

**Registered As: sK Advisor Network, LLC | CRD No. 317533**



## Form ADV Part 2A – Firm Disclosure Brochure

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**March 25, 2023**

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of sK Advisor Network (“the firm”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (888) 855-4822 or by email at [johnh@advisornetwork.com](mailto:johnh@advisornetwork.com). The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about the firm to assist you in determining whether to retain the firm. Additional information about sK Advisor Network is available on the SEC’s website at [www.Advisorinfo.sec.gov](http://www.Advisorinfo.sec.gov) by searching our CRD number 317533.

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## Item 2 – Material Changes

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There are no material disclosure to disclose since the previous annual amendment filed on 03/21/2022.

At any time, the current Disclosure Brochure is available on the SEC's Investment Advisor Public Disclosure website at [www.Advisorinfo.sec.gov](http://www.Advisorinfo.sec.gov) by searching the firm name or CRD number 317533. A copy of this Disclosure Brochure may be requested at any time, by contacting (888) 885- 4822 or by email at [johnh@skadvisornetwork.com](mailto:johnh@skadvisornetwork.com).

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## **Item 4 – Advisory Business**

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### **Firm Information**

sK Advisor Network, LLC (“sKan”) was organized in 2021 as a Texas limited liability company; the single managing member, John O. Hetzel has over 20 years of experience in the financial services industry. This disclosure brochure provides information regarding the qualifications, business practices and details of the advisory services and the applicable fees.

sKan is a collective of multiple smaller RIAs (“member firms”) that together can achieve greater industry scale and shared services. sKan provides fee-only asset management and financial services through consultations and also furnishes advice to clients on matters not involving securities.

### **Principal Owner**

John O. Hetzel, (CRD No. 4147688) serves as the President, Wealth Advisor and Chief Compliance Officer. In addition to his industry experience and professional designations listed below and further detailed in his individual disclosure brochure, Mr. Hetzel has an MBA in Finance from Southern Methodist University – Cox School of Business, a Master of Science from the University of Houston and a BS in Engineering – Industrial Distribution from Texas A&M University.

- Accredited Estate Planner® (AEP®), 2000
- Chartered Financial Consultant® (ChFC®), 2000
- Chartered Life Underwriter® (CLU®), 2000
- Certified Fund Specialist, (CFS), 2000
- Certified Financial Planner™ professional (CFP®), 2002
- Chartered Financial Analyst (CFA), 2011
- Accredited Investment Fiduciary Analyst, (AIFA), 2012
- Certified Foundation Fiduciary Specialist (CFFS), 2012
- Certified Investment Management Analyst® (CIMA), 2013
- Chartered Alternative Investment Analyst® (CAIA®), 2014
- Financial Risk Manager® (FRM®), 2015

Mr. Hetzel is also the controlling managing member of No Fate BWWM, LLC, another SEC registered investment advisor organized in Texas to serve his individual clients.

### **Sub-Advisory Services Offered**

sKan provides fee-based investment advisory services offered in a sub-advisor capacity to other Registered Investment Advisors. The other RIAs (member firms) will assist their clients in selecting the risk/return objective and investment strategy that best suits their investment profile. The member firm then specifically

selects the investment strategy offered by sKan. The member firm is also responsible to provide their own disclosure brochures, privacy policy and other account opening documents. Assets are managed on a discretionary basis, as selected on the written asset management agreement.

- **Discretionary Authority** – Client grants sKan ongoing and continuous discretionary authority to execute its investment recommendations without the member firm’s prior approval of each specific transaction.

sKan is restricted to providing services and charging fees based in accordance with the descriptions detailed in this document and the account agreement.

### **Assets Under Management**

Assets under management will be amended at least annually.

<b>Assets under Management (02/09/2023)</b>	
Discretionary	<b>\$102,019,977</b>
Non-Discretionary	\$0.00
<b>Total</b>	<b>\$102,019,977</b>

### **Account Management**

Prior to engaging sKan to provide sub-advisory services, an agreement that defines the terms, conditions, authority, and responsibilities is required

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## **Item 5 – Fees and Compensation**

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### **Investment Management**

sKan’s fee is 1% of the advisory fees charged to the end client by the member firms. This is not a withholding subject to potential refund. There is an additional withholding used to cover a member firm’s annual pro-rata cost of using the platform. Fees and costs are withheld quarterly with any excess refunded annually.

sKan withholds a percentage of the member firm’s advisory fees charged to end clients based on one of the following schedules.

- 30% of fees withheld in year one, 20% of fees withheld in year two, and 10% of fees withheld in year three. Year four and beyond withholding will be negotiable.
- 20% of fees withheld in year one, 20% of fees withheld in year two, and 20% of fees withheld in year three. Year four and beyond withholding will be negotiable.
- 10% of fees withheld in year one, 20% of fees withheld in year two, and 30% of fees withheld in year three. Year four and beyond withholding will be negotiable.

