



Kastler Financial Planning

875 South Ortonville Road
Ortonville, MI 48462

<https://kastlerfinancialplanning.com/>

(888) 566-1841

Michael T. Kastler

Personal CRD Number: 6507269

Financial Planner

Investment Advisor Representative

Form ADV Part 2B – Individual Disclosure Brochure
January 2019

This brochure supplement provides information about Michael T. Kastler that supplements the Garrett Investment Advisors, LLC Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Mike Greim, Chief Compliance Officer, at (910) 333-6659 if you did not receive Garrett Investment Advisors, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Michael T. Kastler is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

The investment advisor representative highlighted in this ADV Part 2B brochure supplement is an associate of and provides investment advisory services through Garrett Investment Advisors, LLC, a fee-only SEC registered investment advisor.

Garrett Investment Advisors, LLC
1107 Hylton Heights Road
Manhattan, KS 66502
Telephone: (910) FEE-ONLY [333-6659]
Facsimile: (910) 378-1808
Website: www.garrettinvestmentadvisors.com

Important Note: Throughout this document Garrett Investment Advisors, LLC and any of its associated offices may be termed "the firm," "we," "us," or "our." The client or prospective client may be referred to as "you," "your," etc.

Item 2: Educational Background and Business Experience

Year of Birth: 1957

Education

- Master of Science in Finance at Walsh College; Troy, MI
- Entrepreneurship Training, Wayne State University/Kauffman Foundation at TechTown; Detroit, MI
- Executive Education: Certified IBM Client Executive Program, Harvard Business School
- Bachelor of Science in Mathematics/Computer Science, Lawrence Technological University; Southfield, MI

Business Background

2015 – Present	Kastler Financial Planning, Ortonville, MI An Office of Garrett Investment Advisors, LLC <i>Financial Planner/Investment Advisor Representative</i>
2014 – 2016	Computer Sciences Corporation, Southfield, MI <i>Account General Manager</i>
2012 – 2013	Tata Elxsi, Troy, MI <i>Client Executive</i>
2010 – 2012	Nextek Power Systems, Detroit, MI <i>Director, Global Sales</i>
1987 – 2009	IBM Corporation, Southfield, MI <i>Certified Client Executive</i>

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

Mr. Kastler is not currently engaged in any reportable outside business activities.

Item 5: Additional Compensation

Mr. Kastler is not registered nor has an application pending to register as an associated person of a FINRA or NFA broker/dealer, futures commission merchant, commodity pool operator, or commodity trading advisor.

Garrett Investment Advisors, LLC prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes for providing advisory services. Mr. Kastler is not compensated for advisory services involving performance-based fees.

Item 6: Supervision

We supervise Mr. Kastler by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that Mr. Kastler may provide you by performing the following ongoing reviews:

- Account opening documentation when the relationship is established,
- Review of financial plans and/or investment account transactions,
- A review of client communications on an as needed basis, and
- Periodic office reviews where required by policy or regulation.

Mike Greim serves as our firm's Chief Compliance Officer. Questions relative to our firm, its services, our Form ADV Part 2A, or one of our associates ADV Part 2Bs, may be made to the attention of Mr. Greim at (910) FEE-ONLY [333-6659] or Compliance@GarrettAdvisors.com.