

1. COVER PAGE

FAOC, LLC

Investment Advisor Disclosure Brochure

Form ADV Part 2A: Firm Brochure
November 2023
www.faconcall.com

This brochure provides information for clients and prospective clients (“you”, “your”) about the qualifications and business practices of FAOC, LLC (“FAOC”, “we”, “us” and “our”), a registered investment advisor. Registration does not imply a certain level of skill or training. 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 FAOC, LLC is also available on the SEC’s website at www.adviserinfo.sec.gov. You can view our firm’s information on this website by searching for FAOC, LLC or our firm’s CRD number **318158**. If you have any questions about the contents of this brochure, please contact us:

Address: 801 West Bay Drive, Largo, FL 33770
Phone: (629) 333-3262
Email: info@faoncall.com

2. MATERIAL CHANGES

Since filing the last annual update to this brochure in March 2023, we have made the following material changes.

- We filed an application for registration with the U.S. Securities and Exchange Commission (“SEC”) to initiate the transition from a state-registered investment adviser firm to registration at the federal level.
- Changes have been made to Items 4 and 5 to better describe the services provided by FAOC, LLC. We now offer two options. They are known as our “Bundled” option and our “A-la-Carte” option.

We will ensure that you receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after our firm’s fiscal year ends. Our firm’s fiscal year ends on December 31, so you will receive the summary of material changes no later than April 30 each year. At that time we will also offer or provide a copy of the most current disclosure brochure. We may also provide other ongoing disclosure information about material changes as necessary.

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4. ADVISORY BUSINESS

FAOC, LLC (the “Firm” or “Advisor”) is a limited liability corporation formed under Florida law. The Firm was established in November 2021 and is headquartered in Florida. FAOC is currently a state-registered investment adviser firm conducting business in states where it is registered or is properly exempt from registration requirements. In October 2023, the Firm filed for application for registration with the U.S. Securities and Exchange Commission (“SEC”). The SEC-registration application is currently pending.

The Firm is a wholly owned subsidiary of Financial Advisor On Call, LLC (“FinAOC”). FAOC is directly owned by Financial Advisor On Call, LLC, which is owned by the following (with their corresponding membership interest):

- a. Team Lindsey, LLC – 25%
- b. Slekt Investment, LLC – 25%
- c. Diversified Investment Group, LLC – 25%
- d. James L. Stoddard – 25%

Investment advisory services include financial planning, and consulting services. This Brochure provides information about the Advisor and its advisory services.

FAOC’s goal is to help individuals and business owner move toward financial security through financial planning, consulting, and education. This means FAOC provides access to general advice about how to reach retirement, college and/or major purchase goals including general asset allocation advice (percentage of equity and debt asset classes) for each goal.

FinAOC, the Firm’s parent organization provides a technology platform that allows any person to subscribe as a “Member” to access their technology platform/website where they can enter all of their personal financial information and receive associated financial education and workshops. While this platform is designed to opening doors to everyone, providing them with educational guidance to help them achieve and execute long-term financial goals for themselves, their family and/or business, a typical Member is an employee of a larger businesses/organization as the result of its marketing efforts. The financial education and workshops of FinAOC’s platform demonstrate the capabilities of their proprietary solution which can help Members build a picture of their unique financial situation. The platform also allows Members access to the Firm’s financial planning services as a portion of their current member fee but only when FAOC services are utilized by the Member (see Item 5 – Fees and Compensation).

While the FinAOC platform is designed to opening doors to everyone, the Firm typically targets its joint marketing efforts to the employees of larger businesses/organizations through on-premises seminars and workshops designed to promote their technology platform/website. These on-site seminars clearly disclose to attendees that the platform is offered by FinAOC and any advisory or financial planning services are offered by FAOC, an affiliated entity. Additionally, it is made clear to prospective Members that there is absolutely no obligation to use the Firm’s advisory or financial planning services.

The technology platform uses non-advisory financial tools and reports to help them make educated decisions about their financial decisions. The platform also provides clients with access

to non-advisory educational content on personal financial issues. Clients also receive their own personal financial vault to store all their important financial documents safely and securely online, accessible anytime from anywhere.

