

Item 1 – Cover Page



# Financial Management Network, Inc.

**26041 Acero**

**Mission Viejo, CA 92691**

**(949) 455-0300**

**[www.fmnc.com](http://www.fmnc.com)**

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Brochure Supplement – John Merwin  
CRD# 6249352

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**December 1, 2023**

This Brochure supplement provides information about John Merwin 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 John Merwin CRD# 6249352 is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

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Full Legal Name: John J. Merwin

Year of Birth: 1985

### Education

Point Loma Nazarene University- no degree earned

McCook Paramedic School Nebraska

2013

Santa Ana College Fire Academy

2007

### Business History

11/2023 - Present	Investment Advisor Representative at Financial Management Network, Inc.
12/2022 - Present	Registered Representative at FMN Capital Corporation
07/2017 - Present	Insurance Sales at Financial Management Network, Inc.
06/2016 - 06/2017	Paramedic at Ambuserv
04/2015 - 06/2016	Paramedic at Desert Ambulance
01/2013 - 02/2015	Student at McCook Paramedic School

## Item 3 - Disciplinary Information

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Neither FMN nor John Merwin has any disciplinary history to disclose.

## Item 4 - Other Business Activities

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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. John Merwin 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.

John Merwin 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 his 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.

## **Item 5 - Additional Compensation**

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John Merwin may receive additional compensation from sales of securities products. He may also receive additional compensation from sales of insurance products. He 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 John Merwin 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 John Merwin'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**

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