



Form ADV PART 2B - Brochure Supplement

Vince Darling, CFP®

**Focus Financial
7735 162nd Avenue NE
Forest Lake, MN 55025
651-464-2531**

**Corporate Office
Focus Financial
1300 Godward Street, Suite 5500
Minneapolis, MN 55413
651-631-8166**

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This brochure supplement provides information about Vince Darling that supplements the Focus Financial Network, Inc. brochure. You should have received a copy of that brochure. Contact us at 651-631-8166 if you did not receive Focus Financial Network, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Vince Darling (CRD #6873072) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Vince Darling, CFP®

Year of Birth: 1997

Education:

Name of School	Years Attended	Year Graduated	Degree
Anoka Ramsey Community College	2015-2016		No Degree Acquired
University of Minnesota - Duluth	2016-2019	2019	Bachelor of Business Administration Majors: Finance & Financial Planning

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Focus Financial Network, Inc.	Advisory and Financial Planning	Investment Adviser Representative	03/2023 - Present
Focus Financial Network, Inc.	Advisory and Financial Planning	Sales Assistant	02/2018 – 03/2023
Royal Alliance Associates, Inc.	Broker Dealer	Registered Representative	07/2018 – Present
Darling's Sales and Service Company	Commercial Laundry Equipment Sales & Service	Service Call Assistant	05/2012 - Present

Certifications: CFP

CERTIFIED FINANCIAL PLANNER™ Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I 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.

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:

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 requirement 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.

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:

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.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Vince Darling has no required disclosures under this item.

Item 4 Other Business Activities

Vince Darling is a registered representative with Royal Alliance Associates, Inc. ("Royal Alliance"). Royal Alliance is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Darling may recommend securities or insurance products offered by Royal Alliance as part of your investment portfolio. If you purchase these products through Mr. Darling, he will receive the customary commissions in his separate capacity as a registered representative of Royal Alliance. Royal Alliance and FFN are not affiliated.

Additionally, Mr. Darling could be eligible to receive incentive awards such as Royal Alliance may offer. He will also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation will give Mr. Darling an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

As stated above, persons providing investment advice to advisory clients on behalf of our firm are registered representatives with Royal Alliance. In their capacity as registered representatives, these persons receive compensation in connection with the purchase and sale of securities or other investment products, including asset-based sales charges, service fees or 12b-1 fees for the sale or

holding mutual funds. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice to advisory clients on behalf of our firm who are registered representatives have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Persons providing investment advice to advisory clients on behalf of our firm can select or recommend, and in many instances will select or recommend, mutual fund investments in share classes that pay 12b-1 fees when clients are eligible to purchase share classes of the same funds that do not pay such fees and are less expensive. This presents a conflict of interest. You are under no obligation, contractually or otherwise, to purchase securities products through a person affiliated with our firm.

Item 5 Additional Compensation

Refer to the Other Business Activities section above for disclosures on Mr. Darling's receipt of additional compensation as a result of his other business activities.

Also, refer to the Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations section(s) of Focus Financial Network, Inc.'s firm brochure for additional disclosures on this topic.

Item 6 Supervision

Supervision and oversight of the activities conducted through FFN is directed by John Bina, President and Chief Compliance Officer (CCO) of FFN. He can be contacted at (651) 631-8166. Mr. Bina or his delegated supervisors review transactions conducted in clients' accounts. Additionally, all account information required to establish an account for a client must flow through Mr. Bina or his delegated supervisors. John Bina and FFN have procedures in place to be aware of any outside business activities engaged in by your financial advisor and oversee communications with the public.

Because Mr. Darling is a dually registered agent of Royal Alliance and FFN, Royal Alliance has certain supervisory and administrative duties pursuant of the requirements of Conduct Rule 3040. In that regard, Royal Alliance will require and furnish certain account opening documentation to be completed by the client and Mr. Darling. Once all such materials and forms have been completed by clients in consultation with Mr. Darling, he is required to submit these materials and forms to Royal Alliance for its review and approval, in its capacity as Mr. Darling's Broker/Dealer.