Omega Financial Corporation, Inc.

Form ADV Part 2A

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03/18/26

This brochure provides information about the qualifications and business practices of Omega Financial Corporation, Inc. (DBA: Omega Financial & Insurance Services, Omega Financial Investments & Insurance – "OFIS") and John D. Storbeck ["FIRM" or "ADVISOR"]. If you have any questions about the contents of this brochure, please contact us at 425-822-5722 or by email: John@Omega-Financial.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. John D. Storbeck is a Registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain an advisor. Additional information about Omega Financial Corporation, Inc and John D. Storbeck is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC rules. This brochure dated 03/2013 is a new document prepared according to the SEC's new requirements and rules.

In the future, this item will discuss only specific material changes that are made to the brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

We offer or deliver information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.
We will also provide you with a new brochure as necessary based on changes or new information, at any time, without charge.

Currently, our brochure may be requested by contacting John D. Storbeck, President at 425-822-5722 ext. 3 or John@Omega-Financial.com. Our brochure is also available on our web site: Omega-Financial.com.

Additional information about John D. Storbeck is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Omega Financial Investments & Insurance Services (hereafter "OFIS") who are registered, or are required to be registered, as investment advisor representatives of OFIS.

03/18/26 – Material changes include:

1. Item 4 – Assets under management updated
2. Item 5 – Updated Fee Schedule
3. Item 19 – Restructured & clarified content. Added CRD numbers.
4. Minor wording/punctuation and format changes.

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Item 4 – Advisory Business

OFIS is a full-service insurance agency and investment advisory firm that has been in business in Washington State since 1982. The principal owners of the company are John D. Storbeck and Christine Kelly-Storbeck.

INVESTMENT SUPERVISORY SERVICES

OFIS will offer ongoing portfolio management services based on the individual goals, objectives, time horizons, and risk tolerance of each client. Investment supervisory services include the following:

- Investment strategy
- Personal investment policy
- Asset Allocation/Selection in executing the investment strategy
- Regular portfolio monitoring

OFIS will evaluate the investments of each client with respect to their risk tolerance levels and time horizon. OFIS will request discretionary authority from clients in order to select securities and execute transactions. Risk tolerance levels will be provided by each client.

As of December 31, 2025, OFIS managed assets totaling approximately $71,202,600.00. All assets are managed on a discretionary basis.

Item 5 – Fees and Compensation

Fees for these services will be based on a percentage of assets under management as follows:

ASSETS UNDER MANAGEMENT	ANNUAL FEE
$50,000 - $1,000,000	1.00%
$1,000,000.01 - $3,000,000	0.08%
$3,000,000.01 +	0.07%

These fees are not negotiable. Fees are paid quarterly, in advance, and clients may terminate their account with ten days of written notice. Refunds will be given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their accounts without penalty, for full refund, within 5 business days of signing the advisory contract. OFIS will withdraw advisory fees directly from the client's accounts with written authorization. OFIS offers, free of charge, a quarterly email newsletter providing general investment and insurance information to those who wish to subscribe.

OFIS's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investments and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to OFIS's fee, and OFIS shall not receive any portion of these commissions, fees, and costs.

In all instances, the Adviser will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. Also, the Adviser will include the name of the custodian(s) on your fee invoice. The Adviser will send these to the client in accordance with the request for payment or payment of the Adviser's advisory fees. We urge the client to compare this information with the fees listed in the account statement.

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

OFIS does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). OFIS does not participate in Side-By-Side Management.

Item 7 – Types of Clients

OFIS provides portfolio management services to individuals with a minimum account size of $50,000.

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

OFIS invests in:

- Exchange-Listed Securities, i.e., common stock, preferred stock, exchange-traded funds, master limited partnership.
- Certificates of Deposit
- Mutual Funds

The methods of analysis include:

- Technical – Using data such as price, earnings, and market trends to help predict future stock prices.
- Cyclical – Using the economic cycle to evaluate price potential for various market sectors and individual stocks in those sectors. The sources of information include, but are not limited to:
- Financial Newspapers and Magazines
- Research Materials Prepared by Others
- Annual Reports, Prospectuses, Filings with the Securities and Exchange Commission
- Company Press Releases

The investment Strategies OFIS uses to implement any investment advice given to clients include:

- Long Term Purchases (Securities held at least a year)
- Short Term Purchases (Securities sold within a year)

Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of OFIS or the integrity of OFIS's management. OFIS has no history of disciplinary events.

Item 10 – Other Financial Industry Activities and Affiliations

OFIS is a licensed property, casualty, and life insurance agency in Washington State. OFIS may offer advisory clients, products, or advice regarding those services. The owner, John D. Storbeck, spends 95% of his time as an investment advisor and considers that his primary business.
He is also a licensed insurance agent in the state of Washington.

OFIS does not receive financial advisory fees or consulting fees for the purchase of any life insurance, annuity, or disability insurance product. Clients are free to choose any insurance agency or product. OFIS, also, does not directly or indirectly compensate any person for investment client referrals.

Item 11 – Code of Ethics
You have the right to see our code of ethics. For a copy of the code of ethics, please contact us at 425-822-5722 or go to our website: www.Omega-Financial.com.

Item 12 – Brokerage Practices
For those client accounts where OFIS provides ongoing money management or investment advice with ongoing supervision, OFIS will maintain limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities will be explained to clients in detail before an advisory relationship commences. The Custodian, TD Ameritrade, was chosen based on their relatively low transaction fees.