If a Member of the technology platform decides they want access to advisory and financial planning services of the Firm they will sign a separate agreement with FAOC who then tailors its services to their individual needs by gathering financial information from the client regarding his or her goals for the future. If the Member engages FAOC for advisory/financial planning services, they become a “Client” of the Firm. The Firm then provides its Clients with a summary of the various types of risks that may occur and investment model allocations to select from. FAOC provides clients with the following services: (1) an overview of the client’s personal finances including net worth, spending analysis, budgeting, debt reduction and cash-flow tracking; and (2) ongoing monitoring of the financial plan to help clients stay on track. FAOC will generally assist Client in defining personal financial goals and objectives to be pursued in the areas listed below, and to supply analysis and recommendations as to the actions and investment strategies necessary to attain the selected goals and objectives (collectively the “Services”). However, FAOC does not recommend specific investments or securities. Our advice is limited in that we only discuss and provide advice on general investment categories and general asset classes. For example, we can inform a client they should consider a portfolio comprised of securities that would be appropriate for an aggressive investor and can explain the different strategies that can be used for an aggressive portfolio, but we do not recommend specific stocks, bonds, mutual funds or Exchange Traded Funds (ETFs) that should be held in the client’s account(s).

Individual Planning

As part of the Member’s current monthly fee, Members are able to independently use FinAOC’s online planning tools to discover his or her goals. Clients can also gain insights into their financial situation, including budgeting, the ability to monitor their net worth, cashflow, transactions, and investment strategy across all of their accounts.

- Account aggregation
- Income Review
- Cash Flow/Budget Analysis
- Tuition/Education Calculations
- Retirement Needs Calculations
- Life Insurance Calculations
- Electronic Vault

Ongoing or periodic investment advisory services

Members that seek personalized and/or one-on-one investment advisory services and advice can engage FAOC directly.

FAOC does not implement any model recommendations and therefore does not execute securities transactions on either a discretionary or non-discretionary basis. FAOC provides financial planning services to clients who manage their own assets and who place their own trades in their respective brokerage firms/custodian. FAOC does not have custodial relationships to manage client assets on a discretionary basis.

Investment advisory services include financial planning and consulting services. When FAOC provides financial plans for clients, each of the Client's receives an independent investment plan. Clients are able to apply FAOC's investment recommendations within their own accounts maintained independently at a Custodian or brokerage firm of their choice. FAOC does not recommend or select the broker-dealers to be used by its Clients. FAOC encourages Clients to consider their individual circumstances, risk tolerance, and needs prior to following any FAOC generated allocations. FAOC's goal is to help individuals and business owner move toward financial security through financial planning, consulting, and education. This means FAOC provides access to general advice about how to reach retirement, college and/or major purchase goals including general asset allocation advice (percentage of equity and debt asset classes) for each goal, and ongoing small business management advice.

On an annual basis (at minimum), FAOC will send Clients a notice to remind clients of their agreement with FAOC and to put in the mind of Clients all of the advisory services available to them through their engagement with FAOC. The notice will also provide clients with a method through which they can terminate their agreement in the event they desire.

FAOC does not offer any wrap fee programs. FAOC does not have any assets under management on a discretionary or nondiscretionary basis.

The Client may terminate or cancel the Agreement during the month by written notice (including email).

FAOC's Chief Compliance Officer is James L. Stoddard, Jr. (CRD# 2386193). See Item 19 for additional information on Mr. Stoddard.

5. FEES & COMPENSATION

Bundled Service

FinAOC, the firm's parent company, charges a \$49.95 "Member Fee" each month for access to the technology platform. The Parent Company will bill its fees via credit or debit card. FAOC has an arrangement with FinAOC to receive a portion of the member fee in exchange for providing advisory/financial planning services. The Firm receives \$20.00/month of the \$49.95 member fee but only during months in which the Client utilizes services of FAOC.

For providing ongoing or periodic investment advisory services (as described above in Item 4 of this Brochure), Client understands that the Advisor's parent company, Financial Advisor On Call, LLC (the "Parent Company"), shall convert \$20.00 from the Client's monthly "Member Fee" to a financial planning fee (the "Financial Planning Fee"), which the Client has already engaged the Parent Company to provide education and various financial tools (these fees shall enable the Client to engage with a professional advisor). The \$20.00 monthly charge is paid to FAOC only in months during which FAOC provides services to the Client.

Client accumulates time per the following schedule, and should more time be needed, can elect to purchase additional time at a rate of \$150.00 an hour. The Client may seek more complex financial planning and engage FAOC on an hourly basis at \$150.00 per hour. Should the client terminate this agreement with unused minutes that were accumulated based on this hourly fee, the purchase amount shall be refunded:

- Accumulated time after the end of the first Month: 60 minutes
- Accumulated time after the end of the second Month: 60 minutes (same as above)
- Accumulated time after the end of the third Month: 60 minutes (same as above)
- Starting after the end of the fourth Month and each month thereafter: an additional 20 minutes for each completed month, capped at 240 minutes
- Unused minutes can be used through the date of termination and can also be carried over if the Client re-engages services after the end of the current term.