## **Mutual Fund Share Class Disclosures**

sKan strives to select the lowest cost share class available; however, certain mutual fund share classes charge a 12b-1 fee that generally amounts to an additional .25% expense ratio or more. The purpose of 12b-1 fees, as approved by the SEC, are to cover marketing expenses and shareholder services such as support services and “other expenses” such as legal, accounting and the administrative functions of the custodian. When selecting a mutual fund, Investment Advisor Representatives have a fiduciary duty to choose the share class that helps manage the overall fee structure of the account. The entire fee structure includes such fees as the asset management fee, the expense ratio and ticket charges.

- Mutual funds typically offer multiple share classes, including lower-cost share classes that do not charge 12b-1 fees and are therefore usually less expensive.
- sKan will consider investing Client funds in 12b-1 fee-paying share classes even when a lower-cost share class is available as appropriate to account for the overall fee structure and tax considerations as well as attributes of a fund not available for lesser fees.

## **Compensation for Sales of Securities**

sKan does not receive commission compensation for advisory services.

## **Industry Professionals**

When it is in the best interests of the client, sKan can introduce the services of other professionals for certain non-investment purposes (i.e., attorneys and accountants). Introductions represent a conflict of interest because they create a relationship where the other professional has an implied obligation to introduce potential new clients to sKan.

## **Additional Compensation**

sKan can receive an economic benefit for providing advisory services from sources other than the member firm. Economic benefits include sales awards and gifts, an occasional meal, as well as entertainment such as a concert, show or sporting event. Such compensation is not directly related to the advice or services provided to a particular client, but it does create a conflict of interest that can influence the selection of services based on the compensation received.

## **Other Fees and Expenses**

Member firms will incur transaction charges for trades executed in their client’s accounts. These transaction fees are separate from the fees charged by sKan. Member firms will also pay the following separately incurred expenses, which sKan does not receive any part of: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund’s prospectus (i.e., fund management fees and other



fund expenses). Mutual funds and other pooled investment products, have two layers of advisory fees: 1. A fee to the fund manager and other expenses as a shareholder of the fund. 2. Advisory fee with respect to those assets. Most of the mutual funds available in the program may be purchased directly. Therefore, Clients could generally avoid the second layer of fees by not using the management services of sKan and by making their own investment decisions. Further information regarding fees assessed by a mutual fund is available in the appropriate prospectus.

### **Termination**

A contract between sKan and a member firm can be cancelled at any time with thirty (30) days prior written notice.

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### **Item 6 – Performance-Based Fees and Side-By-Side Management**

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sKan does not accept performance-based fees, fees based on a share of capital gains on or capital appreciation of assets.

sKan also does not participate in side-by-side management, where an advisor manages accounts that are both charged a performance-based fee and accounts that are charged another type of fee, such as an hourly or flat fee or an asset-based fee.

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### **Item 7 – Types of Clients**

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The sub advisory services offered by sKan are available for other registered investment advisors.

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### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

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sKan emphasizes continuous and regular account supervision. As part of our asset management service, we generally create a portfolio, consisting of individual stocks or bonds, exchange traded funds (“ETFs”), options, mutual funds and other public and private securities or investments.

- **Indexed Based Models** – broadly diversified, low-cost models built to track known indexes
- **Evidence Based Models** – broadly diversified, low-cost models that overweight factors shown to enhance expected returns.

sKan will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio. At times, sKan will buy and sell positions that are more short-term in nature.

## **Principal Investment Strategies**

sKan primarily recommends low-cost mutual funds and ETFs for the reason that mutual funds and ETFs can provide a diversified portfolio that is designed to limit the impact of large fluctuations in values of individual stocks and bonds. Mutual funds and ETFs do not offer protection from market volatility. At times, different funds are recommended or selected to modify current client portfolios.

## **Risk of Loss**

Investing in securities involves certain investment risks. Securities can fluctuate in value or lose value up to the entire principal amount invested. The risks that apply to investing include:

- **Market Risk** – the risk that the value of securities may go up or down, sometimes rapidly or unpredictably, due to factors affecting securities markets generally or particular industries.
- **Interest Rate Risk** – the risk that fixed income securities will decline in value because of an increase in interest rates; a bond or a fixed income fund with a longer duration will be more sensitive to changes in interest rates than a bond or bond fund with a shorter duration.
- **Credit Risk** – the risk that an investor could lose money if the issuer or guarantor of a fixed income security is unable or unwilling to meet its financial obligations.
- **Business Risk** – the measure of risk associated with a particular security. It is also known as unsystematic risk, and refers to the risk associated with a specific issuer of a security. Generally speaking, all businesses in the same industry have similar types of business risk. More specifically, business risk refers to the possibility that the issuer of a particular company stock, or a bond, may go bankrupt or be unable to pay the interest, or principal in the case of bonds.
- **Taxability Risk** – the risk that a security that was issued with tax-exempt status could potentially lose that status prior to maturity. Since municipal bonds carry a lower interest rate than fully taxable bonds, the bond holders would end up with a lower after-tax yield than originally planned.
- **Call Risk** – the risk specific to bond issues and refers to the possibility that a debt security will be called prior to maturity. Call risk usually goes hand in hand with reinvestment risk because the bondholder must find an investment that provides the same level of income for equal risk. Call risk is most prevalent when interest rates are falling, as companies trying to save money will usually redeem bond issues with higher coupons and replace them on the bond market with issues with lower interest rates.



