

INVESTOR'S FIDUCIARY ADVISOR NETWORK, LLC

CLIENT RELATIONSHIP SUMMARY - DATED: JANUARY 31, 2025

Item 1. Introduction

Investor's Fiduciary Advisor Network, LLC, also known as Investor FAN (collectively referred to as "Investor FAN" "we" "us" and "Advisor") is a Washington-based limited liability corporation registered as an investment advisor under the laws of the Securities and Exchange Commission. Brokerage and investment advisory service fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services to you for a fee based on the value of your account. We review investments across all individual retirement accounts, taxable accounts, and employee retirement accounts. After assets are invested, we help our clients monitor their investments and provide advice related to ongoing financial and investment needs. Our investment recommendations generally include mutual funds, exchange-traded funds, and exchange-listed equity securities. We also recommend certificates of deposit, municipal securities, U.S. government securities and money market funds. In some cases, we may recommend a third-party money manager for your account. If Clients hold other types of investments, we will advise them on those investments as well. Clients may impose restrictions on investing in certain securities or types of securities.

Additionally, we may provide financial advice through our Financial Consulting and Planning programs where we charge a fee and will provide recommendations and advice for clients on investment, retirement, charitable, business, estate, and debt/credit/financial planning. It is important to know that we do not have any trading authority through the Financial Consulting or Planning programs.

We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.

Our clients choose a management format that allows us to buy and sell investments in your account without asking you in advance (a "discretionary relationship"). Investor FAN has no asset minimum.

Conversation Starters: We encourage you to ask our financial professionals these key questions about our investment services and accounts:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We provide investment advisory services for a fee based on either a percentage of assets under management, or a flat fee. We are compensated for advisory services solely by our clients and do not receive compensation or commissions from any other parties. We believe this method of compensation minimizes the conflicts-of-interest that are prevalent in the investment management industry. Our fee is provided in your Advisory Agreement and will not exceed 2% annually. The fee is calculated quarterly and in advance or arrears. Financial Consulting clients pay a flat fee up to \$20,000 for engagement, or up to \$10,000 for a financial plan as noted in the Financial Consulting Agreement. We have an incentive to recommend moving assets reviewed under Financial Consulting to our direct management, where we can charge a fee on assets managed.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees. You pay our fee quarterly regardless of whether we buy or sell securities within that quarter. In addition to our advisory fee, you will pay all fees charged by the custodian who holds your assets and the internal expenses charged by certain investments (i.e. mutual

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funds and exchange traded funds). Additionally, any fees charged by a third-party money manager are separate and in addition to the advisory fees we charge.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starter: We encourage you to ask us any questions you may have regarding our fees or how cost from third parties such as custodians or mutual funds affect your account. For example, start a conversation by asking, *"Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

Example 1: Your account value goes up, and while the management fee percentage may stay the same, the total compensation you pay us goes up proportionately. Example 2: Your account value goes down, but you still must pay a management fee proportional to your assets under management.

Certain investment advisor representatives of Investor FAN are also licensed to sell insurance in one or more states, either through a licensed general insurance agency or as direct agent representative of a specific insurance company. Insurance related business is transacted with advisory Clients and individuals may receive commissions from insurance products sold to Clients. Clients are advised that the fees paid to Investor FAN for investment advisory services are separate and distinct from the commissions earned by any individual for selling Clients other insurance products. If requested by a Client, we will disclose the amount of commission expected to be paid.

Conversation Starter: If you have any questions regarding conflicts of interests, please feel free to ask us. You can begin a conversation by asking, *"How might your conflicts of interest affect me, and how will you address them?"*

How do your financial professionals make money?

Investor FAN is "fee-based" meaning that our financial professionals receive income from advisory fees and commissions from third parties for insurance products.

More detailed information, including fee schedules, conflicts of interests, and other disclosures are available in our ADV Part 2A Firm Brochure, which is available at: adviserinfo.sec.gov.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Some of our Representatives have disciplinary events. We encourage you to visit Investor.gov/CRS for a free and simple search tool to research any of our financial professionals.

Conversation Starter: In addition, feel free to ask: *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

Item 5. Additional Information

You can find additional information regarding Investor FAN and receive a copy of this relationship summary by visiting our website at www.investorfan.com or by contacting us at 888.519.3429

We are always available to answer any of your questions.

Conversation Starter: If you do have any concerns, please let us know by asking the following questions: *"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"*

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