On an annual basis (at minimum), FAOC will send Clients a notice to remind clients of their agreement with FAOC and to put in the mind of Clients all of the advisory services available to them through their engagement with FAOC. The notice will also provide clients with a method through which they can terminate their agreement in the event they desire. At no time are Clients under an obligation to purchase any investment products offered by the Firm and have the option to purchase the recommended products through other brokers or agents that are not affiliated with the Adviser. FAOC does not charge any setup or termination fees. Clients may also seek more in-person help with their financial planning and engage FAOC representatives via telephone on an hourly basis at \$150 per hour, which will be charged in advance. FAOC may change its fee by providing you with thirty (30) days prior notice. If the Client terminates or cancels the Financial Planning Services Agreement, this hourly rate will be refunded on a pro-rata basis.

FAOC makes an effort to help you keep other costs low, but Clients may also incur the following fees at their independent Custodian/Broker Dealer:

- i. taxes;
- ii. commissions, transaction charges or sales charges paid to brokers, dealers or custodians for transacting securities or other assets (see Item 12 “Brokerage Practices” for more information);
- iii. commissions, sales charges or surrender penalties paid to insurance companies;
- iv. operating expenses and/or 12b-1 distribution fees levied by mutual funds;
- v. contingent deferred sales charges (“back-end loads” or “B share fees”) resulting from the sale of mutual funds;
- vi. fees and other charges assessed by financial institutions;
- vii. fees paid to third party money managers; and fees paid to other professionals such legal specialists.

If the Client terminates or cancels the Financial Planning Services Agreement during the month, FAOC will not refund or prorate the Financial Planning Fee. However, the Member Fee paid to Financial Advisor On Call, LLC shall continue at a rate of \$49.95 per month (or as agreed), until terminated pursuant to Section 3 of the Terms of Service. No increase in the fees will be effective without prior consent.

Unless Client received a copy of Advisor’s Brochure Document at least forty-eight (48) hours prior to execution of this Agreement, Client may terminate this Agreement without penalty within (5) business days from the date on the Agreement.

A-la-Carte Service

FinAOC, the firm’s parent company, charges a \$35 “Member Fee” each month for access to the technology platform. The Parent Company will bill its fees via credit or debit card.

If a Client chooses to receive ongoing or periodic investment advisory services (as described above in Item 4 of this Brochure), Client can engage FAOC for such personalized services and will be charged \$59 per session. The length of each session can last up to 60 (sixty) minutes. If you decide not to use the entire 60 minutes, \$59 will still be charged as we do not offer pro-rated fees when clients choose to not use the entire 60 minutes. The Client will be billed this fee via credit or debit card at the time of scheduling the session.

On an annual basis (at minimum), FAOC will send Clients a notice to remind clients of their agreement with FAOC and to put in the mind of Clients all of the advisory services available to them through their engagement with FAOC. The notice will also provide clients with a method through which they can terminate their agreement in the event they desire. At no time are Clients under an obligation to purchase any investment products offered by the Firm and have the option to purchase the recommended products through other brokers or agents that are not affiliated with the Adviser. FAOC does not charge any setup or termination fees. FAOC may change its fee by providing you with thirty (30) days prior notice.

FAOC makes an effort to help you keep other costs low, but Clients may also incur the following fees at their independent Custodian/Broker Dealer:

- i. taxes;
- ii. commissions, transaction charges or sales charges paid to brokers, dealers or custodians for transacting securities or other assets (see Item 12 “Brokerage Practices” for more information);
- iii. commissions, sales charges or surrender penalties paid to insurance companies;
- iv. operating expenses and/or 12b-1 distribution fees levied by mutual funds;
- v. contingent deferred sales charges (“back-end loads” or “B share fees”) resulting from the sale of mutual funds;
- vi. fees and other charges assessed by financial institutions;
- vii. fees paid to third party money managers; and
fees paid to other professionals such legal specialists.

If the Client terminates or cancels the FAOC Agreement during the month but before concluding the consultative session, FAOC will refund the \$59 fee. If the consultative session is completed before termination, the \$59 fee shall be retained by FAOC.

Unless Client received a copy of Advisor’s Brochure Document at least forty-eight (48) hours prior to execution of this Agreement, Client may terminate the Agreement without penalty within (5) business days from the date on the Agreement.

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

FAOC does not accept performance-based fees.

7. TYPES OF CLIENTS

FAOC primarily serves individuals, business owners, retirement plan participants, and trusts. FAOC reserves the right to refuse to engage with any person.

Seeing as the Firm does not manage client assets the firm does not have any account minimums or conditions for opening or maintaining an account.

