

Item 1 – Cover Page



Financial Management Network, Inc.

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Brochure Supplement – Tracy Olson , EA
CRD# 2270789

September 6, 2023

This Brochure supplement provides information about Tracy Olson and supplements the FMN ("FMN") Brochure. You should have received a copy of that Brochure. Please contact Jeffrey Merwin if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about Tracy Olson CRD# 2270789 is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Tracy Reinhold Olson

Year of Birth: 1969

Education

California State University, Chico, CA
(did not complete a formal degree program)

Designations

Enrolled Agent with the IRS (EA)

An Enrolled Agent (EA) is the only federally licensed tax practitioner who specializes in taxation and also have unlimited rights to represent taxpayers before the Internal Revenue Service.

To attain the right to use the EA license, an individual must satisfactorily fulfill the following requirements:
Examination -Pass a three-part comprehensive IRS test covering individual and business tax returns or through experience as a former IRS employee.

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

Continuing Education –Complete 72 hours of continuing education hours every three years. Additionally, must obtain a minimum of 16 hours of continuing education (including 2 hours of ethics or professional conduct) each enrollment year.

Business History

09/2007 - Present Investment Advisor Representative at Financial Management Network, Inc.

11/2006 - Present Registered Representative at FMN Capital Corporation

Item 3 - Disciplinary Information

Neither FMN nor Tracy Olson has any disciplinary history to disclose.

Item 4 - Other Business Activities

Some of our advisors are registered representatives of FMN Capital Corporation. They may recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Tracy Olson spends approximately 100 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us.

Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transactions to make certain they are suitable for the client.

Tracy Olson may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to clients. The sale of these products accounts for approximately 10% of her time. When such recommendations or sales are made, a conflict of interest exists as the insurance licensed IARs earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all IARs disclose this conflict of interest when such recommendations are made. Also, we require IARs to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Tracy Olson provides tax preparation services. Clients are under no obligation to utilize Tracy's tax services, but if clients elect to do so, any fees charged for tax preparation services will be billed separately and are in addition to the advisory fees assessed by Financial Management Network.

Item 5 - Additional Compensation

Tracy Olson may receive additional compensation from sales of securities products. She may also receive additional compensation from sales of insurance products. She may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that he recommends.

While Tracy Olson endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving additional compensation creates a conflict of interest and may affect Tracy Olson's judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended securities from other registered representatives not affiliated with us.

Item 6 - Supervision

Tracy Olson is supervised by the CCO, Jeffrey Merwin. Please contact him at 949-455-0300 with questions regarding supervision.