



12  
JAN | 2024

**FORM ADV  
PART 2A**

[ FIRM BROCHURE ]



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(818) 588-6892

**ITEM  
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**COVER  
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**This brochure provides information about the qualifications and business practices of Fade In Financial (the Firm). If you have any questions about the contents of this brochure, please contact us at (818) 588-6892 or [gregv@fadeinfinancial.com](mailto:gregv@fadeinfinancial.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 Fade In Financial is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Fade In Financial is 311994.**

**Fade In Financial is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.**

## ITEM 2

# MATERIAL CHANGES

IN THE FUTURE, ANY MATERIAL  
CHANGES MADE DURING THE YEAR WILL  
BE REPORTED HERE.



**FADE IN FINANCIAL WAS ESTABLISHED AS A NEW REGISTERED INVESTMENT ADVISOR IN 2021 UNDER THE STATE OF CALIFORNIA RULES AND REGULATIONS. THE LAST ANNUAL UPDATE OF THIS BROCHURE WAS FILED ON FEBRUARY 1, 2023. SINCE THEN, THE FOLLOWING CHANGES HAVE BEEN MADE:**

**ITEM 5: THE ADVISOR HAS UPDATED THE INVESTMENT MANAGEMENT SERVICES FEES, THE FINANCIAL PLANNING AND/OR CONSULTING FEES, AND HAS ADDED ONGOING FINANCIAL PLANNING SERVICES. PLEASE SEE ITEM 5 FOR ADDITIONAL INFORMATION.**



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# ITEM 4

## ADVISORY BUSINESS

**FADE IN FINANCIAL IS A REGISTERED INVESTMENT ADVISER BASED IN BURBANK, CALIFORNIA, AND IS A LIMITED LIABILITY COMPANY UNDER THE LAWS OF THE STATE OF CALIFORNIA. THE FIRM IS REGISTERED WITH THE STATE OF CALIFORNIA AND IS SUBJECT TO ITS RULES AND REGULATIONS.**

**FOUNDED IN 2021, FADE IN FINANCIAL PROVIDES INVESTMENT ADVISORY SERVICES, WHICH MAY INCLUDE THE REVIEW OF CLIENT INVESTMENT OBJECTIVES AND GOALS, AND PROVIDING INVESTMENT ADVICE TO LIMITED INVESTMENTS SUCH AS CASH, STOCKS, MUTUAL FUNDS, BONDS, AND ANNUITIES. THE INVESTMENT ADVICE IS TAILORED TO MEET THE CLIENTS' NEEDS AND INVESTMENT OBJECTIVES. THE FIRM PROVIDES FINANCIAL PLANNING CONSULTING SERVICES INCLUDING RISK ASSESSMENT/MANAGEMENT, INVESTMENT PLANNING, ESTATE PLANNING, FINANCIAL ORGANIZATION AND FINANCIAL DECISION MAKING/NEGOTIATION. ADDITIONALLY, THE FIRM MAY PROVIDE EDUCATIONAL WORKSHOPS.**

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# ITEM 4

## ADVISORY BUSINESS

WE ARE IN THE BUSINESS OF MANAGING INDIVIDUALLY TAILORED INVESTMENT PORTFOLIOS. THE FIRM PROVIDES CONTINUOUS ADVICE TO A CLIENT REGARDING THE INVESTMENT OF CLIENT FUNDS BASED ON THE INDIVIDUAL NEEDS OF THE CLIENT. THROUGH PERSONAL DISCUSSIONS IN WHICH GOALS AND OBJECTIVES BASED ON A CLIENT'S PARTICULAR CIRCUMSTANCES ARE ESTABLISHED, WE DEVELOP A CLIENT'S PERSONAL INVESTMENT POLICY OR AN INVESTMENT PLAN WITH AN ASSET ALLOCATION TARGET AND CREATE AND MANAGE A PORTFOLIO BASED ON THAT POLICY AND ALLOCATION TARGETS. WE WILL ALSO REVIEW AND DISCUSS A CLIENT'S PRIOR INVESTMENT HISTORY, AS WELL AS FAMILY COMPOSITION AND BACKGROUND.

ACCOUNT SUPERVISION IS GUIDED BY THE STATED OBJECTIVES OF THE CLIENT (E.G., MAXIMUM CAPITAL APPRECIATION, GROWTH, INCOME, OR GROWTH AND INCOME), AS WELL AS TAX CONSIDERATIONS. CLIENTS MAY IMPOSE REASONABLE RESTRICTIONS ON INVESTING IN CERTAIN SECURITIES, TYPES OF SECURITIES, OR INDUSTRY SECTORS.

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# ITEM 4

## ADVISORY BUSINESS

THE FIRM PROVIDES SPECIFIC FINANCIAL ADVICE OR CONSULTING ON AN HOURLY BASIS OR FLAT RATE BASIS. FOR FINANCIAL PLANNING, THE FIRM MAY PREPARE A WRITTEN FINANCIAL PLAN BASED ON THE CLIENT'S INDIVIDUAL NEEDS AND CIRCUMSTANCES. THE CLIENT AGREES TO COMPLETE A DETAILED QUESTIONNAIRE THAT THE FIRM PROVIDES, DISCUSS CURRENT FINANCIAL RESOURCES AND PROJECTED NEEDS WITH THE FIRM, AND PROVIDE COPIES OF ANY FINANCIAL DOCUMENTS THE FIRM MAY REASONABLY REQUEST AS NECESSARY TO EVALUATE YOUR FINANCIAL CIRCUMSTANCES AND PREPARE THE FINANCIAL PLAN. FINANCIAL PLANS THAT THE FIRM PREPARES MAY BE COMPREHENSIVE OR FOCUSED ON THE CLIENT'S INDIVIDUAL NEEDS. CLIENTS SHOULD BE AWARE THAT A FINANCIAL PLAN FOCUSED ON SELECTED AREAS IS MORE LIMITED THAN A COMPREHENSIVE FINANCIAL PLAN.

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# ITEM 4

## ADVISORY BUSINESS

THE FIRM PROVIDES INVESTMENT ADVISORY SERVICES TO ACCOUNTS OPENED WITH THE FIRM. DURING THE PLANNING PROCESS CLIENTS MAY IMPOSE RESTRICTIONS ON INVESTING IN CERTAIN SECURITIES OR TYPES OF SECURITIES BY PROVIDING A WRITTEN NOTIFICATION.