- **Inflationary Risk** – the risk that future inflation will cause the purchasing power of cash flow from an investment to decline.
- **Liquidity Risk** – the possibility that an investor may not be able to buy or sell an investment as, and when desired, or in sufficient quantities, because opportunities are limited.
- **Reinvestment Risk** – the risk that falling interest rates will lead to a decline in cash flow from an investment, when its principal and interest payments are reinvested at lower rates.
- **Social/Political** – the possibility of nationalization, unfavorable government action or social changes resulting in a loss of value.
- **Legislative Risk** – the risk of a legislative ruling resulting in adverse consequences.
- **Currency/Exchange Rate Risk** – the risk of a change in the price of one currency against another.
- **Pandemic Risk** – Large-scale outbreaks of infectious disease that can greatly increase morbidity and mortality over a wide geographic area, crossing international boundaries, and causing significant economic, social, and political disruption.
- **ETF Risks, including Net Asset Valuations and Tracking Error** – ETF performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track, because the ETF will incur expenses and transaction costs, not incurred by any applicable index or market benchmark; certain securities comprising the index, or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and supply and demand in the market, for either the ETF and/or for the securities held by the ETF, may cause the ETF shares to trade at a premium, or discount to the actual net asset value of the securities owned by the ETF.
- **Mutual Fund Risks** – A risk exists that the investment strategies employed by the mutual funds will not meet the stated investment objectives the fund is seeking to obtain. Mutual funds may invest in equities, fixed income, derivatives, and other asset classes; the risks associated with such investments are described in the fund's prospectus. The performance of a mutual fund may not exactly match the performance of the index, or market benchmark that the fund is designed to track, due to the mutual fund incurring expenses and transaction costs, not incurred by any applicable index or market benchmark.
- **Restrictions on Transferability of Certain Mutual Funds.** The mutual funds sponsored by DFA are generally only available through registered investment Advisors. Advisor uses and recommends DFA mutual funds. If a client terminates Advisors' services, they may be unable to transfer their securities to



a retail account, or to another broker-dealer, and they may be unable to purchase additional shares of those mutual funds they currently own. If they determine to sell their mutual funds, they may be subject to tax consequences.

- **Real Estate Investment Trust Risk.** To the extent that a client invests in REITs, it is subject to risks generally associated with investing in real estate, such as (i) possible declines in the value of real estate, (ii) adverse general and local economic conditions, (iii) possible lack of availability of mortgage funds, (iv) changes in interest rates, and (v) environmental problems. In addition, REITs are subject to certain other risks related specifically to their structure and focus such as: dependency upon management skills; limited diversification; the risks of locating and managing financing for projects; heavy cash flow dependency; possible default by borrowers; the costs and losses of self-liquidation of one or more holdings; the possibility of failing to maintain exemptions from securities registration; and, in many cases, relatively small market capitalization, which may result in less market liquidity and greater price volatility.
- **Interval Fund Repurchase Offers Risk.** sKan can recommend or purchase interval funds. Subject to applicable law, one or more of these funds may place limitations on the percentage of outstanding shares that may be repurchased in each period. If a repurchase offer is oversubscribed, the fund will repurchase the shares tendered on a pro rata basis, and shareholders will have to wait until the next repurchase offer to make another repurchase request. As a result, shareholders may be unable to liquidate all, or a given percentage, of their investment in the fund during a repurchase offer. Some shareholders, in anticipation of proration, may tender more shares than they wish to have repurchased in a quarter, thereby increasing the likelihood that proration will occur. A shareholder may be subject to market and other risks, and the net asset value of shares tendered in a repurchase offer may decline between the repurchase request deadline and the date on which the net asset value for tendered shares is determined. In addition, the repurchase of shares by the fund may be a taxable event to shareholders.
- **Foreign Securities Risk.** Mutual funds in a client's portfolio can invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting, or restricting foreign investment, or the movement of assets), different trading practices, less government supervision, less stringent accounting standards, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.

All investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment, or investment strategy will be profitable or equal any specific performance level(s).

### **Types of Investments**

sKan generally manages portfolios that consist of mutual funds, Exchange Traded Equities (ETFs) and individual securities.

