

March 7, 2023

FORM ADV PART 2A ("FIRM BROCHURE")
FOR FRUITION ADVISORS, LLC

Item 1: Cover Page

Fruition Advisors, LLC

1159 Keith Avenue

Berkeley, California, 94708

(510) 507-2220

alison@fruitionadvisors.com

www.fruitionadvisors.com

This brochure provides information about the qualifications and business practices of Fruition Advisors LLC. If you have any questions about the contents of this brochure, please contact us at (510) 507-2220 or by email at alison@fruitionadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Fruition Advisors LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Fruition Advisors LLC's CRD number is 167022.

Registration does not imply a certain level of skill or training.

Item 2: Material Changes

The purpose of this page is to inform you of any material changes since the last annual update to this brochure. If you are receiving this brochure for the first time, this section may not be relevant to you.

Fruition Advisors LLC reviews and updates our brochure at least annually to make sure that it remains current. There are no material changes to the brochure since the last annual update to this brochure.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

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Item 4: Advisory Business

Fruition Advisors, LLC is a Limited Liability Company organized in the state of California. The firm was formed in February of 2013, and the principal owner is Alison Crakow Davies.

Fruition Advisors, LLC (hereinafter "FA") offers the following services to advisory clients:

Financial Planning Services and Selection of Other Advisors

FA offers comprehensive analysis of clients' financial situations and personalized planning to meet life goals. Financial planning services may include, but are not limited to: cash flow and liability management, tax concerns, risk and insurance management, investments, education, retirement and estate planning. As part of these services, FA will direct clients to third-party advisors and will monitor such advisors on the client's behalf. FA will have discretionary authority to retain and discharge third-party advisors in connection with its selection and monitoring services. FA's selection and monitoring entails initial and ongoing review of third-party advisors, which includes, *inter alia*, confirming registration of the third-party advisor in the appropriate jurisdictions for FA's client, assessment of the third-party advisor's investment strategies, and proper allocations pursuant to the client's goals and objectives. Ultimately, specific client investment strategies and their implementation are dependent upon the client's interactions with both FA and the applicable third-party advisors. The client's current situation (income, tax levels, and risk tolerance levels) is used in constructing a client specific plan to aid in retaining, monitoring, and (when necessary) discharging third-party advisors pursuant to the client's restrictions, needs, and targets.

FA will be compensated via a fee share from the advisors to which it directs those clients. The fees shared will not exceed any limit imposed by any regulatory agency. Before selecting other advisors for clients, FA will always ensure those other advisors are properly licensed or registered as investment advisor.

In offering financial planning, a conflict exists between the interests of the investment adviser and the interests of the client. The client is under no obligation to act upon the investment adviser's recommendation, and, if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser. This statement is required by California Code of Regulations, 10 CCR Section 260.235.2.

Services Limited to Specific Types of Investments

FA limits its services to selection and monitoring of third-party advisors as detailed above.

FA offers the same selection and monitoring of third-party advisors to all of its clients. As discussed above, the investment approach will depend on the client's current situation and communications between the client, FA and/or the third-party advisor.

FA will allow clients to impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs, but certain third-party advisors may preclude this type of limitation. However, if the restrictions prevent FA from properly servicing the client account, or if the restrictions would require FA to deviate from its standard suite of services, FA reserves the right to end the relationship.

Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and any other administrative fees. FA does not participate in any wrap fee programs.

Amounts Under Management

As of December 31, 2022, FA has no assets under management. All assets are managed by a third-party advisor.

Item 5: Fees and Compensation

Fee Schedule

Fees for Financial Planning and Selection of Other Advisors

FA will provide financial planning services, will direct clients to third-party advisors, and will monitor such advisors on the client's behalf. FA will have discretionary authority to retain and discharge third-party advisors in connection with its selection and monitoring services. FA will be compensated via a fee share from the advisors to which it directs those clients. This relationship will be disclosed in each contract between FA and each third-party advisor. The fees shared will not exceed any limit imposed by any regulatory agency, but lower fees for comparable services may be available from other sources. Clients may terminate the contract without penalty, for full refund, within five business days of signing the contract. Thereafter, clients may terminate the contract by providing FA written notice. The annual fee schedule is as follows:

AUM	Total Annual Fee
Up to \$1,000,000	1.00%
Next \$1,000,000	0.85%
Above \$2,000,000	0.65%

Fees are to be paid quarterly in advance or in arrears, depending on the third-party advisor(s) selected. Refunds for fees paid in advance will be calculated on a prorated basis (based on the number of days remaining in the quarter at the point of termination).

Existing clients may have a different fee structure. Certain clients may negotiate a lesser fee based on certain circumstances. For example, at its discretion, FA may allow members of the same household to be aggregated for purposes of determining the advisory fee. Such aggregation may be allowed when services accounts on behalf of minor children of current clients, individual and joint accounts for a spouse.

Payment of Fees

Payment of Fees for Financial Planning and Selection of Other Advisors

Selection of Other Advisors' fees are withdrawn directly from the client's account by the third-party advisors with client's written authorization. The third-party advisor will then pay FA its share of the fee split. These fees are to be paid quarterly in advance or in arrears, depending on the third-party advisor(s) selected.

Clients Are Responsible For Third-Party Fees

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by FA. Please see Item 12 of this brochure regarding broker/custodian.