THE FIRM MAY ASSIST CLIENTS IN DETERMINING THE SUITABILITY OF MANAGED ACCOUNT PROGRAMS FOR THE CLIENT. THE FIRM IS COMPENSATED THROUGH A COMPREHENSIVE SINGLE FEE. THE FIRM WILL BE RESPONSIBLE FOR THE FOLLOWING:

- PERFORMING DUE DILIGENCE
- RECOMMENDING STRATEGIC ASSET AND STYLE ALLOCATIONS
- PROVIDING RESEARCH ON INVESTMENT PRODUCT OPTIONS, AS NEEDED
- PROVIDING CLIENT RISK PROFILE QUESTIONNAIRE
- OBTAINING INVESTMENT ADVISORY CONTRACT FROM CLIENT WITH REQUIRED FINANCIAL, RISK TOLERANCE, SUITABILITY AND INVESTMENT VEHICLE SELECTION INFORMATION
- PERFORMING CLIENT SUITABILITY CHECK ON ACCOUNT DOCUMENTATION, REVIEW THE INVESTMENT OBJECTIVES AND EVALUATE THE INVESTMENT VEHICLE SELECTIONS
- PROVIDING FIRM BROCHURE (THIS DOCUMENT)

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# ITEM 5

## FEES AND COMPENSATION



**LOWER FEES FOR  
COMPARABLE SERVICES MAY  
BE AVAILABLE FROM OTHER  
SOURCES.**

**THE FOLLOWING TYPES OF  
FEES WILL BE ASSESSED:**

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# ITEM 5

## FEES AND COMPENSATION

**INVESTMENT MANAGEMENT SERVICES** - OUR STANDARD ADVISORY FEE IS BASED ON THE MARKET VALUE OF THE ASSETS UNDER MANAGEMENT AND IS CALCULATED AS FOLLOWS:

\$0 - \$500,000: 1.00%  
GREATER THAN \$500,000: 0.80%  
GREATER THAN \$2,000,000: 0.70%

THE ANNUAL ADVISORY FEE IS PAID QUARTERLY IN ARREARS BASED ON THE AVERAGE DAILY BALANCE OF THE CLIENT'S ACCOUNT(S). THE ADVISORY FEE IS A STRAIGHT TIER. ALL ASSETS IN EACH TIER WILL BE ASSESSED ONE FEE ONLY. FOR EXAMPLE, FOR AN AVERAGE DAILY BALANCE OF \$750,000, THE QUARTERLY FEE WOULD BE \$1,500 BASED ON THE FOLLOWING CALCULATION:  $(\$750,000 \times 0.8\%) \div 4 = \$1,500$ . FEES ARE NEGOTIABLE. NO INCREASE IN THE ANNUAL FEE SHALL BE EFFECTIVE WITHOUT PRIOR CLIENT CONSENT.

IN DETERMINING THE ADVISORY FEE, WE MAY ALLOW ACCOUNTS OF MEMBERS OF THE SAME HOUSEHOLD TO BE AGGREGATED. FADE IN FINANCIAL RELIES ON THE VALUATION AS PROVIDED BY CLIENT'S CUSTODIAN IN DETERMINING ASSETS UNDER MANAGEMENT.

ADVISORY FEES ARE DIRECTLY DEBITED FROM CLIENT ACCOUNTS HELD AT AN UNAFFILIATED THIRD-PARTY CUSTODIAN. ENGAGEMENTS INITIATED DURING A CALENDAR QUARTER WILL BE CHARGED A PRORATED FEE BASED ON THE AMOUNT OF TIME REMAINING IN THE BILLING PERIOD. THIS SERVICE MAY BE TERMINATED WITH WRITTEN NOTICE AT LEAST 30 CALENDAR DAYS IN ADVANCE. UPON TERMINATION OF THE ACCOUNT, ANY UNEARNED FEE WILL BE REFUNDED TO THE CLIENT.



# ITEM 5

## FEES AND COMPENSATION

**FINANCIAL PLANNING AND/OR CONSULTING** - FINANCIAL PLANNING AND/OR CONSULTING SERVICES ARE CHARGED AS A FIXED FEE OR HOURLY ARRANGEMENT AS AGREED UPON BETWEEN THE CLIENT AND THE FIRM. THERE WILL NEVER BE AN INSTANCE WHERE \$500 OR MORE IN FEES IS CHARGED SIX OR MORE MONTHS IN ADVANCE. HOURLY FEES ARE GENERALLY CHARGED WHEN THE SCOPE OF SERVICES CANNOT BE DETERMINED OR IF THE SERVICES ARE LIMITED TO ONE MEETING. FIXED FEES ARE GENERALLY QUOTED TO THE CLIENT FOR LONGER TERM CONSULTING PROJECTS. FEES VARY DEPENDING UPON THE COMPLEXITY OF THE CLIENT SITUATION AND SERVICES TO BE PROVIDED. HOURLY FEES ARE \$250 PER HOUR. FIXED FEES FOR CONSULTING PROJECTS RANGE FROM \$799 TO \$3,000 PER PROJECT. AN ESTIMATE FOR TOTAL HOURS AND CHARGES IS DETERMINED AT THE START OF THE ADVISORY RELATIONSHIP.

HOURLY FEES ARE DIRECTLY BILLED MONTHLY IN ARREARS. FIXED FEES ARE BILLED DIRECTLY HALF UP-FRONT, AND HALF UPON COMPLETION OF THE AGREED-UPON SERVICES. CLIENTS MAY PAY BY CHECK OR CREDIT CARD. CLIENTS WHO WISH TO TERMINATE THE PLANNING PROCESS PRIOR TO COMPLETION MAY DO SO WITH WRITTEN NOTICE. THE CLIENT MAY OBTAIN A REFUND OF A PRE-PAID FEE IF THE ADVISORY CONTRACT IS TERMINATED BEFORE THE END OF THE BILLING PERIOD BY CONTACTING THE FIRM AT (818) 588-6892 OR VIA EMAIL AT [GREGV@FADEINFINANCIAL.COM](mailto:GREGV@FADEINFINANCIAL.COM). UPON RECEIPT OF WRITTEN NOTIFICATION, ANY EARNED FEE WILL BECOME DUE AND PAYABLE WITHIN SEVEN BUSINESS DAYS UPON RECEIPT OF THE INVOICE. A CLIENT MAY TERMINATE THE ADVISORY AGREEMENT WITHOUT BEING ASSESSED ANY FEES OR EXPENSES WITHIN FIVE (5) DAYS OF ITS SIGNING.