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Our approach to investment strategy is:

Diversification. FAOC generally recommends buying only index funds and exchange-traded funds (ETFs). This strategy involves market risk, as well as business risk, which is the risk of the underlying businesses invested in performing poorly as a result of changes in demand, economic factors, and changes in government regulation.

Passive: FAOC recommends index funds when available/possible. This strategy also involves both market risk and business risk.

Balanced: FAOC advises clients to own both stock funds and bond funds. In addition to market and business risk, this strategy involves interest rate risk, as bond prices are sensitive to changes in interest rates. Generally, if interest rates rise, the value of existing bonds goes down. Credit risk is also involved as it is possible that the companies that back the bonds can become unable to pay the interest and/or the principal.

FAOC relies on publicly available information to analyze investments. For clients with short-term goals, FAOC generally recommends bank deposits or cash equivalents. For clients with long term goals, FAOC generally recommends open-end, passively managed mutual funds, commonly known as traditional index funds which pose market risk and macroeconomic risk.

All investments include a risk of loss and FAOC cannot guarantee any level of performance or that you will not experience financial loss. Past performance is not indicative of future results. Investing in securities involves risk of loss that you should be prepared to bear.

9. DISCIPLINARY INFORMATION

All Registered Investment Advisors are required to disclose material facts regarding any legal or disciplinary events that would be material to your evaluation of FAOC or the integrity of FAOC's management. These requirements relate to:

- A criminal or civil action in a domestic, foreign, or military court of competent jurisdiction. FAOC does not have anything to report for this item.
- An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority. FAOC does not have anything to report for this item.
- A self-regulatory organization (SRO) proceeding. FAOC does not have anything to report for this item.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

FAOC is not a brokerage firm, and our employees are not registered representatives of any broker-dealer.

Neither the Firm nor any of its management persons are registered or have an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Neither the Firm nor any of its management persons are registered or have an application pending to register as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Neither the Firm nor any of its management persons have any relationship or arrangements with any of the following: a broker-dealer, municipal securities dealer, or government securities dealer or broker; an investment company or other pooled investment vehicle (e.g. mutual fund, private fund, etc.); another investment adviser or financial planner; a futures commission merchant, commodity pool operator, or commodity trading advisor; a banking or thrift institution; an accountant or accounting firm; a lawyer or law firm; an insurance company or agency; a pension consultant; a real estate broker or dealer; or a sponsor or syndicator of limited partnerships.

As noted in Item 4, FinAOC is the parent organization of FAOC with sole ownership of the Firm. FinAOC is not a registered investment advisor and does not provide investment advice to its Members. Accordingly, FinAOC and FAOC provide separate services which minimizes any potential conflict between the two companies, while at the same time both companies provide joint marketing efforts clearly disclosing to attendees that the technology platform is offered by FinAOC and any advisory or financial planning services are offered by FAOC, an affiliated entity.

The Firm does not recommend or selects other investment advisers for its clients; disclose whether or not it receives, directly or indirectly, any compensation from those recommended or selected advisers.

11. CODE OF ETHICS, INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

FAOC has adopted a code of ethics that sets forth the basic policies of ethical conduct for all associated persons of the Firm. FAOC accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations, but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. A copy of FAOC's code of ethics will be provided upon request by calling Erik Bigalke at (629) 333-3262.

The Firm does not manage client assets. As such, neither the Firm nor any related person recommend to clients (or buys or sells for client accounts) securities in which Adviser or a related person has a material financial interest. Neither the Firm nor any related person recommends securities to clients (or buys or sells for client accounts) at or about the same time that Adviser or a related person buys or sells the same securities for their own account(s).

12. BROKERAGE PRACTICES

FAOC is not a brokerage firm, and the Firm does not engage in asset management. The Firm only provides financial planning and advisory services and does not select or recommend broker-dealers nor manage any client assets (discretionary or non-discretionary). As such, the firm does not benefit from any soft dollar or executionary services. The Firm does not receive client referrals from a broker-dealer or third party. The Firm does not enter into any soft dollar arrangements. The Firm does not receive client referrals from a broker-dealer or third party.

13. REVIEW OF ACCOUNTS

The technology platform helps clients to develop an ongoing personal financial plan based on their specific goals and current situation. Use of financial tools and reports to help them make educated decisions about their financial strategies. The platform also provides clients with access to educational content on personal financial issues. Clients also receive their own personal financial vault to store all their important financial documents safely and securely online, accessible anytime from anywhere.

