



Investor's Fiduciary Advisor Network, LLC

ADV PART 2A

MARCH 20, 2026

**INVESTOR'S FIDUCIARY ADVISOR NETWORK, LLC
INVESTOR FAN
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This brochure provides information about the qualifications and business practices of Investor's Fiduciary Advisor Network, LLC ("Investor FAN"). If you have any questions about the contents of this brochure, please contact us at 888.519.3429. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Investor FAN is a Registered Investment Adviser. Registration as an Investment Adviser with the SEC or any state securities authority does not imply a certain level of skill or training.

Additional information about Investor FAN can be found on the SEC's website at www.adviserinfo.gov using CRD# 159301.

ITEM 2 – MATERIAL CHANGES

SUMMARY OF MATERIAL CHANGES

This brochure is provided further to our last update of May 13, 2025, and updates our assets under management. We have also clarified financial consulting fees in Item 5 and additional benefits paid by the custodian in Item 14.

Following the SEC and state rules, we will ensure that clients receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of the Advisor's fiscal year. We will provide other ongoing disclosure information about material changes, as necessary.

Currently, a free copy of our Brochure may be requested by contacting Investor FAN at 888.519.3429.

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ITEM 4 – ADVISORY BUSINESS

The Investor's Fiduciary Advisor Network, LLC, also known as Investor FAN (collectively "Advisor"), was started with the core belief that investment clients deserve the highest level of care from investment professionals. A "Fiduciary" is a person who must deliver you the highest standard of care and place your interests in front of their own. We embrace our fiduciary role in providing you investment advice, transparency of fees, regular communication and fierce opposition to any limitations on the investments we can select for your portfolio. Investor FAN is primarily owned by Rod Ehrlich and was formed in 2011 to promote investment advisor representatives ("Representatives") who embrace their obligation as an investment fiduciary.

Investor FAN provides Investment Management, Financial Consulting and Retirement Consulting.

INVESTMENT MANAGEMENT

Through its Representatives we provide Investment Management that includes comprehensive investment selection, trading and monitoring. For Investment Management, we can utilize any investments available through the custodian selected by the client. Every client has a different financial situation, so we tailor our Investment Management to match the client's specific investment goals and objectives.

We manage accounts on a discretionary basis, which means we execute the day-to-day transactions without seeking prior client consent. Investments that may utilize can include equities (stocks), debt (bonds) and fixed income securities, mutual funds (including no-load mutual funds) and/or exchange traded funds ("ETFs") or other investments available through the Custodian you select and made accessible to the Advisor.

We may select or recommend a third-party money management program ("Program") to access separate and unaffiliated registered investment advisors ("Independent Managers"). In these situations, the Independent Managers will manage your assets on a discretionary basis.

It is possible that Representatives will utilize alternative investments for clients. It is important for clients to know that alternative investments may create additional risks and be illiquid, meaning clients may be unable to sell the position. More information on the risks associated with alternative investments is discussed in Item 8. Some Representatives may sell insurance that is discussed more fully in Item 10 below.

Clients may impose reasonable restrictions on our investment in certain securities, types of securities, or industry sectors, provided the restrictions are provided in writing. It is important that clients notify us immediately if circumstances have changed with respect to their financial situation.

FINANCIAL CONSULTING

Investor FAN provides Financial Consulting where we engage clients in conversations around the family goals, objectives, priorities, vision, and legacy – both for the near term as well as for future generations. With the unique goals and circumstances of each family in mind, our team will offer Financial Consulting and strategies to address the client's holistic financial picture, including estate, income tax, charitable, cash flow, wealth transfer, and family legacy objectives. Our team works with our client's other advisors (CPAs, Enrolled Agents, Estate Attorneys, Insurance Brokers, etc.) to ensure a coordinated effort of all parties toward the client's stated goals. Such services include various reports on specific goals and objectives or general investment and/or planning recommendations, guidance to outside assets, and periodic updates.

