ALL TERRAIN FINANCIAL ADVISORS, LLC

FORM 13F-HR
(Form 13F Holdings Report)

Filed 02/11/26 for the Period Ending 12/31/25

Address	551 COON RAPIDS BLVD NW
	COON RAPIDS, MN, 55433
Telephone	6122163501
CIK	0001731358
Fiscal Year	12/31

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL	
OMB Number:	3235-0006
Estimated average burden hours per response:	23.8

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12-31-2025

Check here if Amendment: ☐ Amendment Number: ____________

This Amendment (Check only one.): ☐ is a restatement.

☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: All Terrain Financial Advisors, LLC

Address: 551 COON RAPIDS BLVD NW

COON RAPIDS MN 55433

Form 13F File Number: 028-18618

CRD Number (if applicable): 000286683

SEC File Number (if applicable): 801-109958

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Joseph L VanDam

Title: CCO

Phone: 612-216-3501

Signature, Place, and Date of Signing:

Joseph L VanDam	Coon Rapids, MINNESOTA	02-10-2026
[Signature]	[City, State]	[Date]

Do you wish to provide information pursuant to Special Instruction 5? ☐ Yes ☒ No

Report Type (Check only one.):

☐ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☒ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager
[If there are no entries in this list, omit this section.]

Name	Form 13F File No.	CRD No. (if applicable)	SEC File No. (if applicable)
STEVENS CAPITAL PARTNERS	028-22881	000317517	801-122960