Based on the information each client inputs into the technology platform, the FAOC advisors will use that information to compile a written financial planning report for the client. This report includes information about the past year's investment activity and performance, the effect this activity has had on the stated goals of the client, and recommendations for adjustments. These reports are made available to clients and reviewed on an annual basis with each client. Reviews are conducted by licensed investment advisor representatives.

On an annual basis (at minimum), FAOC will send Clients a notice to remind clients of their agreement with FAOC and to put in the mind of Clients all of the advisory services available to them through their engagement with FAOC. The notice will also provide clients with a method through which they can terminate their agreement in the event they desire.

FAOC may conduct account reviews on a more than periodic basis upon the occurrence of a triggering event, such as a change in client investment objectives and/or financial situation, market corrections and client requests.

14. CLIENT REFERRALS AND OTHER COMPENSATION

The Firm does not receive any economic benefits from anyone who is not a client for providing investment advice or other advisory services to the Adviser's clients. Neither the Firm nor its investment advisor representatives receive any compensation related to the recommendation or sale of securities or securities products.

Neither the Firm nor any related person directly or indirectly compensates any person (who is not your supervised person) for client referrals.

15. CUSTODY

Since the Firm does manage assets nor hold securities or cash, FAOC will not take possession or “custody” of a client’s assets.

16. INVESTMENT DISCRETION

When offering financial planning and consulting, a client can implement such guidance independently, but the client is not obligated to follow FAOC’s advice.

FAOC does not engage in discretionary or non-discretionary trading on behalf of clients.

Under no circumstances will FAOC accept authority that gives access to a client’s funds, or the power to move a client’s funds out of the client’s account.

17. VOTING CLIENT SECURITIES

FAOC does not accept authority to vote on the client’s securities. The client should receive proxies directly from its brokerage firm or the transfer agent. FAOC does not offer advice on voting proxies. If a client has questions about a particular solicitation, FAOC recommends contacting James L. Stoddard Jr. by calling (629) 333-3262.

18. FINANCIAL INFORMATION

FAOC has no financial issues that could impair our ability to carry out our fiduciary duty to you. FAOC does not charge more than \$500 in fees per client, six months or more in advance. FAOC has never filed for bankruptcy.

19. REQUIREMENTS FOR STATE-REGISTERED ADVISORS

FAOC’s executive officer and Chief Compliance Officer is James L. Stoddard Jr. Born in 1970, Mr. Stoddard received training in finance and accounting at the University of South Florida and has over 20 years of experience in the financial services industry. Mr. Stoddard was an Adjunct Instructor at the University of South Florida from June 2013 to May 2020. Mr. Stoddard was an investment advisor representative for Transamerica Financial Advisors, Inc. from January 2012 to July 2012. Mr. Stoddard was President and Member of the Leadership Alliance of Protective Life from November 2013 to August 2014. Mr. Stoddard was an investment advisor representative of ProEquities, Inc. from June 2014 to August 2014. Mr. Stoddard was also President of Investment Advisors International from February 2006 to January 2012. Mr. Stoddard was an Associate with World Financial Group from April 2006 to January 2012. Mr. Stoddard was Founding President of Investment Advisors International from February 2006 to January 2012. Mr. Stoddard is Owner and Consultant of Incight Strategic Consulting, from April 2012 to present. Mr. Stoddard established FAOC, LLC in 2021 and is a 25% owner of the parent, Financial Adviser On Call, LLC.

FAOC is not engaged in any other business activity, other than providing advisory and financial planning services.

FAOC is not compensated with performance-based fees as performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client. This incentive does not exist in our business model.

FAOC has not been involved in any of the following events:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. FAOC does not have any relationship with any issuers of securities.

FAOC, LLC

PART 2B of Form ADV: Brochure Supplement

ITEM 1 - COVER PAGE

Erik Bigalke

FAOC, LLC
801 West Bay Drive, Largo, FL 33730
Phone: (629) 333-3262

August 2023

This brochure supplement provides information about **Erik Bigalke** that supplements FAOC, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive FAOC, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about **Erik Bigalke** is available on the SEC's website at www.adviserinfo.sec.gov. **Erik Bigalke's** CRD number is 2519873. The CRD number for FAOC, LLC is 318158.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

ERIK BIGALKE

Erik Bigalke was born in 1967.

In 1999, Mr. Bigalke received a Master of Business Administration in Finance and Marketing from the University of South Florida. Mr. Bigalke received a Bachelor of Finance from the University of South Florida in 1995.

Mr. Bigalke serves as Manager of Operations and registered investment advisor for FAOC, LLC. Mr. Bigalke is also the owner of “Heavy Metal Hospital,” which was established in January 1998 to trade pop-culture collectibles such as CDs, movies, books, and clothing.

