

Item 1 – Cover Page

HEATHER LITZ-PACHECO

dba

COONEY ASSOCIATES

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This Form ADV Part 2B (“brochure supplement”) provides information about Heather L. Pacheco that supplements The Ameriflex Group, Inc.’s (“Ameriflex”) Form ADV Part 2A firm brochure (“firm brochure”). You should have received a copy of the firm brochure. Please contact Ameriflex at (702) 987-9730 if you did not receive a copy of the firm brochure or if you have any questions about the contents of this brochure supplement.

Additional information about Heather L. Pacheco is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable CRD number for Heather L. Pacheco is 4392724.

Item 2 – Educational Background and Business Experience**Name of Investment Advisor Representative and Year of Birth:**

Heather L. Pacheco (born 1978)

Education:

Colorado State University, Bachelor of Science, Business Management, 2011

Employment:

Registered Representative, Cambridge Investment Research, Inc. 06/2025 - Present

Investment Advisor Representative, The Ameriflex Group, Inc., 2020 – Present

Registered Representative, Osaic Wealth, Inc., 09/2023 – 06/2025

Registered Representative, SagePoint Financial, Inc., 2020 – 09/2023

Vice President, Cooney Associates Inc., 2004 – Present

Investment Advisor Representative / Registered Representative,
Voya Financial Advisors, 2014 – 2020

Investment Advisor Representative / Registered Representative,
ING Financial Partners, Inc., 2012 – 2014

Registered Representative – Hartford Securities, 2004 - 2012

Exams and Designations:

A listing of industry examinations successfully completed by Ms. Pacheco can be accessed at www.adviserinfo.sec.gov and <https://brokercheck.finra.org/>.

Ms. Pacheco holds the **Certified Financial Planner** (CFP®) designation. Holders of the Certified Financial Planner (CFP®) designation maintain expertise within the financial planning profession and must possess a bachelor's degree from an accredited college or university. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates for the CFP® designation must pass a certification exam administered by the Certified Financial Planner Board of Standards Inc. that focuses on over 100 topics of concern to the financial planning field, such as retirement, estate, and investment planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience (three years full-time or equivalent part-time experience in the financial planning field) and agree to adhere to the CFP® Board's code of ethics and professional responsibility and financial planning standards.

Ms. Pacheco holds the **Chartered Life Underwriter**[®] (CLU[®]) designation awarded by The American College. To receive the CLU[®] designation, candidates must adhere to The American College's Code of Ethics, have at least three-years relevant business experience and successfully complete, and passed examinations on at least eight college-level courses. In order to maintain this designation, CLU[®] holders must satisfy 30 hours of continuing education every two years.

Ms. Pacheco holds the **Accredited Asset Management Specialist**SM (AAMS[®]) awarded by College for Financial Planning. This designation is awarded to investment professionals who complete its 12-module AAMS[®] Professional Education Program, pass an examination, commit to a code of ethics and agree to complete 16 hours of continuing education every two years.

Item 3 – Disciplinary Information

Ms. Pacheco is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Ameriflex and his qualifications to serve as an investment advisor representative of the firm. Ms. Pacheco has no information to disclose under this item.

Item 4 – Other Business Activities

Ms. Pacheco is a registered representative of Cambridge Investment Research, Inc. As such, she may recommend the purchase of securities from Cambridge Investment Research, Inc. If you purchase securities from Cambridge Investment Research, Inc., Ms. Pacheco will receive commissions on the sale of investment products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Ms. Pacheco is also individually licensed as an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services, such as financial planning services. These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment.

In some instances, the total remuneration that may be received by Ms. Pacheco related to sales of insurance products or securities may be greater than the compensation Ms. Pacheco may receive for providing investment advisory services related to such products. As such, Ms. Pacheco's capacities as a registered representative and insurance agent may create a financial incentive to promote the sale of certain insurance products or securities to clients, rather than solely providing investment advice related to such insurance products or securities. While the firm and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Item 5 – Additional Compensation

As discussed above, Ms. Pacheco is a registered representative and an insurance agent. In addition to the receipt of advisory fees, traditional commissions and ongoing 12b-1 fees, Cambridge Investment Research, Inc. may pay bonuses based on a registered representative's overall product

and/or service sales, including with respect to advisory business, conduct sales incentive contests or provide marketing payments to its financial advisors to the extent permitted under applicable law. As a result, these arrangements may create a conflict of interest. While Cambridge Investment Research, Inc. and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Because the receipt of commissions or fees by Ms. Pacheco presents a conflict of interest, clients are informed that they are under no obligation to use Ms. Pacheco (or any individual associated with Ameriflex) for insurance products or services, or any other business activities. Clients may use any insurance or brokerage firm or agent, or broker-dealer they choose.

Item 6 – Supervision

Ms. Pacheco is supervised by Diana Y. Heu, Ameriflex’s Chief Compliance Officer. Ms. Heu may be contacted by phone at (702) 987-9730 or by e-mail to Diana@theameriflexgroup.com. Ms. Heu, and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with Ameriflex’s internal procedures, code of ethics, and applicable regulatory requirements.