# ITEM 5

## FEES AND COMPENSATION

**ONGOING FINANCIAL PLANNING** - ANNUAL FEES FOR ONGOING SERVICES RANGE FROM \$3,600 TO \$5,000 AND ARE BILLED MONTHLY IN ARREARS. A CLIENT MAY TERMINATE THE AGREEMENT AT ANY TIME VIA EMAIL TO GREGV@FADEINFINANCIAL.COM AND WILL NOT BE ASSESSED ANY MORE FEES. THE CLIENT IS UNDER NO OBLIGATION TO MAINTAIN A FULL YEAR COMMITMENT TO FINANCIAL PLANNING SERVICES.

**EDUCATIONAL SEMINARS/WORKSHOPS** - THE FEE FOR ATTENDING WORKSHOPS RANGES FROM NO CHARGE TO \$400 PER ATTENDEE, DEPENDING ON THE DEMAND, LENGTH, TOPIC, MATERIALS PROVIDED, ETC. FEES WILL BE COLLECTED NO-EARLIER THAN 30-DAYS, AND NO-LATER THAN 24-HOURS, PRIOR TO THE SCHEDULED EDUCATIONAL SEMINAR/WORKSHOP. CHECK OR CREDIT CARD PAYMENT WILL BE ACCEPTED.

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## FEES AND COMPENSATION

### ADDITIONAL FEES AND EXPENSES:

IN ADDITION TO ADVISORY FEES PAID TO THE FIRM AS EXPLAINED ABOVE, CLIENTS MAY PAY CUSTODIAL SERVICE, ACCOUNT MAINTENANCE, TRANSACTION, AND OTHER FEES ASSOCIATED WITH MAINTAINING AN INVESTMENT ACCOUNT. THESE FEES VARY BY BROKER AND/OR CUSTODIAN. CLIENTS SHOULD ASK THE FIRM FOR DETAILS ON TRANSACTION FEES OR OTHER CUSTODIAL FEES SPECIFIC TO THEIR ACCOUNT, AS THESE FEES ARE NOT INCLUDED IN THE ADVISORY FEES PAID TO THE FIRM. THE FIRM DOES NOT SHARE ANY PORTION OF SUCH FEES.

MUTUAL FUND COMPANIES IMPOSE INTERNAL FEES AND EXPENSES ON CLIENTS. THESE FEES ARE IN ADDITION TO THE COSTS ASSOCIATED WITH MAINTAINING AN INVESTMENT/BROKERAGE ACCOUNT. COMPLETE DETAILS OF SUCH INTERNAL EXPENSES ARE SPECIFIED AND DISCLOSED IN EACH MUTUAL FUND COMPANY'S PROSPECTUS. CLIENTS ARE STRONGLY ADVISED TO REVIEW THE PROSPECTUS(ES) PRIOR TO INVESTING IN SUCH SECURITIES.



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## FEES AND COMPENSATION

### ADDITIONAL FEES AND EXPENSES:

FUNDS PURCHASED OR SOLD IN BROKER-DEALER ACCOUNTS MAY GENERATE TRANSACTION FEES THAT WOULD NOT EXIST IF THE PURCHASE OR SALE WERE MADE DIRECTLY WITH THE FUND COMPANY. FUNDS HELD IN BROKER-DEALER ACCOUNTS MAY ALSO CHARGE MANAGEMENT FEES. THESE FUND MANAGEMENT FEES MAY BE MORE OR LESS THAN THE FUND MANAGEMENT FEES CHARGED IF THE CLIENT HELD THE FUND DIRECTLY WITH THE FUND COMPANY.

THE FIRM DOES NOT RECEIVE REVENUE FROM ADVISORY CLIENTS RESULTING FROM COMMISSION OR OTHER COMPENSATION FOR THE SALE OF INVESTMENT PRODUCTS HE RECOMMENDS TO CLIENTS, INCLUDING ASSET-BASED DISTRIBUTION FEES FROM THE SALE OF MUTUAL FUNDS. CLIENTS HAVE THE OPTION TO PURCHASE INVESTMENT PRODUCTS THAT THE FIRM RECOMMENDS THROUGH OTHER BROKERS OR AGENTS THAT ARE NOT AFFILIATED WITH THE FIRM.

CREDIT CARD PROCESSING AND/OR BANK TRANSFERS (ACH) THROUGH A SECURED THIRD-PARTY, SUCH AS ADVICEPAY, WILL HANDLE ALL TRANSACTIONS AND THE FIRM WILL NOT KEEP CREDIT CARD OR BANK TRANSFER INFORMATION ON FILE.



# ITEM 6

## PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

**THE FIRM DOES NOT CHARGE PERFORMANCE-BASED FEES OR PARTICIPATE IN SIDE-BY-SIDE MANAGEMENT. SIDE-BY-SIDE MANAGEMENT REFERS TO THE PRACTICE OF MANAGING ACCOUNTS THAT ARE CHARGED PERFORMANCE-BASED FEES WHILE AT THE SAME TIME MANAGING ACCOUNTS THAT ARE NOT CHARGED PERFORMANCE-BASED FEES.**

**PERFORMANCE-BASED FEES ARE FEES THAT ARE BASED ON A SHARE OF CAPITAL GAINS OR APPRECIATION OF THE ASSETS OF A CLIENT. OUR FEES ARE CALCULATED AS DESCRIBED IN FEES AND COMPENSATION SECTION ABOVE, AND ARE NOT CHARGED ON THE BASIS OF PERFORMANCE OF YOUR ADVISORY ACCOUNT.**

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# TYPES OF CLIENTS

## Item 7

THE FIRM OFFERS INVESTMENT ADVISORY SERVICES TO INDIVIDUALS. THERE IS NO MINIMUM ACCOUNT SIZE TO OPEN AND MAINTAIN AN ADVISORY ACCOUNT.

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# Item 8

## *Methods of Analysis, Investment Strategies, and Risk of Loss*

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The firm's methods of analysis and investment strategies incorporate the client's needs and investment objectives, time horizon, and risk tolerance. The firm is not bound to a specific investment strategy for making its recommendations, but rather considers the risk tolerance levels pre-determined gathered at the account opening, as well as on an on-going basis.