Prior to registering with FAOC, LLC, Mr. Bigalke worked for Transamerica as Business Systems and Testing Analyst from July 2014 to July 2015, as a Project Manager from January 2005 to July 2015, and as a Manager of Distribution Services from October 1998 to December 2004. Prior to that, Mr. Bigalke worked for Franklin Templeton Investments as a Supervisor of Dealer Services from October 1997 to November 1998, and as a Customer Service Representative from July 1994 to September 1996.

ITEM 3 - DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Mr. Bigalke has not been the subject of any material legal or disciplinary proceedings.

Mr. Bigalke has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500 involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Bigalke has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Bigalke has not been the subject of any bankruptcy petition.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Mr. Bigalke is also the owner of “Heavy Metal Hospital,” which was established in January 1998 to trade pop-culture collectibles such as CDs, movies, books, clothing and may receive compensation for his services.

ITEM 5 - ADDITIONAL COMPENSATION

Neither FAOC nor Mr. Bigalke are subject to any arrangements whereby he could receive any economic benefit from persons other than clients.

ITEM 6 - SUPERVISION

FAOC, LLC has policies in place to monitor the clients’ financial planning advice on a continuous basis to ensure they are consistent with the clients’ investment profile. The level of review is determined by the complexity of the portfolio. Other factors that may trigger review are changes in economic or market conditions, and individual client situations.

James L. Stoddard Jr. supervises Mr. Bigalke’s activities. He may be reached at (629) 333- 3262.

ITEM 7 - REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Bigalke has not been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Bigalke has not been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Bigalke has not been the subject of a bankruptcy petition.

FAOC, LLC

PART 2B of Form ADV: Brochure Supplement

ITEM 1 - COVER PAGE

James L. Stoddard

FAOC, LLC
801 West Bay Drive, Largo, FL 33730
Phone: (629) 333-3262

August 2023

This brochure supplement provides information about **James L. Stoddard** that supplements FAOC, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive FAOC, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about **James L. Stoddard** is available on the SEC's website at www.adviserinfo.sec.gov. **James L. Stoddard**'s CRD number is 2357876. The CRD number for FAOC, LLC is 318158.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

JAMES L. STODDARD, MBA, ChFC®, CLU®

James L. Stoddard was born in 1970.

In 1994, Mr. Stoddard earned a Bachelor of Finance, and Economics. Mr. Stoddard earned a Master of Business Administration in the year 2000; Both degrees are from the University of South Florida. Mr. Stoddard earned his CLU® and ChFC® professional designations from the American College of Financial Services in 2008.

In January of 1998, Mr. Stoddard founded InCight Strategic Consulting LLC and still maintains a consultative role in that business.

In 2004, Mr. Stoddard was a Registered Representative with InterSecurities, Inc. and Vice President at World Financial Group Reinsurance Limited in that same year.

In 2006, Mr. Stoddard ended his role at InterSecurities and took a position as the President of Investment Advisors International that he would hold until 2012. In April of that same year, Mr. Stoddard was also working as a Registered Representative of World Group Securities, a position he would hold until January of 2012.

In September of 2009, Mr. Stoddard Founded MGMW, LLC and maintained the company until August of 2011.

In August of 2012, Mr. Stoddard ended his role with World Financial Group and in January he took a position with Transamerica Financial Advisor, Inc. as a Registered Representative until July of that same year.

Mr. Stoddard was President and Member of the Leadership Alliance of Protective Life from November 2013. In June of the following year, he also provided Investment Advisor Representation for ProEquities, Inc. He remained with Protective Life and ProEquities, Inc until August of 2014.

Established in August of 2021, Mr. Stoddard is one of the founders and a member of Financial Advisor On Call, LLC. Financial Advisor On Call, LLC is the majority owner of FAOC, LLC. Mr. Stoddard has been an investment advisor representative for FAOC, LLC since November of 2021.

Designation: Chartered Financial Consultant (ChFC)

Issuing Organization: The American College of Financial Services

Prerequisites/Experience Required: Must complete three years of full-time business experience within the five years preceding the awarding of the designation.

Educational Requirements: Must complete seven core and two elective courses, equivalent of 27 semester credit hours.

Continuing Education: 15 hours every two years

Designation: Chartered Life Underwriter (CLU)

Issuing Organization: The American College of Financial Services

Prerequisites/Experience Required: Candidates must have three years of full-time business experience within the five years preceding the awarding of the designation.

Educational Requirements: Four core courses and one elective course or prerequisite designation; combination of live and self-study offerings available

Continuing Education: 30 hours every two years, including one hour of ethics CE

The CLU® and ChFC® trademarks are the sole property of The American College and are subject to all applicable state, federal and international trademark laws.

