

# Michael T. Kastler

Financial Planner  
Investment Advisor Representative

Clarkston, MI 48346

Phone: (888) 566-1841 x101  
KastlerFinancialPlanning.com

## Form ADV Part 2B Advisory Personnel Brochure Supplement October 10, 2017

**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 Justin Nichols, President, 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](http://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  
103 E. Van Buren #357  
Eureka Springs, AR 72632  
Telephone: (910) FEE-ONLY [333-6659]  
Facsimile: (910) 378-1808  
Website: [www.garrettinvestmentadvisors.com](http://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

### **Formal Education after High School**

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**

Kastler Financial Planning (2015-Present)  
An Office of Garrett Investment Advisors, LLC  
Clarkston, MI  
Financial Planner/Investment Advisor Representative

Computer Sciences Corporation (2014-2016)  
Southfield, MI  
Account General Manager

Tata Elxsi (2012-2013)  
Troy, MI  
Client Executive

Nextek Power Systems (2010-2012)  
Detroit, MI  
Director, Global Sales

IBM Corporation (1987-2009)  
Southfield, MI  
Certified Client Executive

## **Item 3: Disciplinary Information**

Registered investment advisers are required to disclose certain material facts regarding any legal or disciplinary events that would be material to your evaluation of each officer or a supervised person providing investment advice. No reportable information is applicable to this section for Mr. Kastler.

## **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.

Sheryl Garrett, CFP®, AIF® 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 Ms. Garrett or Mr. Nichols at (910) FEE-ONLY [333-6659].

Additional information about the firm, other advisory firms, or associated investment advisor representatives, including Mr. Kastler, is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms or their associated personnel can be accomplished by name or a unique firm identifier. Mr. Kastler's CRD number is 6507269, the IARD number for Garrett Investment Advisors, LLC is 159359, and its SEC File Number is 801-72913. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling your state securities commissioner.