All Financial Consulting clients are unique and require different services, however services we provide can include: (1) Review and clarification of your financial goals; (2) Assessment of your overall financial position including cash flow, balance sheet, investment strategy, risk management, and estate planning; (3) Creation of a unique plan for each goal you have for real estate, education, retirement or financial independence, charitable giving, estate planning, business planning, business succession, and other personal goals; (4) Development of a goal-oriented investment plan; (5) Design of a risk management plan including risk tolerance, risk avoidance and mitigation; and (6) Crafting and implementation of, in conjunction with your estate and/or corporate attorneys as tax advisor, an estate plan to provide for you and/or your heirs in the event of an incapacity or death. A written evaluation of each client's initial situation or financial plan may be provided to the client. An annual review can be provided by the Representative, if indicated by the Client and Advisor per the agreement. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

RETIREMENT PLAN ADVISORY SERVICES

We provide retirement plan consulting services to employer plan sponsors on an ongoing basis. Generally, such consulting services consist of assisting employer plan sponsors in establishing, monitoring, and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include investment options, plan structure and participant education. Retirement Plan Advisory Services may include establishing an

Investment Policy Statement, recommending or selecting investment options, development of asset allocation and portfolio construction and investment monitoring.

In providing services for retirement plan consulting, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets"). All Retirement Plan Advisory Services shall follow applicable state and federal laws regulating retirement consulting services. This applies to client accounts that are retirement or other employee benefit plans ("Plan") governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and our firm accepts appointment to provide services to such accounts, our firm acknowledges its fiduciary standard within the meaning of Section 3(21) or 3(38) of ERISA as designated by the Retirement Plan Advisory Services Agreement with respect to the provision of services described therein.

ASSETS

As of December 31, 2025, we managed \$787,414,298 in discretionary assets.

ITEM 5 - FEES AND COMPENSATION

INVESTMENT MANAGEMENT

In most situations, the fees ("Advisor Fees") for Investment Management will be based on the amount of assets you have managed and on the rate noted in the advisory agreement ("Agreement") you sign with us. The Advisor Fee can be flat, fixed or based on a schedule as noted in the Agreement, but in no case does the Advisory Fee exceed 2%. Your Advisory Fee will be automatically deducted from your accounts on a quarterly basis, although you can request that the Advisor send an invoice to pay directly. The Advisory Fee will be charged in advance or arrears as described on the Agreement you sign with the Advisor. If charged in arrears, your Advisory Fee will be collected at the end of the quarter. If in advance, your Advisory Fee will be collected at the beginning of the quarter. The Account value used in the Advisory Fee calculation will include all positions, cash, dividends (declared and paid), accrued income and interest payments unless specifically excluded in the Special Instructions section of the Agreement or in writing to the Advisor.

When you open an account at the custodian, you are responsible for the transaction charges, fees and other expenses charged by the custodian. All Advisory Fees charged by the Advisor for Investment Managers are separate and distinct from the fees and expenses charged by mutual funds, exchange traded funds, Independent Managers and unit investment trust, etc. With funds and ETFs, the fees and expenses are described in each fund's prospectus and will generally include a management fee, other fund expenses, and a possible distribution fee. Similar to mutual funds and ETFs, Independent Managers charge fees that are separate and in addition to the Advisory Fee.

Additionally, Programs have platform fees that are charged to access the Program's Independent Managers. Accordingly, you should review and understand the fees charged by the mutual funds and ETFs, Independent Managers, Program platform fees, Custodian fees and the Advisory Fees charged by the Advisor to fully understand the total amount of fees to be paid. The value of alternative investments are included in the Advisory Fee calculation.

The investments selected for you are not exclusively available only from us and could be obtained through other firms at potentially a lower fee. Also, all fees we charge may be lowered or waived for clients (depending on the bargaining power or investment sophistication level), family and friends of the Representative.

In the event you terminate our Investment Management during a quarter, the fee is pro-rated for the portion of the quarter where services were provided. The termination date used is the date the Advisor or Client notifies the other party in writing (to address of record) of the termination. In the event the account is not available for electronically debiting the fee, Client agrees to pay the invoice for the partial quarter within 30 days of receipt. If you were charged in advance, you will be rebated the pro-rated portion of the fees for the quarter.