ITEM 3 - DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Mr. Stoddard has not been the subject of any material legal or disciplinary proceedings.

Mr. Stoddard has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500 involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Stoddard has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Stoddard has not been the subject of any bankruptcy petition.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Mr. Stoddard currently serves as President and CEO of Incight Strategic Consulting, LLC since April 2012. Mr. Stoddard is also the Founder of Incight Financial Alliance since January 2015.

ITEM 5 - ADDITIONAL COMPENSATION

Neither FAOC nor Mr. Stoddard are subject to any arrangements whereby he could receive any economic benefit from persons other than clients.

ITEM 6 - SUPERVISION

FAOC, LLC has policies in place to monitor clients' portfolios on a continuous basis to ensure they are consistent with the clients' investment profile. The level of review is determined by the complexity of the portfolio. Other factors that may trigger review are changes in economic or market conditions, and individual client situations.

Erik Bigalke supervises Mr. Stoddard's activities. He may be reached at (629) 333-3262.

ITEM 7 - REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Stoddard has not been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Stoddard has not been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Stoddard has not been the subject of a bankruptcy petition.

FAOC, LLC

PART 2B of Form ADV: Brochure Supplement

ITEM 1 - COVER PAGE

Tracy Allen Poole

FAOC, LLC
801 West Bay Drive, Largo, FL 33730
Phone: (629) 333-3262

August 2023

This brochure supplement provides information about **Tracy Allen Poole** that supplements FAOC, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive FAOC, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about **Tracy Allen Poole** is available on the SEC's website at www.adviserinfo.sec.gov. **Tracy Allen Poole's** CRD number is 2681620. The CRD number for FAOC, LLC is 318158.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tracy Allen Poole

Tracy Allen Poole was born in 1967 and attended Ivy Tech in 1986 Majoring in Business Management.

Mr. Poole has been registered as an Investment Advisor Representative with FAOC, LLC since 06/2023. He is located in Johnson City, TN and has over 25 years of experience in the finance industry. Mr. Poole has passed the Series 7, 63 and 65 License(s). However, the Series 7 and 63 are not currently active.

FAOC, LLC is a financial advisory firm with an office in Largo, FL. FAOC, LLC provides services, such as financial planning services and educational seminars/workshops.

Mr. Poole provides advisory services in states where he is registered as an investment adviser representative and in other states where he qualifies for an applicable state exemption from registration or notice filing.

Mr. Poole worked for the Powell Valley Investment Services (in Kingsport, TN) division of Powell Valley National Bank in Jonesville, VA from 02/2014 through 06/2023. He was a registered representative and investment adviser representative of Infinex Investments from 06/2008 through 06/2023.

ITEM 3 - DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Mr. Poole has not been the subject of any material legal or disciplinary proceedings.

Mr. Poole has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500 involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Poole has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Poole has not been the subject of any bankruptcy petition.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Other than his affiliation with FAOC, LLC, Mr. Poole has no other business activities.

ITEM 5 - ADDITIONAL COMPENSATION

Neither FAOC nor Mr. Poole are subject to any arrangements whereby he could receive any economic benefit from persons other than clients.

ITEM 6 - SUPERVISION

FAOC, LLC has policies in place to monitor clients' portfolios on a continuous basis to ensure they are consistent with the clients' investment profile. The level of review is determined by the complexity of the portfolio. Other factors that may trigger review are changes in economic or market conditions, and individual client situations.

Mr. Erik Bigalke supervises Mr. Poole's activities. He may be reached at (629) 333-3262.

ITEM 7 - REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Poole has not been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Poole has not been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Poole has been the subject of a bankruptcy petition fully discharged in 1992.

FAOC, LLC

PART 2B of Form ADV: Brochure Supplement

ITEM 1 - COVER PAGE

Steve Allbritton

FAOC, LLC
801 West Bay Drive, Largo, FL 33730
Phone: (629) 333-3262

September 2023

This brochure supplement provides information about **Steve Allbritton** that supplements FAOC, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive FAOC, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about **Steve Allbritton** is available on the SEC's website at www.adviserinfo.sec.gov. **Steve Allbritton's** CRD number is 2094892. The CRD number for FAOC, LLC is 318158.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

STEVE ALLBRITTON, CFP®

Steven Allbritton was born in 1958. Mr. Allbritton graduated from Florida State University in 1981 with a Bachelor of Science degree in Mass Communications.