Examples of methodologies that its investment strategies may incorporate include:

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# Item 8

## *Methods of Analysis, Investment Strategies, and Risk of Loss*

**Asset Allocation** - Asset Allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

**Dollar-Cost Averaging** - Dollar-cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals, regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

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# Item 8

*Methods of Analysis, Investment Strategies,  
and Risk of Loss*

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**Technical Analysis** - involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

**Fundamental Analysis** - involves studying the financial statements and determining the securities' value by comparing them to competitors and financial markets.

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# Item 8

*Methods of Analysis, Investment Strategies,  
and Risk of Loss*

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**Long-Term Purchases** - securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

**Short-Term Purchases** - securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

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# Item 8

## *Methods of Analysis, Investment Strategies, and Risk of Loss*

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Our strategies and investments may have unique and significant tax implications. Regardless of your account size or other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we make recommendations in a manner consistent with your risk tolerances, there can be no guarantee that our recommendations will be successful. You should be prepared to bear the risk of loss.

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# Item 8

## *Methods of Analysis, Investment Strategies, and Risk of Loss*

All investments involve the risk of loss, including (among others) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include, but are not limited to, market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks as they all bear risks.

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# ITEM 9

## DISCIPLINARY INFORMATION

THE FIRM HAS NOT HAD ANY REPORTABLE DISCLOSABLE EVENTS IN THE PAST TEN YEARS, INCLUDING ANY CRIMINAL OR CIVIL ACTIONS, ADMINISTRATIVE PROCEEDINGS, OR SELF-REGULATORY ORGANIZATION (SRO) PROCEEDINGS.

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# ITEM 10

## OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

FADE IN FINANCIAL IS NOT A REGISTERED REPRESENTATIVE OF A BROKER-DEALER, NOR DOES HE HAVE A PENDING APPLICATION WITH A BROKER-DEALER.

THE FIRM HAS A FIDUCIARY DUTY TO ALWAYS ACT IN THE BEST INTEREST OF ITS CLIENTS AND NOT FOR THE BENEFIT OF THE FIRM.

THE FIRM IS NOT REGISTERED AS A FUTURES COMMISSION MERCHANT, COMMODITY POOL OPERATOR, OR A COMMODITY TRADING ADVISOR.

NEITHER FADE IN FINANCIAL OR ITS MANAGEMENT PERSONS HAVE ANY RELATIONSHIP OR ARRANGEMENT WITH ANY RELATED PARTIES.

FADE IN FINANCIAL DOES NOT HAVE SIGNATORY AUTHORITY OVER ANY CLIENT'S ACCOUNT.

ANY AND ALL MATERIAL CONFLICTS OF INTEREST HAVE BEEN DISCLOSED IN THIS BROCHURE.

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# ITEM 11

CODE OF ETHICS, PARTICIPATION OR INTEREST IN  
CLIENT TRANSACTIONS, AND PERSONAL TRADING

THE FIRM'S CODE OF ETHICS INCLUDES GUIDELINES FOR PROFESSIONAL STANDARDS OF CONDUCT FOR HIMSELF AND ALL EMPLOYEES. OUR GOAL IS TO PROTECT CLIENT INTERESTS AT ALL TIMES AND TO DEMONSTRATE OUR COMMITMENT TO FIDUCIARY DUTIES OF HONESTY, GOOD FAITH, AND FAIR DEALING. ALL OF THE FIRM'S EMPLOYEES ARE EXPECTED TO STRICTLY ADHERE TO THESE GUIDELINES.

EMPLOYEES OF THE FIRM ARE ALSO REQUIRED TO REPORT ANY VIOLATIONS TO THE CODE OF ETHICS. ADDITIONALLY, THE FIRM MAINTAINS AND ENFORCES WRITTEN POLICIES REASONABLY DESIGNED TO PREVENT THE MISUSE OR DISSEMINATION OF MATERIAL, NON-PUBLIC INFORMATION ABOUT OUR CLIENTS OR CLIENT ACCOUNTS BY EMPLOYEES OF THE FIRM.

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# ITEM 11

CODE OF ETHICS, PARTICIPATION OR INTEREST IN  
CLIENT TRANSACTIONS, AND PERSONAL TRADING

THE FIRM AND ITS EMPLOYEES MAY BUY OR SELL SECURITIES THAT ARE ALSO HELD BY CLIENTS. SINCE THE FIRM DOES NOT EXECUTE TRANSACTIONS IN CLIENT ACCOUNTS, HE CANNOT, NOR CAN ANY EMPLOYEE, BENEFIT FROM TRANSACTIONS PLACED AHEAD OR BEFORE TRANSACTIONS PLACED ON BEHALF OF THE ADVISORY CLIENTS.

THE FIRM OR ITS EMPLOYEES MAY HAVE AN INTEREST OR POSITION IN A CERTAIN SECURITY, WHICH MAY ALSO BE RECOMMENDED TO THE CLIENT. AS THESE SITUATIONS MAY PRESENT A CONFLICT OF INTEREST, THE FIRM HAS ESTABLISHED THE FOLLOWING RESTRICTIONS IN ORDER TO ENSURE ITS FIDUCIARY RESPONSIBILITIES:

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# ITEM 11

## CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS, AND PERSONAL TRADING

- THE FIRM AND ITS EMPLOYEES SHALL NOT BUY OR SELL A SECURITY FOR THEIR PERSONAL PORTFOLIO(S) WHERE THEIR DECISION IS SUBSTANTIALLY DERIVED, IN WHOLE OR PART, BY REASON OF HIS OR HER EMPLOYMENT, UNLESS THE INFORMATION IS ALSO AVAILABLE TO THE INVESTING PUBLIC. THE FIRM NOR ITS EMPLOYEES SHALL PREFER THEIR OWN INTEREST TO THAT OF THE CLIENT.
- THE FIRM MAINTAINS A LIST OF ALL SECURITIES HELD BY THE COMPANY AND ALL EMPLOYEES. THESE HOLDINGS ARE REVIEWED ON A QUARTERLY BASIS BY THE FIRM.
- THE FIRM REQUIRES THAT ALL EMPLOYEES MUST ACT IN ACCORDANCE WITH ALL APPLICABLE FEDERAL AND STATE REGULATIONS GOVERNING REGISTERED INVESTMENT ADVISORS.

