

**Nino Gabriel Pavan**

**Financial Designs Corporation**

**540 W. Baseline Rd., #10  
Claremont, CA 91711**

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

**October 4, 2021**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Nino G. Pavan that supplements the Financial Designs Corporation brochure. You should have received a copy of that brochure. Please contact us at (800) 823-0398 if you did not receive Financial Designs Corporation's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nino G. Pavan, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

### **Nino Gabriel Pavan, CFP®**

*Year of Birth:* 1969

*Formal Education after High School:*

- College of Financial Planning, CFP®, 2009
- University of Southern California, J.D., May 1994
- DeVry Institute of Technology, B.S., Telecommunication Management, June 1990

*Business Background for the Previous Five Years:*

- Financial Designs Corporation, President and Investment Advisor Representative, May 1995 to Present.
- Nino G. Pavan, Attorney at Law, May 1994 to Present.

*Certifications:*

- Certified Financial Planner™ /CFP®, 2009

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. Currently, more than 63,000 individuals have obtained CFP® certification in the United States.

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.

### **Item 3 Disciplinary Information**

Mr. Pavan does not have, nor has he ever had, any disciplinary disclosure.

### **Item 4 Other Business Activities**

Mr. Pavan, President of FDC, is also an attorney at law specializing in estate planning. Financial Designs Corporation's advisory services are separate and distinct from the compensation paid to Mr. Pavan for his legal services.

Mr. Pavan is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Pavan for insurance related activities. This presents a conflict of interest because Mr. Pavan may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

### **Item 5 Additional Compensation**

Please refer to the *Other Business Activities* section above for disclosures on Mr. Pavan's receipt of additional compensation as a result of his activities as an attorney at law and as a licensed insurance agent.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Financial Designs Corporation's firm brochure for additional disclosures on this topic.

### **Item 6 Supervision**

Greg Morton, Secretary and Chief Compliance Officer is responsible for supervising the advisory activities of Nino Gabriel Pavan. Mr. Morton can be reached at (909) 626-1642.

Our firm has developed Written Supervisory Policies and Procedures which we follow that address his supervisory responsibilities including periodically reviewing investment recommendations, trades and communications with clients.

### **Item 7 Requirements for State-Registered Advisors**

Financial Designs Corporation is an SEC-Registered Adviser; hence this requirement is not applicable.

**Vaughn Gregory Heydel**

**Financial Designs Corporation**

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February 14, 2017

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## Item 2 Educational Background and Business Experience

### Vaughn Gregory Heydel, CFP

*Year of Birth:* 1982

*Formal Education after High School:*

- College of Financial Planning™, CFP®, 2010
- Pepperdine University, B.S. Business Administration, May 2004

*Business Background for the Previous Five Years:*

- Financial Designs Corporation, Vice President and Investment Advisor Representative, August 2007 to Present.

*Certifications:*

- Certified Financial Planner™ / CFP®, 2010

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- 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.

### **Item 3 Disciplinary Information**

Mr. Heydel does not have, nor has he ever had, any disciplinary disclosure.

### **Item 4 Other Business Activities**

Mr. Heydel is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Heydel for insurance related activities. This presents a conflict of interest because Mr. Heydel may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

### **Item 5 Additional Compensation**

Please refer to the *Other Business Activities* section above for disclosures on Mr. Heydel's receipt of additional compensation as a result of his activities as a licensed insurance agent.

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