

Registered As: No Fate BWWM, LLC | CRD No. 317406

John O. Hetzel

Form ADV Part 2B – Firm Disclosure Brochure

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June 15, 2022

This brochure supplement provides information about your Investment Advisor Representative that supplements the firm disclosure brochure. You should have received a copy of the firm brochure that describes the investment advisory services offered through No Fate BWWM a registered investment advisor. Please contact No Fate BWWM at the telephone number above if you did not receive their brochure or if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at www.adviserinfo.sec.gov.



Item 2 - Educational Background and Business Experience

This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: **John O. Hetzel**

Year of birth: **1976**

Education

The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

Southern Methodist University – Cox School of Business, MBA in Finance (2004)

University of Houston, MS (2019)

Texas A&M University, BS in Engineering – Industrial Distribution (1999)

Professional Designations

The following provides information on professional designation(s) that your Financial Advisor earned.

Certified Financial Planner™ - CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “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:

- (1) high standard of professional education;
- (2) stringent code of conduct and standards of practice; and,
- (3) 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:

Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

Continuing Education – 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 planning field; and,

Ethics – 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. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Analyst - CFA

Designation: Chartered Financial Analyst (CFA). Issuing Organization: CFA Institute.

Prerequisites/Experience Required: Candidate must meet one of the following requirements:

Undergraduate degree and 4 years of professional experience involving investment decision-making,



or 4 years qualified work experience (full time, but not necessarily investment related). Educational Requirements: Self-study program (250 hours of study for each of the 3 levels). Continuing Education: None.

Accredited Estate Planner® - AEP®

Issuing Organization: National Association of Estate Planners & Councils. Prerequisites/Experience Required: Must be an attorney (JD), accountant (CPA), insurance professional and financial planner (CLU/ChFC, CFP) or trust officer (CTFA). Must be in good standing with their professional organization and not be subject to disciplinary investigation. Must have a minimum of 5 years experience in estate planning in one or more of the prerequisite professions. Educational Requirements: 2 graduate level courses administered by The American College or from another accredited graduate program as part of a master's or doctoral degree unless applicant has 15 or more years experience as an estate planner. Continuing Education: 30 hours every 24 months, including 15 hours in estate planning. Re-certification required annually.

Chartered Financial Consultant® - ChFC®

Issuing Organization: The American College. Prerequisites/Experience: Required: 3 years of full-time business experience within the five years preceding the awarding of the designation. Educational Requirements: 7 core and 2 elective courses. Continuing Education: 30 CE credits every 2 years.

Chartered Life Underwriter® - CLU®

Issuing Organization: The American College. Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation. Educational Requirements: 5 core and 3 elective courses. Continuing Education: 30 hours every 2 years.

Certified Fund Specialist - CFS

Issuing Organization: Institute of Business & Finance. Prerequisites/Experience Required: Candidate must meet one of the following requirements: A bachelor's degree, or 1 year of financial services work experience. Educational Requirements: Candidate must complete Self Study Program (6 modules). Continuing Education: 30 hours every two years.

Accredited Investment Fiduciary Analyst - AIFA

Issuing Organization: Center for Fiduciary Studies. Prerequisites/Experience Required: AIF program graduate and meet requirements from the AIFA matrix. Educational Requirements: Classroom program (three-day). Continuing Education: 10 hours per year.

Certified Foundation Fiduciary - CFF

Issuing organization: National Association of Certified Financial Fiduciaries. Prerequisites/Education: Candidate must meet one of the following requirements: 10 years of relevant work experience; or 5 years of experience with a relevant bachelor's or graduate degree and complete the candidate applicant profile, disclosure questionnaire and pass a criminal background check. Education Requirements: In-person training class. Examination type: Final designation exam (multiple choice, online, proctored). Continuing Education Requirements: 10 hours annually.

Certified Investment Management Analyst® - CIMA

Issuing Organization: Investment Management Consultants Association. Prerequisites/Experience Required: Candidate must meet all of the following requirements. Three years of verifiable financial services experience and must answer no to all disclosure questions on Form U-4 that cover criminal and regulatory violations, civil judicial actions, customer complaints, etc, or else satisfactorily justify a yes answer. Educational Requirements: Candidate must complete the following: Self-study education (approximately 5 months) and one-week classroom education program provided by an AACSB accredited university business school. Continuing Education: 40 hours every 2 years.

Chartered Alternative Investment Analyst® - CAIA®

Issuing Organization: Chartered Alternative Investment Analyst Association (CAIA). Prerequisites/Experience Required: Candidate must meet one of the following requirements: Bachelor's or equivalent degree and more than one year of business experience in the financial industry, or four years of experience in the financial industry. Educational Requirements: Self-Study certification program requires the successful completion of both the Level I and Level II examinations. Continuing Education: None.

Financial Risk Manager® - FRM®

Issuing Organization: Global Association of Risk Professional (GARP). Prerequisites/Experience Required: None. Examination Type: Multiple choice paper exam given in two parts. Continuing Education Requirements: Voluntary – recommend 40 hours every two years.

Business Experience

The following information details your Financial Advisor's business experience for at least the past 5 years.

No Fate BWWM, LLC; Investment Advisor Representative
10/2021 – PRESENT

SK Advisory Network, LLC; Investment Advisor Representative
10/2000 – PRESENT

Beaird Harris Wealth Management; Investment Advisor Representative
06/2012 – 10/2021

Item 3 - Disciplinary Information

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at www.adviserinfo.sec.gov.

Item 4 - Other Business Activities

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that create a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Insurance Agent

Mr. Hetzel is licensed to sell insurance products for commission compensation. The receipt of commissions creates an incentive to recommend an insurance product based on the compensation received, rather than on the client's needs. However, Mr. Hetzel may only recommend securities and insurance products that he believes are in a client's best interests. Please ask any questions regarding the compensation received. Clients are under no obligation to purchase investment products or insurance through Mr. Hetzel.

Dually Registered Investment Advisor Representative

Mr. Hetzel dually registered with SK Advisory Network, LLC, an SEC registered investment advisor to offer asset management services and financial planning services. Asset management services are offered for a fee based on the assets under management. No Fate BWWM and SK Advisory Network are affiliated separate legal entities and under common control and management of Mr. Hetzel. Prior to

receiving investment advice through SK Advisory Network, clients are required to enter a separate agreement and must be provided with the appropriate disclosure brochures.

Item 5 - Additional Compensation

This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Mr. Hetzel can receive economic benefits based on production such as awards, incentive travel expenses, attendance at conferences, dinners or other entertainment events as well as promotional gifts

Item 6 – Supervision

This section explains how Hetzel Wealth Management, Inc. supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

No Fate BWWM maintains a supervisory structure and system reasonably designed to prevent violations of applicable state rules and regulations. Mr. Hetzel serves as the Chief Compliance Officer and is responsible for administering the policies and procedures and a system of technology-based controls to monitor account activity for irregularities or patterns that require review and potential action that may lead to disciplinary action or reimbursements. Mr. Hetzel does not have a supervisor.