

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**MDK Financial Group, Inc.
1912 Branard St.
Houston, TX 77098
713-665-3880
IARD#316876**

**Michael D. Krost
1912 Branard St.
Houston, TX 77098
CRD# 842591
713-665-3880**

This brochure supplement provides information about Michael D. Krost that supplements the MDK Financial Group, Inc.'s brochure. You should have received a copy of that brochure. Please contact Michael D. Krost, President, if you did not receive MDK Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael D. Krost is available on the SEC's website at www.adviserinfo.sec.gov.

Dated: June 2, 2022

Item 2 Educational Background and Business Experience

Education History:

Michael David Krost, born 1955, received his Bachelor of Science (“B.S.”) Degree in Accounting from University of Texas at Austin, in Austin, Texas.

Professional Licenses:

Michael D. Krost has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

General Requirements:

- An individual applying for a Texas insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination

Business Background:

EMPLOYER	START DATE	END DATE	POSITION
MDK Financial Group, Inc.	November, 1990	Current	President, Chief Compliance Officer
Geneos Wealth Management Inc.	August, 2021	Current	Registered Representative
Royal Alliance Associates, Inc.	November, 1989	August, 2021	Managing Executive and Registered Principal

Item 3 Disciplinary Information

Michael D. Krost does not have any disciplinary information to disclose.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the IARD link at www.adviserinfo.sec.gov. Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

Item 4 Other Business Activities

Michael D. Krost is also a registered representative of Geneos Wealth Management, Inc. (Member FINRA/SIPC). In this capacity, he may sell securities through Geneos Wealth Management, Inc. and receive normal and customary commissions as a result of such purchases and sales. This

presents a conflict of interest to the extent that he recommends that you invest in a security which results in a commission being paid to him.

Michael D. Krost has a general lines insurance license and provides insurance. Michael D. Krost will seek out the products of any company, agency or brokerage that may have products fitting our client's needs. Michael D. Krost spends less than 10% of his time in insurance sales. Michael D. Krost receives commissions based on the sales of these insurance products. This may present a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent.

1912 Branard LLC is a Texas limited liability company that owns a single building located at 1912 Branard Houston Texas. Michael D. Krost is the sole member. MDK and 1912 Branard, LLC are deemed to be under common control and therefore related persons. MDK has a lease agreement with 1912 Branard, LLC and pays rent for its office space located at 1912 Branard, Houston TX. 1912 Branard, LLC is a not a financial investment related entity, therefore we believe there is no material conflict of interest present.

Michael D. Krost is a Notary Public in the state of Texas.

Michael D. Krost is a Board Member of Adaptation Financial Advisors, Inc. Michael D. Krost does not provide any advisory services through Adaptation Financial Advisors.

Item 5 Additional Compensation

Michael D. Krost does not receive any economic benefits for providing advisory services from someone who is not a client of MDK Financial Group, Inc. that has not already been disclosed.

Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the activities in the account to ensure that the investments purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of conflicts of interest between the adviser and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

Michael D. Krost is the Chief Compliance Officer and President of MDK Financial Group, Inc. Michael D. Krost can be reached at 713-665-3800 should you have any additional questions or concerns.

Item 7 Requirements for State Registered Advisers

Not applicable, we are an SEC registered investment adviser.