THE FIRM'S CODE OF ETHICS IS AVAILABLE TO YOU UPON REQUEST. YOU MAY OBTAIN A COPY OF OUR CODE OF ETHICS BY CONTACTING THE FIRM AT (818) 588-6892.

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# ITEM 12

## BROKERAGE PRACTICES

IN RECOMMENDING BROKER-DEALERS, WE HAVE AN OBLIGATION TO SEEK THE “BEST EXECUTION” OF TRANSACTIONS IN CLIENT ACCOUNTS. THE DETERMINATIVE FACTOR IN THE ANALYSIS OF BEST EXECUTION IS NOT THE LOWEST POSSIBLE COMMISSION COST, BUT WHETHER THE TRANSACTION REPRESENTS THE BEST QUALITATIVE EXECUTION, TAKING INTO CONSIDERATION THE FULL RANGE OF THE BROKER-DEALER’S SERVICES. THE FACTORS WE CONSIDER WHEN EVALUATING A BROKER-DEALER FOR BEST EXECUTION INCLUDE, WITHOUT LIMITATION, THE BROKER-DEALER’S:

- EXECUTION CAPABILITY;
- COMMISSION RATE;
- FINANCIAL RESPONSIBILITY;
- RESPONSIVENESS AND CUSTOMER SERVICE;
- CUSTODIAN CAPABILITIES;
- RESEARCH SERVICES/ANCILLARY BROKERAGE SERVICES PROVIDED; AND
- ANY OTHER FACTORS THAT WE CONSIDER RELEVANT.

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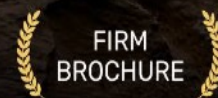
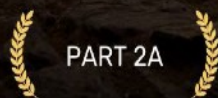
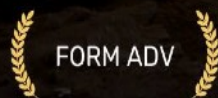
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## BROKERAGE PRACTICES

WITH THIS IN CONSIDERATION, OUR FIRM RECOMMENDS INTERACTIVE BROKERS, AN INDEPENDENT AND UNAFFILIATED SEC REGISTERED BROKER-DEALER FIRM AND MEMBER OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA") AND THE SECURITIES INVESTOR PROTECTION CORPORATION ("SIPC"). ALTHOUGH CLIENTS MAY REQUEST US TO USE A BROKER-DEALER OF THEIR CHOOSING, WE GENERALLY RECOMMEND THAT CLIENTS OPEN BROKERAGE ACCOUNTS WITH INTERACTIVE BROKERS. WE ARE NOT AFFILIATED WITH INTERACTIVE BROKERS. THE CLIENT WILL ULTIMATELY MAKE THE FINAL DECISION OF THE CUSTODIAN TO BE USED TO HOLD THE CLIENT'S INVESTMENTS BY SIGNING THE SELECTED BROKER-DEALER'S ACCOUNT OPENING DOCUMENTATION.



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# ITEM 12

## BROKERAGE PRACTICES

### **RESEARCH AND OTHER SOFT-DOLLAR BENEFITS:**

WE DO NOT HAVE ANY SOFT-DOLLAR ARRANGEMENTS WITH BROKER-DEALERS WHEREBY SOFT-DOLLAR CREDITS, USED TO PURCHASE PRODUCTS AND SERVICES, ARE EARNED DIRECTLY IN PROPORTION TO THE AMOUNT OF COMMISSIONS PAID BY A CLIENT. HOWEVER, AS A RESULT OF BEING ON THEIR INSTITUTIONAL PLATFORM, INTERACTIVE BROKERS MAY PROVIDE US WITH CERTAIN SERVICES THAT MAY BENEFIT US.

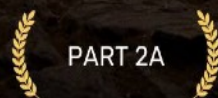
### **BROKERAGE FOR CLIENT REFERRALS:**

WE RECEIVE NO REFERRALS FROM A BROKER-DEALER OR THIRD PARTY IN EXCHANGE FOR USING THAT BROKER-DEALER OR THIRD PARTY.

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# ITEM 12

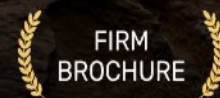
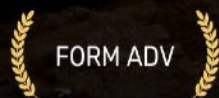
## BROKERAGE PRACTICES

### CLIENTS DIRECTING WHICH BROKER/DEALER/CUSTODIAN TO USE:

WE DO RECOMMEND A SPECIFIC CUSTODIAN FOR CLIENTS TO USE, HOWEVER, CLIENTS MAY CUSTODY THEIR ASSETS AT A CUSTODIAN OF THEIR CHOICE. CLIENTS MAY ALSO DIRECT US TO USE A SPECIFIC BROKER-DEALER TO EXECUTE TRANSACTIONS. BY ALLOWING CLIENTS TO CHOOSE A SPECIFIC CUSTODIAN, WE MAY BE UNABLE TO ACHIEVE THE MOST FAVORABLE EXECUTION OF CLIENT TRANSACTIONS AND THIS MAY COST CLIENTS MONEY OVER USING A LOWER-COST CUSTODIAN.



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# ITEM 12

## BROKERAGE PRACTICES

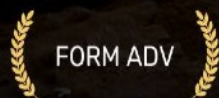
### THE CUSTODIAN AND BROKERS WE USE (INTERACTIVE BROKERS):

SECURITIES TRANSACTIONS ARE GENERALLY EXECUTED THROUGH INTERACTIVE BROKERS, MEMBER FINRA/SIPC/NYSE. INTERACTIVE BROKERS MAINTAINS CUSTODY OF OUR CLIENTS' ASSETS AND EFFECTS SECURITIES TRANSACTIONS FOR OUR INVESTMENT MANAGEMENT CLIENTS' ACCOUNTS. THE COMMISSIONS CHARGED BY INTERACTIVE BROKERS ARE COMPETITIVE WITH SIMILARLY SITUATED RETAIL BROKER-DEALERS OFFERING THE SAME VARIETY OF SECURITIES TO CLIENTS.

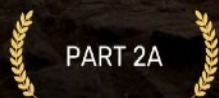
### AGGREGATING (BLOCK) TRADING FOR MULTIPLE CLIENT ACCOUNTS:

SOME REGISTERED INVESTMENT ADVISERS EXECUTE CLIENT ACCOUNTS ON AN AGGREGATED BASIS AS A WAY TO LOWER EXPENSES. WE DO NOT EXECUTE TRADES ON BEHALF OF CLIENTS.

