



Independent Wealth Network

Item 1

Kristoffer Doura

DEK Wealth LLC.
1200 Brickell Ave. Ste. 1950 #1153
Miami, FL 33131
(561) 316-7377

Independent Wealth Network, Inc., 2350 NW 128th Street, Urbandale, IA 50323

(515) 461-5123

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This ADV Part 2B brochure provides information about **Kristoffer Doura** that supplements the Independent Wealth Network, Inc. ADV Part 2A brochure. You should have received a copy of that brochure. Please contact us at (515) 461-5123 or compliance@indwealth.net if you did not receive the Independent Wealth Network, Inc. brochure or if you have any questions about the content of this supplement.

Additional information about **Kristoffer Doura** is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2

Educational Background and Business Experience

Year of Birth: 1987

Formal Education beyond high school:

- University of Charleston – Charleston, WV – Master of Business Administration and Management – 08/2023
- FINRA Exams Passed: Series 6, 63, and 65

Business Background for the past 5 years:

- DEK Wealth, LLC. – Investment Adviser Representative – 03/2022 to present
- Independent Wealth Network, Inc. – Investment Adviser Representative – 03/2025 to present
- Penn Mutual Life Insurance Company – Insurance Agent – 03/2022 to present
- Hornor, Townsend & Kent, LLC – Registered Representative – 03/2022 to 04/2024
- Park Avenue Securities – Registered Representative – 01/2018 to 02/2022
- Guardian Life Insurance – Insurance Agent – 01/2018 to 02/2022

Item 3

Disciplinary Actions

List any legal or disciplinary event, which occurred during the previous 10 years. **None**

Item 4

Other Business Activities

Other capacities in which you participate in investment-related business and the material conflicts of interest this presents:

Operating under the name of DEK Wealth, LLC., Kristoffer is an Investment Adviser Representative of Independent Wealth Network, Inc. for fee-based advisory relationships.

DEK Wealth, LLC. and Independent Wealth Network, Inc. are not affiliated.

Item 5 **Additional Compensation**

Any other activities if they involve more than 10% of your time or compensation.

- **1847 Financial – Insurance Agent**
- **DEK LLC - Owner**
- **Shine Green Energy, Inc – Chief Development Officer**

Consistent with firm policies, Kristoffer may attend training events, due diligence meetings, and other events provided and paid for by the sponsors of mutual funds or other investment products, which he may recommend to clients. The receipt of this cash or non-cash compensation may create an incentive to recommend these investment products.

Investment Adviser Representatives are required to act in the best interest of the clients and are required to only recommend investment advisory programs, investment products and securities that are suitable for each client based upon the client's investment objectives, risk tolerance, and financial situation and needs.

Investment Adviser Representatives may also refer clients and prospective clients to a separate disclosure document that the client has or will receive that sets out a more detailed explanation of the material risks of investment strategies or methods of analysis that are or will be used to manage the client's account.

Item 6 **Supervision**

Clients complete an Investment Policy Statement (IPS) as part of their Investment Advisory Agreement which they acknowledge and sign. The Investment Adviser Representative (IAR) relies on this information when providing advice and services to the client. It is the client's responsibility to inform their IAR when their financial profile, goals, or objectives change.

The firm employs automated account supervision processes to identify potential variations from the clients' stated goals and objectives stated in the IPS.

The supervisor and compliance officer is Andrew Endelman, President & CCO (515) 461-5123