- **Mutual Funds** – a pool of funds collected from many investors for the purpose of investing in securities such as stocks, bonds, money market instruments and similar assets.
  - **Open-End Mutual Funds** – a type of mutual fund that does not have restrictions on the amount of shares the fund will issue and will buy back shares when investors wish to sell. Investing in mutual funds carries the risk of capital loss. All mutual funds have costs that lower investment returns. The funds can be of bond “fixed income” nature (lower risk) or stock “equity” nature.
  - **Alternative Strategy Mutual Funds** – Certain mutual funds available in the program invest primarily in alternative investments and/or strategies. Investing in alternative investments and/or strategies may not be suitable for all investors and involves special risks, such as risks associated with commodities, real estate, leverage, selling securities short, the use of derivatives, potential adverse market forces, regulatory changes and potential illiquidity. There are special risks associated with mutual funds that invest principally in real estate securities, such as sensitivity to changes in real estate values, and interest rates, and price volatility, because of the fund’s concentration in the real estate industry.
- **Equity** – An investment that generally refers to buying shares of stocks, in return for receiving a future payment of dividends and/or capital gains, if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions, and the general economic environment.
- **Exchange Traded Funds (ETFs)** – An ETF is a portfolio of securities invested to track a market index, similar to an index mutual fund, but the shares are traded on an exchange like an equity. An ETF share price fluctuates intraday depending on market conditions, instead of having a net asset value (NAV) that is calculated once at the end of the day. The shares may trade at a premium or discount, and as a result, investors pay more, or less, when purchasing shares and receive more, or less, than when selling shares. The supply of ETF shares is regulated through a mechanism known as creation and redemption that involves large, specialized investors, known as authorized participants (APs). Authorized participants are large financial institutions with a high degree of buying power, such as market makers, banks or investment companies that provide market liquidity. When there is a shortage of shares in the market,

the authorized participant creates more (creation). Conversely, the authorized participant will reduce shares in circulation (redemption) when supply falls short of demand. Multiple authorized participants help improve the liquidity of a particular ETF and stabilize the share price. To the extent that authorized participants cannot or are otherwise unwilling to engage in creation and redemption transactions, shares of an ETF tend to trade at a significant discount or premium, and may face trading halts and delisting from the exchange. The performance of ETFs is subject to market risk, including the complete loss of principal. ETFs also have a trading risk based on cost inefficiency, if the ETFs are actively traded, and a liquidity risk if the ETFs have a large price spread and low trading volume. In addition, investors buying or selling shares in the secondary market pay brokerage commissions, which may be a significant proportional cost not incurred by mutual funds.

- **Cash Positions** – Based on perceived or anticipated market conditions and/or events, certain assets can be taken out of the market and held in a defensive cash position. All cash may be included as assets subject to the agreed upon advisory fee. sKan, generally invests cash balances in money market funds, FDIC Insured Certificates of Deposit, high-grade commercial paper and/or government backed debt instruments. Ultimately, the firm tries to achieve a reasonable return on cash balances through relatively low-risk conservative investments.

Additional types of investments will be considered for asset allocation and risk management purposes.

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#### **Item 9 – Disciplinary Information**

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There are no legal, regulatory, or disciplinary events involving sKan or any of its Supervised Persons.

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#### **Item 10 – Other Financial Industry Activities and Affiliations**

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There are no other financial industry activities or affiliations to disclose.

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#### **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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##### **Code of Ethics**

sKan has implemented a Code of Ethics (the “Code”) that defines our fiduciary commitment to each Client. This Code applies to all persons associated with the firm (our “Supervised Persons”). The Code was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. sKan and its Supervised Persons owe a duty of loyalty, fairness, and good faith. It is the obligation of sKan’s Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code, please contact us at (888) 855-4822 or by email at [johnh@skadvisornetwork.com](mailto:johnh@skadvisornetwork.com).



### **Personal Trading with Material Interest**

sKan does not act as principal in any transactions. In addition, sKan does not act as the general partner of a fund or advise an investment company. sKan does not have a material interest in any securities traded in Client accounts.

### **Personal Trading in Same Securities as Clients**

sKan allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of member firms. Owning the same securities, we recommend (purchase or sell) to you presents a conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted a Code of Ethics to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting.

### **Personal Trading at Same Time as Client**

Supervised Persons may not purchase or sell any security immediately prior to or immediately after a transaction being implemented for an advisory account, thereby preventing an employee from benefiting from transactions placed on behalf of advisory accounts.

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## **Item 12 – Brokerage Practices**

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sKan will generally not allow advisory clients to determine the broker-dealer to be used for execution and custody. Rather, sKan will generally require that clients establish brokerage accounts with National Financial Services LLC, and Fidelity Brokerage Services LLC (together with all affiliates, "Fidelity") or Charles Schwab & Co., Inc. (Schwab) a registered broker-dealer, member FINRA/SIPC, to maintain custody of clients' assets and to effect trades for their accounts.

### **Fidelity Brokerage Services LLC**

Fidelity provides "platform" services. The platform services include, among others, brokerage, custodial, trade execution, clearance, settlement of transactions, administrative support, record keeping and related services, that are intended to support intermediaries like the sKan in conducting business and in serving the best interests of their clients but that may benefit sKan.

