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, the individual may be referred to as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- o Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- o Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- o Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- o Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:
 - o Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- o Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business Background:

09/2011 – Present Owner, Investment Adviser Representative, Crosby Advisory Group, LLC

05/2004 - 09/2011 Director of Sales Dynes Insurance Group, Inc

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Nathan Crosby is a licensed insurance agent. Along with being an RIA, Crosby Advisory Group, LLC is also a licensed property and casualty insurance agency as well as life insurance agency. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Crosby Advisory Group, LLC always acts in the best interest of the client, including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Crosby Advisory Group, LLC in their capacity as a licensed insurance agent.

Nathan Crosby is the owner of CAG Marketing d.b.a. Crosby Advisory Group, LLC which provides branding, online presence, and strategy development. He is also a majority owner of a real estate business, 2655 Property Company, LLC.

Nathan Crosby is a principal at NMD Insurance Agency, Inc.

Item 5: Additional Compensation

Nathan Marc Crosby does not receive any economic benefit from any person, company, or organization, other than Crosby Advisory Group, LLC in exchange for providing clients advisory services through Crosby Advisory Group, LLC.

Item 6: Supervision

As the Chief Compliance Officer of Crosby Advisory Group, LLC, Nathan Marc Crosby supervises all activities of the firm. Nathan Marc Crosby's contact information is on the cover page of this disclosure document. Nathan Marc Crosby adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Nathan Marc Crosby has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Nathan Marc Crosby has NOT been the subject of a bankruptcy petition in the past ten years.