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FORM ADV



PART 2A



FIRM  
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# ITEM 13

## REVIEW OF ACCOUNTS

ALL FINANCIAL PLANNING ACCOUNTS ARE REVIEWED UPON FINANCIAL PLAN CREATION AND PLAN DELIVERY BY THE FIRM'S PRINCIPAL EXECUTIVE OFFICER. THERE IS ONLY ONE LEVEL OF REVIEW AND THAT IS THE TOTAL REVIEW CONDUCTED TO CREATE THE FINANCIAL PLAN.

REVIEWS MAY ALSO BE TRIGGERED BY MATERIAL MARKET, ECONOMIC OR POLITICAL EVENTS, OR BY CHANGES IN CLIENT'S FINANCIAL SITUATIONS (SUCH AS RETIREMENT, TERMINATION OF EMPLOYMENT, PHYSICAL MOVE, OR INHERITANCE).

CLIENTS ARE PROVIDED A ONE-TIME FINANCIAL PLAN CONCERNING THEIR FINANCIAL SITUATION. AFTER THE PRESENTATION OF THE PLAN, THERE ARE NO FURTHER REPORTS. CLIENTS MAY REQUEST ADDITIONAL PLANS OR REPORTS FOR A FEE

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PART 2A



FIRM  
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# Item 14

## *Client Referrals and Other Compensation*

THE FIRM DOES NOT  
COMPENSATE ANY INDIVIDUAL  
OR FIRM FOR CLIENT  
REFERRALS AND DOES NOT  
RECEIVE COMPENSATION FOR  
MAKING REFERRALS FOR OTHER  
PROFESSIONAL SERVICES.



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PART 2A

FIRM  
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# ITEM 15

## *CUSTODY*

The firm does not accept custody of Client funds except in the instance of withdrawing the firm's management fees. For Client accounts in which the firm directly debits their management fee:

1. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the management fee.
2. The Client will provide written authorization to the firm, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account invoices or reports that we may provide to you and notify us of any discrepancies. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

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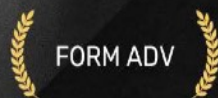


## INVESTMENT DISCRETION

# ITEM 16

FOR THOSE CLIENT ACCOUNTS WHERE WE PROVIDE INVESTMENT MANAGEMENT SERVICES, THE FIRM HAS DISCRETIONARY AUTHORITY AND LIMITED POWER OF ATTORNEY TO DETERMINE THE SECURITIES AND THE AMOUNT OF SECURITIES TO BE BOUGHT OR SOLD FOR A CLIENT'S ACCOUNT WITHOUT HAVING TO OBTAIN PRIOR CLIENT APPROVAL FOR EACH TRANSACTION. INVESTMENT DISCRETION IS EXPLAINED TO CLIENTS IN DETAIL WHEN AN ADVISORY RELATIONSHIP HAS COMMENCED. AT THE START OF THE ADVISORY RELATIONSHIP, THE CLIENT WILL EXECUTE A LIMITED POWER OF ATTORNEY, WHICH WILL GRANT OUR FIRM DISCRETION OVER THE ACCOUNT(S). ADDITIONALLY, THE DISCRETIONARY RELATIONSHIP WILL BE OUTLINED IN THE ADVISORY CONTRACT AND SIGNED BY THE CLIENT. CLIENTS MAY LIMIT OUR DISCRETION BY REQUESTING CERTAIN RESTRICTIONS ON INVESTMENTS. HOWEVER, APPROVAL OF SUCH REQUESTS ARE AT THE FIRM'S SOLE DISCRETION.

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PART 2A



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PART 2A



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# ITEM 17

## VOTING CLIENT SECURITIES

I DO NOT VOTE PROXIES ON BEHALF OF YOUR ADVISORY ACCOUNTS. AT YOUR REQUEST, I MAY OFFER YOU ADVICE REGARDING CORPORATE ACTIONS AND THE EXERCISE OF YOUR PROXY VOTING RIGHTS. IF YOU OWN SHARES OF COMMON STOCK OR MUTUAL FUNDS, YOU ARE RESPONSIBLE FOR EXERCISING YOUR RIGHT TO VOTE AS A SHAREHOLDER. IN MOST CASES, YOU WILL RECEIVE PROXY MATERIALS DIRECTLY FROM THE ACCOUNT CUSTODIAN.

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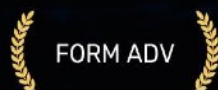
# ITEM 18 Financial Information

The firm is not required to provide financial information to its clients because it does not require or solicit the prepayment of more than \$500 six or more months in advance. The firm does not have any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

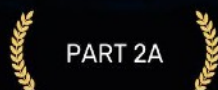
Neither the firm nor its employees have been the subject of a bankruptcy petition within the past ten years.



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FORM ADV



PART 2A



FIRM  
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**Pg.  
37**



# Item 19

## Requirements for State-Registered Advisers

### PRINCIPAL EXECUTIVE OFFICERS AND MANAGEMENT PERSONS EDUCATION AND BUSINESS BACKGROUND:

GREGORY VOJTANEK

PRINCIPAL OWNER AND CCO

### BUSINESS BACKGROUND:

- FADE IN FINANCIAL - OWNER/PRESIDENT, JANUARY 2021 - PRESENT
- INCLINE WEALTH ADVISORS - PARAPLANNER, SEPTEMBER 2021 - SEPTEMBER 2022
- CHRISTOPHER V HARO, CPA - EXECUTIVE ASSISTANT/ BUSINESS DEVELOPMENT, AUGUST 2020 - JUNE 2023
- CABRINI VILLAS HOA - ADMINISTRATION, JUNE 2019 - AUGUST 2020
- PRIVATE BUSINESS MANAGER, OCTOBER 2013 - DECEMBER 2015

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# Item 19

## Requirements for State-Registered Advisers

### EDUCATIONAL BACKGROUND:

- LEWIS UNIVERSITY, ROMEOVILLE, IL - BACHELOR OF ARTS, THEATRE, GRADUATED: 1998
- TEXAS A&M, COLLEGE STATION, TX - CFP® REQUIRED COURSEWORK COMPLETED: 2022

### PROFESSIONAL DESIGNATION:

- CFP® (CERTIFIED FINANCIAL PLANNER) - EXPLAINED IN PART 2B

GREGORY VOJTANEK HAS NOT HAD ANY COMPLAINTS OR ANY EVENTS REQUIRED TO BE DISCLOSED IN THIS SECTION.