FINANCIAL CONSULTING

For clients who request the same, Financial Consulting is included for Investment Management clients. For standalone Financial Consulting, our fixed fee is up to \$20,000 for engagement, or up to \$10,000 for a financial plan.

Under our fixed fee arrangement, any fee will be agreed in advance of services being performed and clearly shown on the Financial Consulting agreement. The fee will be determined based on factors including the complexity of your financial situation, agreed upon deliverables, and whether you intend to implement any recommendations with us. Some clients pay Financial Consulting on an ongoing basis, but in no case does the amount paid exceed \$20,000 per year.

Typically, we complete a plan or financial assessment within a month and will present it to you within 90 days of the contract date, if you have provided us with all information needed to prepare the financial plan. Consulting Fees are billed at the execution of the Financial Consulting Agreement. You may terminate the Financial Consulting agreement by

providing us with written notice. There is no penalty for termination of your Financial Consulting agreement prior to the plan or consultations being delivered to you.

RETIREMENT PLANNING SERVICES

We charge advisory fees ("Retirement Advisory Fees") for Retirement Plan Advisory Services which are calculated as a percentage of assets under management ("Assets"). Retirement Advisory Fees are based on a percentage of managed plan assets and will not exceed 2.00%. The fee-paying arrangements will be determined on a case-by-case basis and will be detailed in the agreement signed with the client.

ITEM 6 - PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not charge advisory fees on a share of the capital appreciation of the funds or securities in a client account (so-called performance-based fees).

ITEM 7 - TYPES OF CLIENTS

We provide investment advice to individuals, high net worth individuals, foundations, employer sponsored retirement plans, charitable organizations, institutions, trusts and estates.

ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

We will use our best judgment as well as client inputs such as risk tolerance, time horizon, objectives/goals, liquidity needs, and suitability factors when choosing investments and constructing portfolios. Our investment philosophy includes Modern Portfolio Theory ("MPT"). MPT states that investments should be selected based on how they interact with one another, rather than how they perform in isolation. When selecting individual investments to be included in a portfolio we will utilize some or all of the following methods: Fundamental, Technical, Cyclical, and Macroeconomic analysis.

Additionally, we utilize numerous sources of information to provide advice, including but not limited to: financial newspapers and magazines, websites, research materials and software prepared by third parties, annual reports, prospectuses and filings with the SEC, company press reports, as well as our proprietary analysis of data and information.

It is important to know that all methods of analysis include specific risks, including timing errors, inaccurate information, economic impacts, and other factors that can impact client investment performance.

We may utilize long-term purchases (securities held at least a year) and short-term purchases (securities sold within a year) when implementing investment advice. Short term purchases may increase costs and may also increase the tax obligation of the portfolio. Investments may also be made on margin, which may increase the costs due to the interest payments on the margin loan balance. Option strategies may also be implemented, which carry the risk of expiration with no value, as well as called equity positions, which could create a risk of taxation.

The types of securities include, but are not limited to the following: equities, fixed income (corporate debt, municipal bonds, certificates of deposit, etc.), mutual funds, unit investment trusts, options, exchange traded funds, U.S. Government issues securities, real estate investment trusts, limited partnerships and direct participation programs.

RISK OF LOSS

A client's investment portfolio is affected by general economic and market conditions, such as interest rates, availability of credit, inflation rates, economic conditions, changes in laws and national and international political circumstances. Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Investor FAN and the Representative will assist Clients in determining an appropriate strategy based on their tolerance for risk.

Financial Consulting: Risks associated with the financial planning process include the possibility that the investment performance, interest rates, inflation assumptions, and longevity assumptions used in the development of client's financial plan turn out to be materially different than the actual future investment performance, interest rate, inflation, and life span. Differences between the assumptions used in the plan and actual events can materially affect the results of the financial plan over long periods of time. While we base our assumptions on historical information, clients must acknowledge that past performance or events might not be indicative of the future returns.