Fidelity charges brokerage commissions and transaction fees for effecting certain securities transactions (*i.e.*, transactions fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). Fidelity enables the Company to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. Fidelity's commission rates are generally considered discounted from customary retail commission rates. However, the commissions and transaction fees charged by Fidelity may be higher or lower than those charged by other custodians and broker-dealers.

As part of the arrangement, Fidelity may also make available, at no additional charge, certain research and

brokerage services, including research services obtained by Fidelity directly from independent research companies, as selected by the Company (within specified parameters). These research and brokerage services would be used by the Company to manage accounts for which it has investment discretion. Services provided by Fidelity may include research (including mutual fund research, third-party research, and Fidelity's proprietary research), brokerage, clearing, custody, and access to mutual funds and other investments that are available only to institutional investors or would require a significantly higher minimum initial investment. Research and brokerage services presently include: access to a full array of proprietary and third-party investment offerings, spanning alternatives, structured products, separately managed accounts and mutual funds; comprehensive technology integration, training and support; Integrated Trust Services offering efficient custody and clearing; business-building solutions ranging from marketing support to client management tools; integrated charitable and foundation services through Fidelity Charitable Services; and leading retirement programs and offerings to help the Company meet both the asset accumulation and income distribution needs of its clients. The Company may also receive additional services from Fidelity. Without this arrangement, the Company might be compelled to purchase the same or similar services at its own expense.

### **Charles Schwab & Co., Inc.**

sKan can also recommend that clients establish brokerage accounts with Charles Schwab & Co., Inc. (Schwab) a registered broker-dealer, member FINRA/SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Schwab provides access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab. Schwab's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors, or would require a significantly higher minimum initial investment.

Schwab generally does not charge separately for custody services, but is compensated by account holders through commissions or other transaction-related, or asset-based fees for securities trades that are executed through Schwab, or that settle into Schwab accounts. While, as a fiduciary, sKan endeavors to act in best interests of member firms and decision to custody at Schwab may be based in part on the benefits received and the availability of some of the foregoing products and services and other arrangements, not solely on the nature, cost, or quality.

**Soft Dollars** - Soft dollars are revenue programs offered by broker/dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. The custodian makes available various products and services designed to assist the firm in managing and administering Client accounts. These services include software and other technology that provide access to Client account data (such as trade confirmation and account statements); facilitation of trade

execution (and research reports or other information about particular companies or industries; economic surveys, data and analyses; financial publications; portfolio evaluation services; financial database software and services; computerized news and pricing services; quotation equipment for use in running software used in investment decision-making. These support services are provided based on the overall relationship without a minimum production level or value of assets held with the custodian.

Consequently, it is not the result of soft dollar arrangements or any other express arrangements that involve the execution of Client transactions as a condition to receive the services.

**Brokerage Referrals** - sKan does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

**Transaction Fees** -The Custodian charges brokerage commissions and transaction fees for effecting certain securities transactions (i.e., transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). The Custodian enables sKan to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. The Custodian's commission rates are generally discounted from customary retail commission rates. However, the commission and transaction fees charged by the Custodians may be higher or lower than those charged by other custodians and broker/dealers.

**Best Execution** - In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker/dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although we will seek competitive rates, to the benefit of all Clients, we may not necessarily obtain the lowest possible commission rates for specific Client account transactions.

**Aggregating and Allocating Trades** - The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as price, size of order and difficulty of execution. sKan aggregates trades on a pro-rata basis.

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### Item 13 – Review of Accounts

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Account model portfolios are reviewed by the Advisor on a quarterly basis to consider the following:

- Violations of investment restrictions;
- Style drift;
- Allocation drift;
- Rebalancing;
- Window dressing and/or portfolio pumping;
- Unfair allocation of securities; and,
- Other forms of preferential treatment.



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## **Item 14 – Client Referrals and Other Compensation**

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sKan is a fee-based advisory firm, that is compensated only by its member firms to provide investment advice. sKan does not receive commissions or other economic benefits, or compensation from product sponsors, broker/dealers or any un-related third party.

### **Client Referrals from Solicitors**

sKan does not engage paid solicitors for Client referrals.

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## **Item 15 – Custody**

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sKan does not accept or maintain actual custody of funds or securities. Either custodian may make available other products and services that benefit us, but that may not directly benefit our clients' accounts. Many of these products and services are used to service all or some substantial number of our client accounts. These benefits include the following products and services (provided without cost or at a discount):

- Provide access to client account data (such as trade confirmations and account statements);
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- Provide research, pricing and other market data;
- Facilitate payment of our fees from clients' accounts; and assist with back-office functions, record keeping and client reporting;
- Receipt of duplicate client statements and confirmations; and the ability to have advisory fees deducted directly from our client's accounts.

