Item 1: Cover Page for Part 2B of Form ADV: Brochure Supplement January 2025

SPENSER MESSMORE, CFP®

Financial Advisors Network, Inc. d.b.a. Financial Advisors Network

1432 Edinger Avenue, Suite 200 Tustin, CA 92780 (866) 526-7726

Firm Contact: Brian Douglass, Chief Compliance Officer

Firm Website Address: www.financialadvisorsnetwork.net

This brochure supplement provides information about Spenser Messmore that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Douglass, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Spenser Messmore is available on the SEC's website at www.adviserinfo.sec.gov by searching for CRD# 6494241.

Item 2: Educational Background & Business Experience

Spenser Messmore

Date of Birth: 04/26/1990

Educational Background:

• 2012 – Bachelor of Science, Kinesiology, with a Minor in Economics; California State University, Bakersfield

Business Background:

- 09/2016 Present; Financial Advisors Network, Inc.; Financial Advisor and Investment Advisor Representative (IAR)
- 05/2016 09/2016 Financial Advisors Network, Inc.; Paraplanner and Investment Advisor Representative (IAR)
- 07/2015 05/2016 Financial Advisors Network, Inc.; Administrative Assistant

Exams, Licenses & Other Professional Designations:

- CERTIFIED FINANCIAL PLANNER™, CFP® Professional 09/2017
- Series 65 05/2016

CFP® Professional - CERTIFIED FINANCIAL PLANNER™:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered 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 high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP Board's *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Mr. Messmore.

Item 4: Other Business Activities

We have nothing to disclose in this regard.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

Item 6: Supervision

Brian Douglass, Chief Compliance Officer, supervises and monitors Mr. Messmore's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Douglass if you have any questions about Mr. Messmore's brochure supplement at (866) 526-7726.