MR. VOJTANEK NOR ANY OF HIS EMPLOYEES HAS ANY RELATIONSHIPS OR ARRANGEMENTS WITH ANY ISSUERS OF SECURITIES, AND NO ONE EMPLOYED BY MR. VOJTANEK RECEIVES OR CHARGES PERFORMANCE-BASED FEES.

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# Item 19

## Requirements for State-Registered Advisers

THE FIRM HAS DEVELOPED A BUSINESS CONTINUITY PLAN ON HOW HE WILL RESPOND TO EVENTS THAT SIGNIFICANTLY DISRUPT ITS BUSINESS. SINCE THE TIMING AND IMPACT OF DISASTERS AND DISRUPTIONS IS UNPREDICTABLE, WE WILL HAVE TO BE FLEXIBLE IN RESPONDING TO ACTUAL EVENTS AS THEY OCCUR. WITH THAT IN MIND, HE IS PROVIDING YOU WITH THIS INFORMATION ON THE BUSINESS CONTINUITY PLAN.

**CONTACTING US** - IF AFTER A SIGNIFICANT BUSINESS DISRUPTION YOU CANNOT CONTACT US AS YOU USUALLY DO AT (818) 588-6892, YOU SHOULD EMAIL [GREGV@FADEINFINANCIAL.COM](mailto:GREGV@FADEINFINANCIAL.COM). IF YOU CANNOT ACCESS US THROUGH EITHER OF THOSE MEANS, YOU SHOULD CONTACT YOUR CUSTODIAL FIRM, WHOSE CONTACT INFORMATION IS LOCATED ON YOUR ACCOUNT STATEMENT. THE CUSTODIAL FIRM'S WEBSITE SHOULD ALSO HAVE BUSINESS CONTINUITY INFORMATION ON HOW IT MAY PROVIDE PROMPT ACCESS TO FUNDS AND SECURITIES, ENTER ORDERS AND PROCESS OTHER TRADE-RELATED, CASH AND SECURITY TRANSFER TRANSACTIONS.

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# Item 19

## Requirements for State-Registered Advisers

**OUR BUSINESS CONTINUITY PLAN - WE PLAN TO QUICKLY RECOVER AND RESUME BUSINESS OPERATIONS AFTER A SIGNIFICANT BUSINESS DISRUPTION AND RESPOND BY SAFEGUARDING OUR EMPLOYEES AND PROPERTY, MAKING A FINANCIAL AND OPERATIONAL ASSESSMENT, PROTECTING THE FIRM'S BOOKS AND RECORDS, AND ALLOWING OUR CUSTOMERS TO TRANSACT BUSINESS. IN SHORT, OUR BUSINESS CONTINUITY PLAN IS DESIGNED TO PERMIT THE FIRM TO RESUME OPERATIONS AS QUICKLY AS POSSIBLE, GIVEN THE SCOPE AND SEVERITY OF THE SIGNIFICANT BUSINESS DISRUPTION.**

**THE FIRM'S BUSINESS CONTINUITY PLAN ADDRESSES: DATA BACKUP AND RECOVERY; ALL MISSION CRITICAL SYSTEMS; FINANCIAL AND OPERATIONAL ASSESSMENTS; ALTERNATIVE COMMUNICATIONS WITH CUSTOMERS, EMPLOYEES, AND REGULATORS; ALTERNATE PHYSICAL LOCATION OF EMPLOYEES; CRITICAL SUPPLIER, CONTRACTOR, BANK AND COUNTER-PARTY IMPACT; REGULATORY REPORTING; AND ASSURING OUR CUSTOMERS PROMPT ACCESS TO THEIR FUNDS AND SECURITIES IF WE ARE UNABLE TO CONTINUE THE BUSINESS.**

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# Item 19

## Requirements for State-Registered Advisers

OUR CUSTODIAL FIRMS BACK UP OUR IMPORTANT RECORDS IN A GEOGRAPHICALLY SEPARATE AREA. WHILE EVERY EMERGENCY SITUATION POSES UNIQUE PROBLEMS BASED ON EXTERNAL FACTORS, SUCH AS TIME OF DAY AND THE SEVERITY OF THE DISRUPTION, THE FIRM HAS BEEN ADVISED BY OUR CUSTODIAL FIRMS THAT THEIR OBJECTIVES ARE TO RESTORE THEIR OWN OPERATIONS AND BE ABLE TO COMPLETE EXISTING TRANSACTIONS AND ACCEPT NEW TRANSACTIONS AND PAYMENTS WITHIN 24 HOURS. YOUR ORDERS AND REQUESTS FOR FUNDS AND SECURITIES COULD BE DELAYED DURING THIS PERIOD.

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# Item 19

## Requirements for State-Registered Advisers

**VARYING DISRUPTIONS - SIGNIFICANT BUSINESS DISRUPTIONS CAN VARY IN THEIR SCOPE, SUCH AS ONLY THE FIRM, A SINGLE BUILDING HOUSING THE FIRM, THE DISTRICT WHERE THE FIRM IS LOCATED, THE CITY WHERE WE ARE LOCATED, OR THE WHOLE REGION. WITHIN EACH OF THESE AREAS, THE SEVERITY OF THE DISRUPTION CAN ALSO VARY FROM MINIMAL TO SEVERE. IN A DISRUPTION TO ONLY THE FIRM OR A BUILDING HOUSING THE FIRM, WE WILL TRANSFER OUR OPERATIONS TO A LOCAL SITE WHEN NEEDED AND EXPECT TO RECOVER AND RESUME BUSINESS WITHIN 24 HOURS. IN A DISRUPTION AFFECTING OUR BUSINESS DISTRICT, CITY, OR REGION, WE WILL TRANSFER OUR OPERATIONS TO A SITE OUTSIDE OF THE AFFECTED AREA, AND RECOVER AND RESUME BUSINESS WITHIN 48 HOURS. IN EITHER SITUATION, WE PLAN TO CONTINUE IN BUSINESS, TRANSFER OPERATIONS TO OUR CUSTODIAL FIRM IF NECESSARY, AND NOTIFY YOU THROUGH OUR CUSTOMER EMERGENCY NUMBER, (818) 588-6892. IF THE SIGNIFICANT BUSINESS DISRUPTION IS SO SEVERE THAT IT PREVENTS HIM FROM REMAINING IN BUSINESS, HE WILL ASSURE OUR CUSTOMER'S PROMPT ACCESS TO THEIR FUNDS AND SECURITIES. IF YOU HAVE QUESTIONS ABOUT OUR BUSINESS CONTINUITY PLANNING, YOU CAN CONTACT US AT (818) 588-6892**

