

Form ADV Part 3: Relationship Summary
FAOC, LLC

Introduction

FAOC, LLC is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: FAOC, LLC offers investment advisory services in the form of financial planning and consulting services. FAOC, LLC's goal is to help individuals and business owners 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.

The financial planning and consulting services we provide are available to members of an online technology platform sponsored by our parent company, Financial Advisor On Call, LLC ("FinAOC"). Members of the technology platform receive educational guidance to help them achieve and execute long-term financial goals. The platform also allows members access to FAOC, LLC's financial planning services as a portion of their current member fee (under the "Bundled" option) or for an additional fee (under the "A-la-Carte" option) but only when FAOC, LLC services are utilized by the member. Members can then receive (1) an overview of their personal finances including net worth, spending analysis, budgeting, debt reduction and cash-flow tracking; and (2) ongoing monitoring of the financial plan to help them stay on track.

You will make the ultimate decision regarding the purchase or sale of investments. When FAOC, LLC provides a financial plan, you receive an independent investment plan. You are able to apply our investment recommendations within your own accounts maintained independently at a custodian or brokerage firm of your choice. FAOC, LLC does not recommend or select broker-dealers to be used by its clients. You are encouraged to consider your individual circumstances, risk tolerance, and needs prior to following any of our generated allocations. We will provide 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 but we do not accept discretionary authority and do not monitor investments.

Limited Investment Offerings: We do not recommend specific investments or securities to clients. 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).

Account & Fee Minimums: There are no minimum investment amounts or conditions required for using our investment advisory services.

Conversation Starters: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What Fees Will I Pay?

Description of Principal Fees & Costs: There are two options to pay for our services. Under the "Bundled Service" option, FinAOC charges a \$49.95 "Member Fee" each month for access to the technology platform. FinAOC will bill its fees via

credit or debit card. FAOC, LLC has an arrangement with FinAOC to receive a portion of the member fee in exchange for providing financial planning and consulting services to the member. FAOC, LLC receives \$20.00/month of the \$49.95 member fee but only during months in which you utilize services of FAOC, LLC. Under the “A-la-Carte Service” option, FinAOC charges a \$35 “Member Fee” each month for access to the technology platform. FinAOC will bill its fees via credit or debit card. If you choose to receive ongoing or periodic investment advisory services, you 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. You will be billed this fee via credit or debit card at the time of scheduling the session.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information about the fees we charge and the other fees and expenses you will incur, please see *Item 5 of Form ADV Part 2A*.

Conversation Starters: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

Standard of Conduct: When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. One example to help you understand what this means is that our parent company, FinAOC, only recommends FAOC, LLC although there are other investment advisers and financial professionals that provide the same and similar services as FAOC, LLC. You are not required to use our services and can work with any investment adviser or financial professional of your choice.

Conversation Starters: How might your conflicts of interest affect me, and how will you address them?

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see *Item 5* and *Item 10* of our *Form ADV Part 2A*.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment adviser representatives with a flat salary not dependent on the level of revenue they generate for the firm.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information About FAOC, LLC

You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/318158>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (629) 333-3262.

Conversation Starters: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?