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	0
Form 13F Information table Entry Total:	129
Form 13F Information table Value Total:	432,320,364
	(round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investement managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3		COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY		
										SOLE	SHARED	NONE
3M CO	COM	88579Y101	-	2,107,396	13,163	SH	-	SOLE	-	0	0	13,163
ABBOTT LABS	COM	002824100	-	258,223	2,061	SH	-	SOLE	-	0	0	2,061
ABBVIE INC	COM	00287Y109	-	2,182,080	9,550	SH	-	SOLE	-	0	0	9,550
ADVANCED MICRO DEVICES INC	COM	007903107	-	971,001	4,534	SH	-	SOLE	-	0	0	4,534
ADVANCED MICRO DEVICES INC	COM	007903957	-	792,392	3,700	SH	Put	SOLE	-	0	0	3,700
ALPHABET INC	CAP STK CL C	02079K107	-	3,552,338	11,320	SH	-	SOLE	-	0	0	11,320
ALPHABET INC	CAP STK CL C	02079K957	-	2,290,740	7,300	SH	Put	SOLE	-	0	0	7,300
ALPHABET INC	CAP STK CL A	02079K305	-	927,106	2,962	SH	-	SOLE	-	0	0	2,962
AMAZON COM INC	COM	023135106	-	8,095,319	35,072	SH	-	SOLE	-	0	0	35,072
AMAZON COM INC	COM	023135956	-	1,107,936	4,800	SH	Put	SOLE	-	0	0	4,800
AMERICAN EXPRESS CO	COM	025816109	-	835,717	2,259	SH	-	SOLE	-	0	0	2,259
AMERIPRISE FINL INC	COM	03076C106	-	305,482	623	SH	-	SOLE	-	0	0	623
AMGEN INC	COM	031162100	-	2,000,701	6,113	SH	-	SOLE	-	0	0	6,113
AMGEN INC	COM	031162950	-	229,117	700	SH	Put	SOLE	-	0	0	700
APPLE INC	COM	037833100	-	17,728,570	65,212	SH	-	SOLE	-	0	0	65,212
APPLE INC	COM	037833950	-	1,033,068	3,800	SH	Put	SOLE	-	0	0	3,800
APPLIED MATLS INC	COM	038222105	-	256,990	1,000	SH	-	SOLE	-	0	0	1,000
ARISTA NETWORKS INC	COM SHS	040413205	-	419,296	3,200	SH	-	SOLE	-	0	0	3,200
AT&T INC	COM	00206R102	-	1,882,682	75,792	SH	-	SOLE	-	0	0	75,792
AT&T INC	COM	00206R952	-	231,012	9,300	SH	Put	SOLE	-	0	0	9,300
BANK AMERICA CORP	COM	060505104	-	253,000	4,600	SH	-	SOLE	-	0	0	4,600
BERKSHIRE HATHAWAY INC DEL	CL B New	084670702	-	1,785,413	3,552	SH	-	SOLE	-	0	0	3,552
BLACKSTONE INC	COM	09260D107	-	318,326	2,065	SH	-	SOLE	-	0	0	2,065
BOEING CO	COM	097023105	-	325,680	1,500	SH	-	SOLE	-	0	0	1,500
BOSTON SCIENTIFIC CORP	COM	101137107	-	228,840	2,400	SH	-	SOLE	-	0	0	2,400
CHEVRON CORP NEW	COM	166764100	-	1,392,828	9,139	SH	-	SOLE	-	0	0	9,139
CISCO SYS INC	COM	17275R102	-	591,282	7,676	SH	-	SOLE	-	0	0	7,676
CITIGROUP INC	COM NEW	172967424	-	365,006	3,128	SH	-	SOLE	-	0	0	3,128
CLEANCORE SOLUTIONS INC	CLASS B COM SHS	184492106	-	3,900	15,000	SH	-	SOLE	-	0	0	15,000
CLOROX CO DEL	COM	189054109	-	1,336,358	13,254	SH	-	SOLE	-	0	0	13,254
COCA COLA CO	COM	191216100	-	347,872	4,976	SH	-	SOLE	-	0	0	4,976
COLGATE PALMOLIVE CO	COM	194162103	-	3,254,210	41,182	SH	-	SOLE	-	0	0	41,182
CONAGRA BRANDS INC	COM	205887102	-	3,063,374	176,971	SH	-	SOLE	-	0	0	176,971
DOMINION ENERGY INC	COM	25746U109	-	1,764,971	30,124	SH	-	SOLE	-	0	0	30,124
DOMINION ENERGY INC	COM	25746U959	-	210,924	3,600	SH	Put	SOLE	-	0	0	3,600
ELI LILLY & CO	COM	532457108	-	322,404	300	SH	-	SOLE	-	0	0	300
EQUINOX GOLD CORP	COM	29446Y502	-	934,867	66,586	SH	-	SOLE	-	0	0	66,586
EXXON MOBIL CORP	COM	30231G102	-	611,448	5,081	SH	-	SOLE	-	0	0	5,081
GOLDMAN SACHS GROUP INC	COM	38141G104	-	755,940	860	SH	-	SOLE	-	0	0	860
HONEYWELL INTL INC	COM	438516106	-	3,521,849	18,052	SH	-	SOLE	-	0	0	18,052
INTEL CORP	COM	458140100	-	5,534,119	149,976	SH	-	SOLE	-	0	0	149,976
INTEL CORP	COM	458140900	-	195,570	5,300	SH	Call	SOLE	-	0	0	5,300
INTEL CORP	COM	458140950	-	2,324,700	63,000	SH	Put	SOLE	-	0	0	63,000
INTUITIVE SURGICAL INC	COM NEW	46120E602	-	1,698,514	2,999	SH	-	SOLE	-	0	0	2,999
INTUITIVE SURGICAL INC	COM NEW	46120E952	-	453,088	800	SH	Put	SOLE	-	0	0	800
INVESCO QQQ TR	UNIT SER 1	46090E103	-	9,453,052	15,388	SH	-	SOLE	-	0	0	15,388
INVESCO QQQ TR	UNIT SER 1	46090E953	-	3,562,998	5,800	SH	Put	SOLE	-	0	0	5,800
ISHARES BITCOIN TRUST ETF	SHS BEN INT	46438F101	-	1,612,781	32,483	SH	-	SOLE	-	0	0	32,483
ISHARES BITCOIN TRUST ETF	SHS BEN INT	46438F951	-	1,539,150	31,000	SH	Put	SOLE	-	0	0	31,000
ISHARES SILVER TR	ISHARES	46428Q109	-	421,436	6,542	SH	-	SOLE	-	0	0	6,542
ISHARES TR	CORE US AGGBD ET	464287226	-	7,268,699	72,774	SH	-	SOLE	-	0	0	72,774
ISHARES TR	MSCI EMG MKT ETF	464287234	-	5,364,280	98,049	SH	-	SOLE	-	0	0	98,049