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# FORM ADV

# PART 2B

[BROCHURE SUPPLEMENT]



**ITEM 1**  
**Cover Page**



**This brochure supplement provides information about Fade In Financial that supplements the Fade In Financial brochure. You should have received a copy of that brochure. Please contact Greg Vojtanek if you did not receive Fade In Financial's brochure or if you have any questions about the contents of this supplement. Additional information about Fade In Financial is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Fade In Financial is 311994.**

**Supervised Person:**  
**GREGORY VOJTANEK**  
**1801 WEST VICTORY BLVD. #103**  
**BURBANK, CA 91506**  
**818-588-6892**





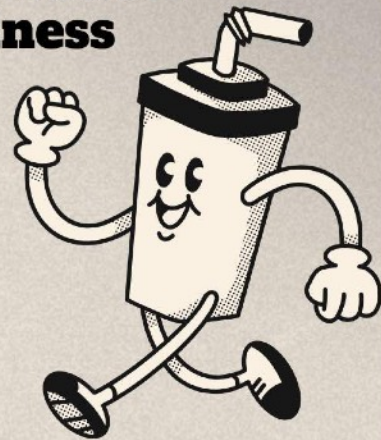
# FORM ADV

# PART 2B

[BROCHURE SUPPLEMENT]

## ITEM 2

### Supervised Person's Education Background and Business Experience:



**Gregory Vojtanek, D.O.B. 07/03/1976**

#### **Business Experience:**

- **Fade In Financial - Owner/President - January 2021 - Present**
- **Incline Wealth Advisors - Paraplanner - September 2021 - September 2022**
- **Christopher V Haro, CPA - Executive Assistant/Business Development, August 2020 - June 2023**
- **Cabrini Villas HOA - Administration, June 2019 - August 2020**
- **Private Business Manager, October 2013 - December 2015**

#### **Educational Background:**

- **Lewis University, Romeoville, IL - Bachelor of Arts, Theatre, Graduated: 1998**
- **Texas A&M, College Station, TX - CFP® required coursework completed: 2022**





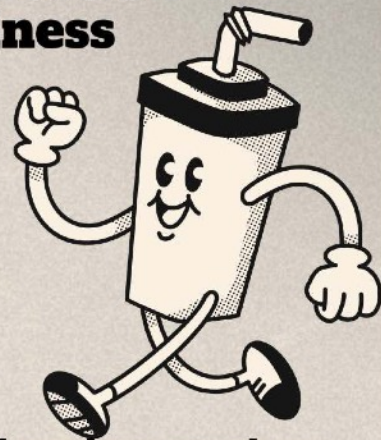
# FORM ADV

# PART 2B

[ BROCHURE SUPPLEMENT ]

## ITEM 2

### Supervised Person's Education Background and Business Experience:



**Professional Designation:**  
**CFP® (Certified Financial Planner):**

**Greg Vojtanek is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Greg Vojtanek may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Greg Vojtanek may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).**

**CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:**





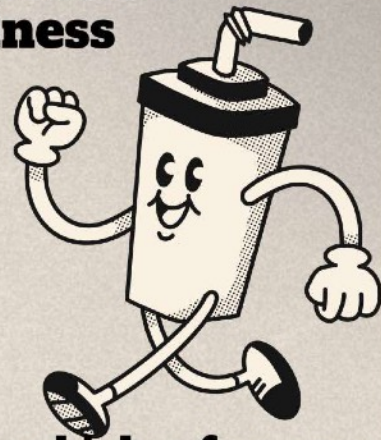
# FORM ADV

# PART 2B

[BROCHURE SUPPLEMENT]

## ITEM 2

### Supervised Person's Education Background and Business Experience:



- **Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.**
- **Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.**





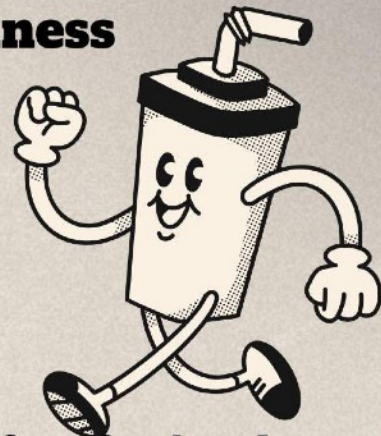
# FORM ADV

# PART 2B

[BROCHURE SUPPLEMENT]

## ITEM 2

### Supervised Person's Education Background and Business Experience:



- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

**Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:**





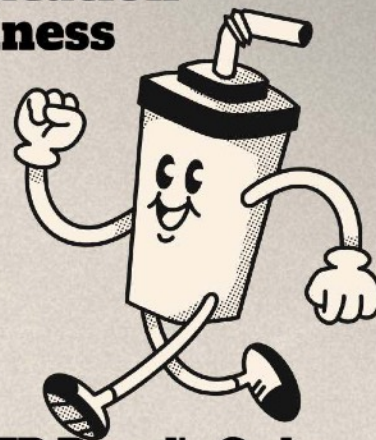
# FORM ADV

# PART 2B

[BROCHURE SUPPLEMENT]

## ITEM 2

### Supervised Person's Education Background and Business Experience:



- **Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.**
- **Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.**





# FORM ADV

# PART 2B

[BROCHURE SUPPLEMENT]



## ITEM 3

### Disciplinary Information

Gregory Vojtanek has not had any complaints nor any legal or disciplinary events against him.



## ITEM 4

### Other Business Activities

Gregory Vojtanek does not have other business activities.

## ITEM 5

### Additional Compensation

Gregory Vojtanek does not have any relationships or arrangements with any issuers of securities, nor does he receive or charge performance based fees. He does not receive any economic benefits from non-clients.

## ITEM 6

### Supervision

Since Gregory Vojtanek is the only employee of Fade In Financial he is solely responsible for all supervision of his activities and monitoring the advice he provides to clients.

## ITEM 7

### Requirements for State-Registered Advisers

Gregory Vojtanek has never been involved in any arbitration claim. He has never been involved in any civil, self-regulatory organization, or administrative proceeding, nor has he ever been the subject of a bankruptcy petition.