Investing: Investing is not without risk and involves the risk of loss of principal which clients should be prepared to bear. We use several strategies to try to reduce risk, including diversifying a portfolio across multiple asset classes. Despite these strategies, every asset class has experienced severe declines in value, sometimes over many years.

Asset Class Risk: Securities in client portfolios or in underlying investments such as mutual funds may underperform in comparison to the general securities markets or other asset classes.

Issuer Risk: Client account performance depends on the performance of individual securities selected in client accounts. Any issuer may perform poorly or be unable to continue operations, causing the value of its securities to decline or default.

Management Risk: The performance of client accounts is subject to the risk that our investment management strategy may not produce the intended results.

Market Risk: Client accounts can lose money over short periods due to short-term market movements and over longer periods during market downturns. The value of a security may decline due to general market conditions, economic trends, or events that are not specifically related to the issuer of the security or to factors that affect a particular industry or industries.

Passive Investment Risk: We may use a passive investment strategy that is not actively managed where we do not attempt to take defensive positions in declining markets.

Interest Rate Risk: An increase in interest rates may cause the value of fixed income securities and funds that hold these securities to decline in value. Securities with longer durations tend to be more sensitive to interest rate changes, usually making them more volatile than securities with shorter durations.

Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk: This is a risk that future proceeds from fixed income investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate).

Business Risk: These risks are associated with a particular industry or a particular company within an industry.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad.

Credit Risk - refers to the risk that companies or other issuers may fail to pay their debts (including the debt owed to holders of their bonds). Consequently, this affects individual bond ladders, mutual funds and exchange-traded funds (ETFs) that hold these bonds. Credit risk is less of a factor in investments including insured bonds or U.S. Treasury Bonds. By contrast, those that invest in the bonds of companies with poor credit ratings generally will be subject to higher risk.

Prepayment Risk - Issuers may choose to pay off debt earlier than the stated maturity date on a bond. For example, if interest rates fall, a bond issuer may decide to "retire" its debt and issue new bonds that pay a lower rate. When this happens, proceeds from the sale of individual bonds or a bond fund may not be able to be reinvested in an investment with as high a return or yield.

Alternative Investments - Alternative investments, unlike traditional investments such as stocks and bonds, involve a greater degree of risk and are suitable only for clients who: have a thorough understanding of the risks involved; are willing to accept potentially high losses; have the financial resources to withstand a potential loss of their entire investment; have long-term investment horizons.

Liquidity Risk: Alternative investments are often highly illiquid. There may be significant restrictions on transferring or redeeming interests, and clients may not be able to sell your investment when desired. Early redemptions, if permitted, may be subject to substantial penalties.

ITEM 9 - DISCIPLINARY INFORMATION

There are no disciplinary events to report. If you would like to learn more about the Advisor or Representative, please contact us at www.investorfan.com or (888) 519-3429, or through the SEC's website at www.adviserinfo.sec.gov.

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

As noted above, some Representatives are also licensed to sell insurance and may receive commissions from the sales of insurance products such as life, disability, and fixed annuities. Should a client wish to purchase insurance from the Representatives with assets that are not advisory assets, the client will pay the premium or commission on those assets that are separate and distinct from any Advisory Fee. This could create a conflict for the Representative to sell a product to make a commission—but in all cases the client interests must be placed before ours. Representatives, when acting as an insurance Agent, may also receive commission trails from the sale of insurance products. If a client has an annuity previously purchased and they move the same to a fee-based annuity, it is important for them to know the fee-based annuity will be charged an Advisory Fee. Some Representatives may receive income for accounting services.

RIA Systems, LLC is a separate company under common ownership and control as Investor's Fiduciary Advisor Network, LLC that provides software, compliance, supervision and operational support to other investment advisors. Further information can be found on the website at ria.systems or by calling 888.519.3429.