ISHARES TR	MSCI EMG MKT ETF	464287954	-	1,646,771	30,100	SH	Put	SOLE	-		0	0	30,100
ISHARES TR	MSCI EAFE ETF	464287465	-	6,587,264	68,596	SH	-	SOLE	-		0	0	68,596
ISHARES TR	MSCI EAFE ETF	464287955	-	1,805,364	18,800	SH	Put	SOLE	-		0	0	18,800
ISHARES TR	S&P MC 400GR ETF	464287606	-	395,852	4,086	SH	-	SOLE	-		0	0	4,086
ISHARES TR	S&P SML 600 GWT	464287887	-	388,896	2,755	SH	-	SOLE	-		0	0	2,755
ISHARES TR	S&P 500 GRWT ETF	464287309	-	902,017	7,318	SH	-	SOLE	-		0	0	7,318
ISHARES TR	RUS 1000 GRW ETF	464287614	-	304,332	643	SH	-	SOLE	-		0	0	643
ISHARES TR	RUSSELL 2000 ETF	464287655	-	32,088,678	130,357	SH	-	SOLE	-		0	0	130,357
ISHARES TR	RUSSELL 2000 ETF	464287955	-	23,163,656	94,100	SH	Put	SOLE	-		0	0	94,100
ISHARES TR	1 3 YR TREAS BD	464287457	-	3,300,112	39,847	SH	-	SOLE	-		0	0	39,847
JOHNSON & JOHNSON	COM	478160104	-	1,838,276	8,883	SH	-	SOLE	-		0	0	8,883
JPMORGAN CHASE & CO	COM	46625H100	-	822,813	2,554	SH	-	SOLE	-		0	0	2,554
KIMBERLY-CLARK CORP	COM	494368103	-	2,499,965	24,779	SH	-	SOLE	-		0	0	24,779
LAMB WESTON HLDGS INC	COM	513272104	-	469,168	11,200	SH	-	SOLE	-		0	0	11,200
LAMB WESTON HLDGS INC	COM	513272954	-	469,168	11,200	SH	Put	SOLE	-		0	0	11,200
LOWES COS INC	COM	548661107	-	28,870,506	119,715	SH	-	SOLE	-		0	0	119,715
MEDTRONIC PLC	SHS	G5960L103	-	3,711,182	38,634	SH	-	SOLE	-		0	0	38,634
MERCADOLIBRE INC	COM	58733R102	-	402,852	200	SH	-	SOLE	-		0	0	200
META PLATFORMS INC	CL A	30303M102	-	1,889,178	2,862	SH	-	SOLE	-		0	0	2,862
MICRON TECHNOLOGY INC	COM	595112103	-	1,198,722	4,200	SH	-	SOLE	-		0	0	4,200
MICROSOFT CORP	COM	594918104	-	8,977,113	18,562	SH	-	SOLE	-		0	0	18,562
MICROSOFT CORP	COM	594918954	-	1,837,756	3,800	SH	Put	SOLE	-		0	0	3,800
MONGODB INC	CL A	60937P106	-	209,845	500	SH	-	SOLE	-		0	0	500
MP MATERIALS CORP	COM CL A	553368101	-	298,068	5,900	SH	-	SOLE	-		0	0	5,900
MP MATERIALS CORP	COM CL A	553368951	-	298,068	5,900	SH	Put	SOLE	-		0	0	5,900
NETFLIX INC	COM	64110L106	-	715,858	7,635	SH	-	SOLE	-		0	0	7,635
NVIDIA CORPORATION	COM	67066G104	-	7,803,813	41,844	SH	-	SOLE	-		0	0	41,844
NVIDIA CORPORATION	COM	67066G954	-	2,517,750	13,500	SH	Put	SOLE	-		0	0	13,500
ORACLE CORP	COM	68389X105	-	760,149	3,900	SH	-	SOLE	-		0	0	3,900
ORACLE CORP	COM	68389X955	-	428,802	2,200	SH	Put	SOLE	-		0	0	2,200
PALANTIR TECHNOLOGIES INC	CL A	69608A108	-	1,406,536	7,913	SH	-	SOLE	-		0	0	7,913
PALANTIR TECHNOLOGIES INC	CL A	69608A958	-	1,137,600	6,400	SH	Put	SOLE	-		0	0	6,400
PAYPAL HLDGS INC	COM	70450Y103	-	403,334	6,909	SH	-	SOLE	-		0	0	6,909
PAYPAL HLDGS INC	COM	70450Y953	-	344,442	5,900	SH	Put	SOLE	-		0	0	5,900
PEPSICO INC	COM	713448108	-	3,178,057	22,144	SH	-	SOLE	-		0	0	22,144
PROCTER AND GAMBLE CO	COM	742718109	-	1,309,701	9,139	SH	-	SOLE	-		0	0	9,139
PRUDENTIAL FINL INC	COM	744320102	-	2,099,192	18,597	SH	-	SOLE	-		0	0	18,597
ROBINHOOD MKTS INC	COM CL A	770700102	-	424,125	3,750	SH	-	SOLE	-		0	0	3,750
ROBINHOOD MKTS INC	COM CL A	770700952	-	407,160	3,600	SH	Put	SOLE	-		0	0	3,600
RTX CORPORATION	COM	75513E101	-	1,109,753	6,051	SH	-	SOLE	-		0	0	6,051
RTX CORPORATION	COM	75513E951	-	641,900	3,500	SH	Put	SOLE	-		0	0	3,500
SELECT SECTOR SPDR TR	STATE STREET FIN	81369Y605	-	467,048	8,527	SH	-	SOLE	-		0	0	8,527
SELECT SECTOR SPDR TR	STATE STREET TEC	81369Y803	-	248,577	1,727	SH	-	SOLE	-		0	0	1,727
SELECT SECTOR SPDR TR	STATE STREET UTI	81369Y886	-	335,113	7,850	SH	-	SOLE	-		0	0	7,850
SELECT SECTOR SPDR TR	STATE STREET HEA	81369Y209	-	215,221	1,390	SH	-	SOLE	-		0	0	1,390
SHOPIFY INC	CL A SUB VTG SHS	82509L107	-	371,036	2,305	SH	-	SOLE	-		0	0	2,305
SOUTHERN CO	COM	842587107	-	3,525,936	40,435	SH	-	SOLE	-		0	0	40,435
SOUTHERN CO	COM	842587957	-	200,560	2,300	SH	Put	SOLE	-		0	0	2,300
SPDR DOW JONES INDL AVERAGE	UT SER 1	78467X109	-	15,276,579	31,788	SH	-	SOLE	-		0	0	31,788
SPDR DOW JONES INDL AVERAGE	UT SER 1	78467X959	-	4,277,073	8,900	SH	Put	SOLE	-		0	0	8,900
SPDR GOLD TR	GOLD SHS	78463V107	-	753,385	1,901	SH	-	SOLE	-		0	0	1,901
SPDR S&P 500 ETF TR	TR UNIT	78462F103	-	63,522,030	93,152	SH	-	SOLE	-		0	0	93,152
SPDR S&P 500 ETF TR	TR UNIT	78462F903	-	136,384	200	SH	Call	SOLE	-		0	0	200
SPDR S&P 500 ETF TR	TR UNIT	78462F953	-	48,757,280	71,500	SH	Put	SOLE	-		0	0	71,500
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	-	2,149,513	3,563	SH	-	SOLE	-		0	0	3,563
SPDR SERIES TRUST	STATE STREET SPD	78464A474	-	4,980,465	164,916	SH	-	SOLE	-		0	0	164,916