Prepayment of Fees

FA may collect fees either in advance or in arrears. Refunds for fees paid in advance will be returned within fourteen days to the client via check, return to credit card, or return deposit back into the client's account. The fee refunded will be the balance of the fees collected in advance minus the daily rate* times the number of days in the quarter up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee by 365).

Outside Compensation For the Sale of Securities to Clients

Neither FA nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

FA does not accept performance-based fees or other fees based on a share of capital gains or capital appreciation of the assets of a client.

Item 7: Types of Clients

FA generally provides services to Individuals. Client relationships vary in scope and length of service.

Minimum Account Size

There is a portfolio minimum of \$500,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss

FA is not typically engaged to provide investment consultation as that work is referred to a third-party advisor. The primary investment strategy discussed with a client is asset allocation based on a body of research referred to as Modern Portfolio Theory; many of the contributors have been awarded the Nobel Prize in Economics.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations with FA and the third-party advisor. The client may change these objectives at any time.

FA's methods of analysis and investment strategies do not present any significant or unusual risks. Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9: Disciplinary Information

FA and its employees have not been the subject of a reportable legal or disciplinary event related to the Investment Advisers Act or similar state statute.

Item 10: Other Financial Industry Activities and Affiliations

Neither FA nor its representatives are registered as or have pending applications to become a broker/dealer or representatives of a broker/dealer.

Neither FA nor its representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor or an associated person of the foregoing entities.

Neither FA nor its representatives have any material relationships to this advisory business that would present a possible conflict of interest.

All material conflicts of interest under Section 260.238 (k) of the California Corporations Code are disclosed regarding the investment advisor, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Selection of Other Advisors or Managers and How This Advisor is Compensated for Those Selections

FA will direct clients to third-party advisors. FA will be compensated via a fee share from the advisors to which it directs those clients. This relationship will be disclosed in each contract between FA and each third-party advisor. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest in that FA has an incentive to direct clients to the third-party advisors that provide FA with a larger fee split. FA will always act in the best interests of the client, including when determining which third-party advisor to recommend to clients. FA will ensure that all recommended advisors are licensed or notice filed in the states in which FA is recommending them to clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of FA have committed to the CFP® Code of Ethics. The CFP® Code of Ethics is available for review by clients and prospective clients upon request. The firm will provide a copy of the CFP® Code of Ethics to any client or prospective client upon request.

Recommendations Involving Material Financial Interests

FA does not recommend that clients buy or sell any security in which a related person to FA or FA has a material financial interest.

Investing Personal Money in the Same Securities as Clients

As FA does not directly manage investments for clients, there would be no instance in which they would buy or sell securities also held by clients. If that were to change, representatives of FA will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

Item 12: Brokerage Practices

FA is not associated with any broker-dealer firm and as a result does not receive referral fees from any broker-dealer.

Item 13: Reviews of Accounts

Client accounts are reviewed at least quarterly only by Alison Crakow Davies, Managing Member.

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Each client will receive at least quarterly from the custodian a written report that details the client's account including assets held and asset value, and transaction confirmations.

Item 14: Client Referrals and Other Compensation

FA will receive compensation from third-party advisors to which it directs clients.

FA does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

FA does not take custody of client accounts at any time. FA does not manage assets and clients will not receive statements from FA.

Item 16: Investment Discretion

FA does not take assets under management and does not accept discretionary authority from the client to select the identity and amount of securities to be bought or sold.

Item 17: Voting Client Securities

FA will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

FA does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

Neither FA nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients. FA has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State-Registered Advisors

FA currently has only one management person/executive officer: Alison Crakow Davies. Alison Crakow Davies's education and business background can be found on the Supplemental ADV Part 2B form.

Alison Crakow Davies's other business activities can be found on the Supplemental ADV Part 2B form.

FA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

No management person at FA or FA has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

Neither FA, nor its management persons, has any relationship or arrangement with issuers of securities.

Item 1: Cover Page

Alison Crakow Davies

Personal CRD Number: 5860661

Fruition Advisors LLC
1159 Keith Avenue
Berkeley, California, 94708
(510) 507-2220
alison@fruitionadvisors.com
www.fruitionadvisors.com

This brochure supplement provides information about Alison Crakow Davies that supplements the Fruition Advisors LLC brochure. You should have received a copy of that brochure. Please contact Alison Crakow Davies, Managing Member if you did not receive Fruition Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Alison Crakow Davies is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Alison Crakow Davies

Born: 1977

Educational Background and Professional Designations:

Education:

BA American Studies, Williams College – 2000

MA Literature, University of California, Santa Cruz – 2005

Designations:

CFP® - Certified Financial Planner

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 62,000 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.

Business Background:

02/2013 – Present	Managing Member Fruition Advisors LLC
02/2011 – 06/2013	Investment Adviser Representative v.h. King Associates
08/2010 – 02/2011	Financial Planner v.h. King Associates

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Alison Crakow Davies is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Alison Crakow Davies does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Fruition Advisors, LLC.

Item 6: Supervision

As the only owner and representative of Fruition Advisors, LLC, Alison Crakow Davies supervises all duties and activities of the firm. Alison Crakow Davies's contact information is on the cover page of this disclosure document. Alison Crakow Davies adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

This disclosure is required by California securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Alison Crakow Davies has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Alison Crakow Davies has **NOT** been the subject of a bankruptcy petition in the past ten years.