Item 13 – Review of Accounts
Clients will receive quarterly written statements from OFIS and/or any qualified custodian that holds and maintains the client's investment assets. OFIS urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you.

Investment Advisory Services: Client accounts will be reviewed monthly by an advisor and will be reviewed as soon as possible if a specific request is made by a client. Each client will receive a quarterly report from OFIS detailing all financial transactions occurring during the quarter.

Item 14 – Client Referrals and Other Compensation
OFIS does not receive any kind of compensation from non-clients in connection with giving advice to clients. OFIS, also, does not directly or indirectly compensate any person for investment client referrals.

Item 15 – Custody
OFIS does not have custody of client funds or securities.

Item 16 – Investment Discretion
OFIS agrees to supervise and direct the investments of Client's accounts in accordance with the investment objectives of Client as communicated at the outset of the advisory relationship.

When selecting securities and determining amounts, OFIS observes the investment policies, limitations and restrictions of the clients for whom it advises. Investment guidelines and restrictions must be provided to OFIS in writing.

Item 17 – Voting Client Securities
As a matter of firm practice, OFIS does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for all securities maintained in client portfolios. OFIS may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information
OFIS has no financial obligations that impair its ability to meet contractual and fiduciary commitments to clients and has

not been the subject of bankruptcy proceedings.

Item 19 – Requirements for State-Registered Advisors

Business Structure

Omega Financial Investments & Insurance Services ("OFIS") is owned and managed by its co-principals, John D. Storbeck and Christine Kelly-Storbeck. OFIS conducts business through two distinct lines of service: (i) an investment advisory business and (ii) a property and casualty insurance business.

- John D. Storbeck is responsible for the management and supervision of OFIS's investment advisory business.
- Christine Kelly-Storbeck is responsible for the management of OFIS's property and casualty insurance business. Christine Kelly-Storbeck is not registered as an investment adviser.
- John D. Storbeck supervises any and all registered investment adviser representatives of OFIS.

Disciplinary Information

Neither OFIS nor any of its principals or supervised persons has any disciplinary information required to be disclosed under this Item

Personnel Background and Experience

John D. Storbeck (CRD # 4877923) is a co-principal of OFIS and has been in the insurance industry since 1971. He worked for Safeco as a personal lines' insurance underwriter and a commercial lines property manager. He was an agent for Rogers & Norman Insurance, Don Hart Insurance Agency, and Allianz Insurance Company. He also spent two years with the Mariners in Marketing and Ticket sales.

He started Omega Financial Corporation in 1982. Today, the firm specializes in investment advisory and insurance services. John has been a member of Safeco Life President's Advisory Board, Safeco's Directors Club and the Million Dollar Round Table. John has served as the state legislative chair for the National Association of Insurance and Financial Advisors.

John has a Bachelor of Science Degree from the University of South Dakota.

Allison Stewart (CRD # 6169620) is a registered investment advisor representative and is also licensed as a property & casualty insurance agent.
Education: Bachelor of Arts, Pennsylvania State University
Business Background: 2011-Present – Omega Financial Investments & Insurance

Christine Kelly-Storbeck CPCU, CPIW, DAE is a co-principal of OFIS. She graduated from Mineral Wells H.S. in Mineral Wells, TX. She is a commercial insurance agent and has management authority for the property and casualty business. She has no management authority or control of investments.

Chris worked for Safeco Insurance from 1972-1992, most recently as Manager of General Operations. From 1992 to present, she has served as co-principal of OFIS.

Chris joined IAIP (International Association of Insurance Professionals-see explanation below) in 1982 and is currently a member of the Greater Seattle Insurance Professionals. Chris served as an officer at every level of NAIW and acted as the 2004-2005 International President.

Brochure Supplement - Summary of Professional Designations Description

CPCU (Chartered Property and Casualty Underwriter) 1989 Issued By: Insurance Institute of America
Pre-requisites:
Candidates must complete 10 graduate and post-graduate level courses. Course curriculum includes risk management, insurance operations and regulations, ratemaking, business accounting and finance, law, property insurance, liability insurance, economics, and ethics.
Examination Type: 10 proctored exams
CPCU demonstrates a foundation of broad technical knowledge, high ethical standards, and demonstrated industry experience. The Chartered Property Casualty Underwriter designation program prepares you to meet the changes and challenges of a demanding risk management and insurance marketplace with confidence and professionalism.

CPIW (Certified Professional Insurance Women)
Recently changed to CIIP (Certified Insurance Industry Professional) Issued By: International Association of Insurance Professionals
The International Association of Insurance Professionals (IAIP) is a professional association open to individuals in the insurance and risk management industries. IAIP provides insurance education, skills enhancement, and leadership development to its members.
Pre-requisites:
Membership in IAIP for a minimum of two years Industry Employment for a minimum of five years Completion of one IAIP outlined educational programs.
Completion of a non-IAIP educational program/designation - CPCU

DAE (Diversified Insurance Professional)
Issued By: International Association of Insurance Professionals – see above Meet Education, IAIP Program and Participation standards.
Completion of IAIPs one hour or four-hour Ethics program OR state certified Ethics program Hold CPIW or CIIP Designation for minimum of three (3) years.
Both CPIW or CIIP and DAE represent a continued commitment to the insurance industry.