Other services may be offered to help us manage and further develop our business enterprise. These services can include but are not necessarily limited to: (1) compliance, legal and business consulting; (2) publications and conferences on practice management and business succession; (3) assistance with back- office functions, record keeping and client reporting; and (4) access to funds with no transaction fees and to certain institutional money managers. Fidelity may make available, arrange and/or pay third party vendors for the types of services rendered to the Company. Fidelity may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to the Company. The custodians may also provide other benefits such as educational events or occasional *de minimus* business entertainment of our personnel. All business entertainment will be guided by our Code of Ethics.

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## **Item 16 – Investment Discretion**

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Member firms can determine to engage sKan to provide investment advisory services on a discretionary basis. Prior to sKan assuming discretionary authority over an account, the member firm shall be required to execute a sub-advisory agreement, naming sKan as attorney and agent-in-fact, granting sKan full authority to buy, sell, or otherwise effect investment transactions.



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**Item 17 – Voting Client Securities**

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sKan does not accept proxy-voting responsibility. Proxy statements are sent directly by the Custodian.

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**Item 18 – Financial Information**

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Neither the firm, nor its management, have any adverse financial situations to disclose and have not been subject to a bankruptcy or financial compromise. The firm does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.



Registered As: sK Advisor Network, LLC | CRD No. 317533



## Appendix 1 – Wrap Fee Program Brochure

8105 Rasor Blvd., Box #87  
Plano, TX 75024

(888) 855 - 4822

March 25, 2023

This Form ADV2A - Appendix 1 (“Wrap Fee Brochure”) provides information about the qualifications and business practices for sK Advisor Network (“sKan”) services when offering services according to a wrap program. This Wrap Fee Brochure shall always be accompanied by the firm’s Disclosure Brochure, which provides complete details on the business practices of the firm. If you did not receive the firm Disclosure Brochure or you have any questions about the contents of this Wrap Fee Brochure or the firm Disclosure Brochure, please contact us at (888) 855-4822 or by email at [johnh@advisornetwork.com](mailto:johnh@advisornetwork.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about the firm and its advisory persons are available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD No. 317533. Registration does not imply a certain level of skill or training.

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**Item 2 - Material Changes**

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If the firm amends this brochure so that it contains material changes from the last annual update, the changes will be identified in this item.

Clients will receive, at no charge, a summary of any material changes within 120 days of the firm's fiscal year-end and promptly (generally within 30 days) after any material changes throughout the year.

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**Item 3 – Table of Contents**

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#### **Item 4 – Services, Fees and Compensation**

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sKan provides sub-advisory services where the asset management fee and ticket charges are "wrapped" into a single payment. This Wrap Fee Program Brochure is provided as a supplement to the firm's Disclosure Brochure (Form ADV 2A) to provide further details of the business practices and fee structure. This Wrap Fee Program Brochure references back to the firm's Form ADV 2A, in which this Wrap Fee Program Brochure serves as an Appendix. Please see Item 4 – Advisory Services of the Form ADV 2A for details on the firm's investment philosophy and related services.

- sKan receives investment advisory fees paid by RIA client and pays the Custodian for the costs associated with the regular trading activity.
- Fees are generally paid quarterly in advance based on the prior quarter end value as indicated in Item 5 of the ADV 2A.
- The investment advisory fee in the first period of service is pro-rated from the inception date of the account[s] to the end of the first quarter.
- The firm will not have the authority or responsibility to value portfolio securities.

Participation in this wrap fee program may cost more or less than purchasing such services separately. For example, an account with a high volume of trading is likely to benefit from the fee structure of a wrap fee program, whereas an account with a low volume of trading is likely to benefit more from a fee structure that charges a transaction fee per trade, with a lower asset management fee, or a brokerage account that does not charge an asset management fee for active management.

#### **Other Fees and Expenses**

Mutual funds and exchange-traded funds have separate operating costs that are described in each fund's prospectus. These fees and costs will generally be used to pay management fees, account administration (e.g., custody, brokerage, and account reporting), and a possible distribution fee. sKan does not receive any of the fees charged by a mutual fund or ETF. A Client could invest in these products directly, without the services of sKan, but would not receive the advisory services to assist in determining which products or features are most appropriate for their financial situation and objectives. Accordingly, the Client should review the fees charged by the fund[s] and the fees charged by the firm to fully understand the total costs. Only advisory fees are retained by sKan.

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#### **Item 5 – Account Requirements and Types of Clients**

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Please see Item 7 – Types of Clients in the Form ADV 2A Disclosure Brochure.

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**Item 6 - Portfolio Manager Selection and Evaluation**

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sKan serves as the portfolio manager for the services under this Wrap Fee Program. The firm does not charge performance-based fees. The selection of the wrap fee program for a Client is based on their preference for a model-based account or open architecture as well as account minimum requirements. The performance of the wrap fee program is calculated by the custodian. sKan does not accept proxy-voting responsibility.