Mr. Allbritton has been registered as an Investment Advisor Representative with FAOC, LLC since 07/2023. Mr. Allbritton provides advisory services in states where he is registered as an investment adviser representative and in other states where he qualifies for an applicable state exemption from registration or notice filing.

Mr. Allbritton was employed as a Regional Vice President of Howard Capital Management, Inc. from May 2015 to May 2023. From December 2014 through May 2015, Mr. Allbritton was an investment adviser representative and Director of Retirement Plan Sales with Seabridge Wealth Management, Inc. From June 2009 through December 2014, Mr. Allbritton was an External Wholesaler with Hanlon Investment Management, Inc.

Mr. Allbritton is a CERTIFIED FINANCIAL PLANNER™. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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. Currently, more than 79,000 individuals have obtained CFP® certification in the United States.

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 6 hours, 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) or two years of Apprenticeship experience

that meets additional requirements; 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.

ITEM 3 - DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Mr. Allbritton has not been the subject of any material legal or disciplinary proceedings.

Mr. Allbritton has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500 involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Allbritton has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Allbritton has not been the subject of any bankruptcy petition.

ITEM 4 - OTHER BUSINESS ACTIVITIES

A. The supervised person is not actively engaged in any other investment-related business or occupations.

B. The supervised person is not actively engaged in any non-investment-related business or occupations for compensation.

ITEM 5 - ADDITIONAL COMPENSATION

None.

ITEM 6 - SUPERVISION

FAOC, LLC has policies in place to monitor clients' portfolios on a continuous basis to ensure they are consistent with the clients' investment profile. The level of review is determined by the complexity of the portfolio. Other factors that may trigger review are changes in economic or market conditions, and individual client situations.

Erik Bigalke supervises Mr. Allbritton's activities. He may be reached at (629) 333-3262.

ITEM 7 - REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Allbritton has not been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Allbritton has not been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Allbritton has not been the subject of a bankruptcy petition.

FAOC, LLC

PART 2B of Form ADV: Brochure Supplement

ITEM 1 - COVER PAGE

Timothy Jack Arrington

FAOC, LLC
801 West Bay Drive, Largo, FL 33730
Phone: (629) 333-3262

September 2023

This brochure supplement provides information about **Timothy J. Arrington** that supplements FAOC, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive FAOC, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about **Timothy J. Arrington** is available on the SEC's website at www.adviserinfo.sec.gov. **Timothy J. Arrington's** CRD number is 5493566. The CRD number for FAOC, LLC is 318158.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Timothy J. Arrington

Timothy J. Arrington was born in 1967.

Mr. Arrington is an Investment Advisor Representative in Canton, GA and has over 15 years of experience in the finance industry. Timothy Arrington has previously passed the Series 65 and Series 63 examinations.

Mr. Arrington has been registered as an Investment Advisor Representative with FAOC, LLC since 02/2023. Mr. Arrington provides advisory services in states where he is registered as an investment adviser representative and in other states where he qualifies for an applicable state exemption from registration or notice filing.

In 2007, Mr. Arrington worked for Chase Payment Tech Solutions in Dallas, TX and in 2008 he managed accounts with World Financial Group and World Global Systems. In 2014, he added Bank of American Merchant Services and Northgate Realty Brokers to his management profile. In 2016, Mr. Arrington transitioned to Jakab Solutions, Inc. ending his tenure with World Financial Group, World Global Systems and Bank of America.

Mr. Arrington is currently working with Northgate Realty Brokers in Canton, GA and FAOC, LLC in Largo, FL. FAOC, LLC is a financial advisory firm with an office in Largo, FL. FAOC, LLC provides services, such as financial planning services and educational seminars/workshops.

ITEM 3 - DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Mr. Arrington has not been the subject of any material legal or disciplinary proceedings.

Mr. Arrington has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500 involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Arrington has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Arrington has not been the subject of any bankruptcy petition.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Mr. Arrington is currently working with Northgate Realty Brokers in Canton, GA.

ITEM 5 - ADDITIONAL COMPENSATION

Neither FAOC nor Mr. Arrington are subject to any arrangements whereby he could receive any economic benefit from persons other than clients.

ITEM 6 - SUPERVISION

FAOC, LLC has policies in place to monitor clients' portfolios on a continuous basis to ensure they are consistent with the clients' investment profile. The level of review is determined by the complexity of the portfolio. Other factors that may trigger review are changes in economic or market conditions, and individual client situations.

Mr. Erik Bigalke supervises Mr. Arrington's activities. He may be reached at (629) 333-3262.

ITEM 7 - REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Arrington has not been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices. Mr. Arrington has not been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Mr. Arrington has not been the subject of a bankruptcy petition.