ITEM 11 - CODE OF ETHICS

We have implemented policies and procedures to govern our employees and to mitigate the conflicts of interest we encounter when providing our advisory services to clients. These include:

- A Code of Ethics that each employee is required to review and sign an acknowledgement of receipt and understanding (upon hire, and annually);
- Prohibitions on the misuse of material non-public information;
- Personal securities trading policies and procedures (governing not only our employee but also the members of their household and any other securities or brokerage accounts where they have beneficial ownership of with a spouse, family member or other person). Employees are not allowed to:
 - Trade on inside information.
 - “Front-run” or trade in anticipation of client transactions.
 - Trade or participate in any activity prohibited under the federal securities laws.
 - Place their interests in front of clients.

We strive to achieve the highest ethical and fiduciary standards (in dealing with Clients, the public, vendors, prospective clients, and each other). As a fiduciary, we have an affirmative duty to act with integrity, competence, and care; this includes disclosing all potential and actual conflicts of interest.

It may be possible for the Representative to buy or sell securities in their personal accounts that were also purchased in client accounts. We have a strict policy against using the trade flow of clients to economically benefit our firm or Representatives and we monitor the transactions of Representative’s accounts to ensure that client interests are placed first.

We provide services for various other clients. We may give advice or take actions for our clients that differ from the advice given to other clients. The timing or nature of any action taken for all clients or other sponsors may also vary. For more information or to request a copy of our Code of Ethics, please contact us at 888.519.3429.

ITEM 12 - BROKERAGE PRACTICES

Our client assets are primarily held by Charles Schwab & Company (“Custodian”). We tend to recommend the Custodian for administrative convenience and because they offer good value to our clients for the transaction costs and other costs incurred. The client is not obligated to affect transactions through any Custodian recommended by Investor FAN. In recommending the Custodian, we will comply with our fiduciary duty to seek best execution and will consider such relevant factors as: (1) price; (2) the custodian’s facilities, reliability, and financial responsibility; (3) the ability of the Custodian to effect transactions, particularly about such aspects as timing, order size and execution of order; and (4) Any other factors that we consider to be relevant.

The Custodian provides us (and other independent investment advisors) services which include custody of securities, trade execution, clearance, and settlement of transactions. We receive some benefits from the Custodian that is more fully described in Item 14 below.

In some cases, the Representative may aggregate or block trade multiple client accounts. Doing so allows some efficiency in the transactions, although it does not ensure you will receive a reduction in trading costs or a better execution price than if your trade was enacted separately. Please note that block trades are reviewed by either the Chief Compliance Officer, administrative associates or other assignees. We do not receive any soft-dollar benefits.

It may be possible for the Representative to buy or sell securities in their personal accounts that were also purchased in your account. We have a strict policy against using the trade flow of clients to economically benefit us or the Representative. We monitor transactions of Representative’s accounts to ensure alignment with our trading policies.

ITEM 13 - REVIEW OF ACCOUNTS

Accounts are reviewed by our Chief Compliance Officer or their assignee. The frequency of reviews is determined based on the supervisory processes and/or the client investment objectives. Accounts are generally reviewed quarterly, but in any event, no less than annually. More frequent reviews may be triggered by a change in client’s investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; loss of confidence in corporate management; or changes in the economic climate. If you have any questions on the supervision of your Representative please call us at 888.519.3429.

Investment advisory clients receive standard account statements from the Custodian, typically monthly. We may also provide clients with a written report summarizing your accounts. There may be a difference between the report provided by Investor FAN and the statement from the Custodian based on settlement versus trade date accounting, dividends, or

accrued interest. It is important that Clients rely on the value as provided by the Custodian for the actual value of their accounts.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

As disclosed under Item 12 Brokerage Practices, we typically recommend Charles Schwab & Company for custody and brokerage services. By recommending this Custodian, we receive economic benefits that include the following products and services (provided without cost or at a discount): transition assistance (assistance with client paperwork and various benefits for offsetting or crediting account transfer fees or termination fees from previous custodian); software; receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. The Custodian may also have paid for business consulting and professional services received by some of our related persons. Some of the products and services made available by the Custodian may benefit us but may not benefit your account. These products or services may assist us in managing and administering your account, including accounts not maintained at the Custodian.