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**Item 7 – Client Information Provided to Portfolio Managers**

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sKan is the portfolio manager for the Program. There is no other portfolio manager where Client information can be shared.

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**Item 8 – Client Contact with Portfolio Managers**

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Member firms always have direct access to the Portfolio Managers.

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**Item 9 – Additional Information**

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The backgrounds, disciplinary information (none) and other financial industry activities and affiliations are available on the Investment Advisor Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD No. 317533. Please also see Item 9 of the firm Disclosure Brochure, as well as Item 3 of each Investment Advisor Representatives Form ADV 2B Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background information.

sKan has implemented a Code of Ethics that defines our fiduciary commitment to each Client. The details of the Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

Portfolios are monitored on a regular and continuous basis by the Chief Compliance Officer (“CCO”). Details of the review policies and practices are provided in Item 13 of the Form ADV Part 2A – Disclosure Brochure.

Please see Item 14 – Other Compensation in the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Brochure) for details on additional compensation that may be received by the firm or its Investment Advisor Representatives. Each Investment Advisor Representative’s Form ADV 2B Brochure Supplement (also included with this Wrap Fee Brochure) provides details on any outside business activities and the associated compensation.

- sKan does not pay a referral fee for the introduction of Clients.
- Financial information is available in Item 18 of the Form ADV Part 2A – Disclosure Brochure.



Registered As: sK Advisor Network, LLC | CRD No. 317533

# John O. Hetzel

## Form ADV Part 2B – Individual Disclosure Brochure

8105 Rasor Blvd., Box #87  
Plano, TX 75024

(888) 885 - 4822

**March 25, 2023**

This brochure supplement provides information about your Investment Advisor Representative that supplements the firm disclosure brochure. You should have received a copy of the firm brochure that describes the investment advisory services offered through sK Advisor Network, a registered investment advisor. Please contact sK Advisor Network at the telephone number above if you did not receive their brochure or if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Item 2 - Educational Background and Business Experience

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This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: **John O. Hetzel**

Year of birth: **1976**

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### Education

The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

Southern Methodist University – Cox School of Business, MBA in Finance (2004)

University of Houston, MS (2019)

Texas A&M University, BS in Engineering – Industrial Distribution (1999)

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### Professional Designations

The following provides information on professional designation(s) that your Financial Advisor earned.

#### **Certified Financial Planner™ - CFP®**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its:

- (1) high standard of professional education;
- (2) stringent code of conduct and standards of practice; and,
- (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

**Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional



delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

**Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

**Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and,

**Ethics** – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

**Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and,

**Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Chartered Financial Analyst - CFA**

Designation: Chartered Financial Analyst (CFA). Issuing Organization: CFA Institute.

Prerequisites/Experience Required: Candidate must meet one of the following requirements: Undergraduate degree and 4 years of professional experience involving investment decision-making, or 4 years qualified work experience (full time, but not necessarily investment related). Educational Requirements: Self-study program (250 hours of study for each of the 3 levels). Continuing Education: None.

### **Accredited Estate Planner® - AEP®**

Issuing Organization: National Association of Estate Planners & Councils. Prerequisites/Experience Required: Must be an attorney (JD), accountant (CPA), insurance professional and financial planner

(CLU/ChFC, CFP) or trust officer (CTFA). Must be in good standing with their professional organization and not be subject to disciplinary investigation. Must have a minimum of 5 years experience in estate planning in one or more of the prerequisite professions. Educational Requirements: 2 graduate level courses administered by The American College or from another accredited graduate program as part of a master's or doctoral degree unless applicant has 15 or more years experience as an estate planner. Continuing Education: 30 hours every 24 months, including 15 hours in estate planning. Re-certification required annually.

#### **Chartered Financial Consultant® - ChFC®**

Issuing Organization: The American College. Prerequisites/Experience: Required: 3 years of full-time business experience within the five years preceding the awarding of the designation. Educational Requirements: 7 core and 2 elective courses. Continuing Education: 30 CE credits every 2 years.

#### **Chartered Life Underwriter® - CLU®**

Issuing Organization: The American College. Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation. Educational Requirements: 5 core and 3 elective courses. Continuing Education: 30 hours every 2 years.

#### **Certified Fund Specialist - CFS**

Issuing Organization: Institute of Business & Finance. Prerequisites/Experience Required: Candidate must meet one of the following requirements: A bachelor's degree, or 1 year of financial services work experience. Educational Requirements: Candidate must complete Self Study Program (6 modules). Continuing Education: 30 hours every two years.

#### **Accredited Investment Fiduciary Analyst - AIFA**

Issuing Organization: Center for Fiduciary Studies. Prerequisites/Experience Required: AIF program graduate and meet requirements from the AIFA matrix. Educational Requirements: Classroom program (three-day). Continuing Education: 10 hours per year.