SSGA ACTIVE ETF TR	STATE STREET DOU	78467V848	-	2,170,153	53,917	SH	-	SOLE	-	0	0	53,917
STANLEY BLACK & DECKER INC	COM	854502101	-	2,250,238	30,294	SH	-	SOLE	-	0	0	30,294
STANLEY BLACK & DECKER INC	COM	854502951	-	356,544	4,800	SH	Put	SOLE	-	0	0	4,800
TARGET CORP	COM	87612E106	-	202,929	2,076	SH	-	SOLE	-	0	0	2,076
TESLA INC	COM	88160R101	-	1,894,670	4,213	SH	-	SOLE	-	0	0	4,213
TESLA INC	COM	88160R951	-	1,753,908	3,900	SH	Put	SOLE	-	0	0	3,900
THE TRADE DESK INC	COM CL A	88339J105	-	595,972	15,700	SH	-	SOLE	-	0	0	15,700
THE TRADE DESK INC	COM CL A	88339J955	-	595,972	15,700	SH	Put	SOLE	-	0	0	15,700
TRAVELERS COMPANIES INC	COM	89417E109	-	433,640	1,495	SH	-	SOLE	-	0	0	1,495
UNION PAC CORP	COM	907818108	-	3,171,397	13,710	SH	-	SOLE	-	0	0	13,710
UNITEDHEALTH GROUP INC	COM	91324P102	-	1,924,659	5,830	SH	-	SOLE	-	0	0	5,830
UNITEDHEALTH GROUP INC	COM	91324P952	-	1,848,616	5,600	SH	Put	SOLE	-	0	0	5,600
US BANCORP DEL	COM NEW	902973304	-	4,414,529	82,731	SH	-	SOLE	-	0	0	82,731
VANECK ETF TRUST	IG FLOATING RATE	92189F486	-	4,627,738	181,622	SH	-	SOLE	-	0	0	181,622
VANECK ETF TRUST	GOLD MINERS ETF	92189F106	-	230,464	2,687	SH	-	SOLE	-	0	0	2,687
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	-	931,486	2,778	SH	-	SOLE	-	0	0	2,778
VANGUARD INDEX FDS	GROWTH ETF	922908736	-	225,391	462	SH	-	SOLE	-	0	0	462
VERIZON COMMUNICATIONS INC	COM	92343V104	-	223,078	5,477	SH	-	SOLE	-	0	0	5,477
VISA INC	COM CL A	92826C839	-	204,815	584	SH	-	SOLE	-	0	0	584
WALMART INC	COM	931142103	-	968,292	8,691	SH	-	SOLE	-	0	0	8,691
WELLS FARGO CO NEW	COM	949746101	-	991,834	10,642	SH	-	SOLE	-	0	0	10,642