Investor FAN receives an economic benefit from Custodian in the form of transition and assistance payments. Specifically, Custodian has agreed to pay Investor FAN direct payment to reimburse technology services. Receipt of these "benefit dollars" creates a conflict of interest. Because this compensation reduces the operational expenses that Investor FAN would otherwise have to pay out of its own pocket, there is a financial incentive to recommend that clients maintain their accounts with Custodian rather than another custodian. We mitigate this conflict by maintaining our fundamental duty to act in the best interest of our clients and to seek "best execution" for client transactions.

Other services made available by the Custodian are intended to help us manage and further develop our business enterprise. The benefits received by our firm or our personnel through utilization of the Custodian do not depend on the amount of brokerage transactions directed to them. As part of our fiduciary duties to clients, we always endeavor to put the interests of our clients first. You should be aware, however, that our receipt of economic benefits in and of itself creates a conflict of interest and may indirectly influence our choice to recommend the Custodian for custody or brokerage services.

ITEM 15 – CUSTODY

As noted in the Investment Advisory Agreement signed by the Client, we do have the ability to deduct our advisory fee directly from Client accounts. Additionally, we are reporting custody on certain accounts where the client has requested the ability to electronically transfer assets to a third-party through a standing limited power of attorney (known as a SLOA). Although we do not have any relationship, affiliation or share an address with any of the third parties, we are following SEC guidelines to report having custody of these assets. Other than these situations, we do not have custody of any client assets.

ITEM 16 – INVESTMENT DISCRETION

Clients grant us discretion through a limited power of attorney to select, purchase, or sell securities without obtaining client specific consent within client accounts. Our Advisory Agreement will provide us discretion authority to trade accounts.

ITEM 17 – VOTING YOUR SECURITIES

We do not typically receive authorization to vote proxies, but any authority to do so will be granted in the Agreement you sign with Investor FAN. If authorized to vote proxies, we will maintain a record of how they were voted and if there were any conflicts of interest.

ITEM 18 – FINANCIAL INFORMATION

We do not have any circumstance that is reasonably likely to impair our ability to meet contractual commitments to clients. We do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.



ADV PART 2B

MARCH 20, 2026

KEN CLARK

Investment Advisor Representative

**INVESTOR'S FIDUCIARY ADVISOR NETWORK, LLC
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This Brochure provides information about Ken Clark, CRD #6409856 that supplements the firm brochure for the Investor's Fiduciary Advisor Network, Inc., also known as Investor FAN [collectively referred to as the "Advisor"]. Please call (888) 519-3429 if you did not receive the Advisor's firm brochure. Additionally, if you have any questions about the Representative, you may call the Advisor at (888) 519-3429. This brochure has not been approved or verified by the Securities and Exchange Commission ("SEC").

Investor's Fiduciary Advisor Network, LLC, is an SEC Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ken Clark was born in 1989. He was in the Marine Corps from 2007 to 2013 as light armored reconnaissance. He started in the financial services industry in 2014 with American Independent Securities Group, LLC, as a Registered Representative. In 2015, he became an Investment Advisor Representative. He became an Investment Advisor Representative with Investor's Fiduciary Advisor Network, LLC in April of 2025.

ITEM 3 – DISCIPLINARY INFORMATION

None.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Ken Clark is the sole principal for RRM Planning, LLC, which is a firm that sells insurance. Additionally, he owns Neighbors Choice Remodeling and Repair, Inc., which holds passive real estate investments. Prin

ITEM 5 – ADDITIONAL COMPENSATION

In addition to fees received for investment advisory services, Ken Clark receives additional compensation for licensed insurance and annuity sales. This business is processed through RMM Planning, LLC, which is separate and unaffiliated with Investor's Fiduciary Advisor Network, LLC. He may receive non-cash compensation in the form of trips or conferences for due diligence, marketing, compliance or other reasons for insurance sales.

ITEM 6 – SUPERVISION

Rod Ehrlich is the Chief Compliance Officer of the Advisor and is responsible for the supervision of all Representatives. All accounts opened through the Advisor are supervised in accordance with the Policies and Procedures established by the Advisor. If you have any question on the supervision or have any questions, you may reach Rod Ehrlich at (888) 519-3429.