#### **Certified Foundation Fiduciary - CFF**

Issuing organization: National Association of Certified Financial Fiduciaries. Prerequisites/Education: Candidate must meet one of the following requirements: 10 years of relevant work experience; or 5 years of experience with a relevant bachelor's or graduate degree and complete the candidate applicant profile, disclosure questionnaire and pass a criminal background check. Education Requirements: In-person training class. Examination type: Final designation exam (multiple choice, online, proctored). Continuing Education Requirements: 10 hours annually.

#### **Certified Investment Management Analyst® - CIMA**

Issuing Organization: Investment Management Consultants Association. Prerequisites/Experience Required: Candidate must meet all of the following requirements. Three years of verifiable financial services experience and must answer no to all disclosure questions on Form U-4 that cover criminal and regulatory violations, civil judicial actions, customer complaints, etc, or else satisfactorily justify a yes answer. Educational Requirements: Candidate must complete the following: Self-study education (approximately 5 months) and one-week classroom education program provided by an AACSB accredited university business school. Continuing Education: 40 hours every 2 years.

### **Chartered Alternative Investment Analyst® -CAIA®**

Issuing Organization: Chartered Alternative Investment Analyst Association (CAIA).

Prerequisites/Experience Required: Candidate must meet one of the following requirements: Bachelor's or equivalent degree and more than one year of business experience in the financial industry, or four years of experience in the financial industry. Educational Requirements: Self-Study certification program requires the successful completion of both the Level I and Level II examinations. Continuing Education: None.

### **Financial Risk Manager® - FRM®**

Issuing Organization: Global Association of Risk Professional (GARP). Prerequisites/Experience Required: None. Examination Type: Multiple choice paper exam given in two parts. Continuing Education Requirements: Voluntary – recommend 40 hours every two years.

## **Business Experience**

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The following information details your Financial Advisor's business experience for at least the past 5 years.

sK Advisor Network, LLC; Investment Advisor Representative  
10/2021 – PRESENT

No Fate BWWM, LLC; Investment Advisor Representative  
10/2000 – PRESENT

Beaird Harris Wealth Management; Investment Advisor Representative  
06/2012 – 10/2021

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## **Item 3 - Disciplinary Information**

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This section includes any legal or disciplinary events and material for a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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#### **Item 4 - Other Business Activities**

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This section includes any relationship between the advisory business and the supervised person's other financial industry activities that create a material conflict of interest with clients, and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

##### **Dually Registered Investment Advisor Representative**

Mr. Hetzel is dually registered with sKan and No Fate WM, LLC, another SEC Registered Investment Advisor, to offer asset management services and financial planning services. Asset management services are offered for a fee based on the assets under management. sKan and No Fate WM are affiliated separate legal entities under common control and management of Mr. Hetzel. Prior to receiving investment advice through No Fate WM, clients are required to enter a separate agreement and must be provided with the appropriate disclosure brochures.

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#### **Item 5 - Additional Compensation**

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This section includes details regarding if someone, who is not a client, provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Mr. Hetzel can receive economic benefits based on production such as awards, incentive travel expenses, attendance at conferences, dinners or other entertainment events, as well as, promotional gifts.

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#### **Item 6 – Supervision**

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This section explains how Hetzel Wealth Management, Inc. supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

sKan maintains a supervisory structure and system reasonably designed to prevent violations of applicable state rules and regulations. Mr. Hetzel serves as the Chief Compliance Officer and is responsible for administering the policies and procedures, and a system of technology-based controls to monitor account activity for irregularities or patterns that require review and potential action, that may lead to disciplinary action or reimbursements. Mr. Hetzel does not have a supervisor.

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## Privacy Policy

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### Our Commitment to You

sK Advisor Network, LLC (“sKan”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described herein our Privacy Policy (“Policy”). Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. The firm (also referred to as “we”, “our” and “us”) protects the security and confidentiality of personal information. Additionally, the firm has implemented controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you. sKan does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below. Details of our approach to privacy and how your personal non-public information is collected and used is outlined in this Policy.

### What you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer-identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

### What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment suitability questionnaires
Transactional information with us or others	Additional information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords,

encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect the Client's personal information. We require third parties that assist in providing our services to you to protect the personal information they receive from us.

### How do we share your information?

sKan shares Client personal information to implement its services effectively. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<b>Servicing our Clients</b> sKan shares information with technology vendors and third-party service providers to manage and support operations and regulatory compliance (such as administrators, brokers, custodians, regulators, credit agencies, consultants and other financial institutions) as necessary to provide agreed-upon services, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
<b>Marketing Purposes</b> sKan does not disclose and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Specific laws may give us the right to share your personal information with financial institutions where you are a customer and where sKan or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
<b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
<b>Information About Former Clients</b> The firm does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties concerning persons who are no longer our Clients.	No	Not Shared

**Changes to our Privacy Policy**

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise this Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

**Any Questions?**

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (888) 885 - 4822 or by email at [johnh@advisornetwork.com](mailto:johnh@advisornetwork.com).

