

Fortress Financial Solutions, LLC Client Brochure

This brochure provides information about the qualifications and business practices of Fortress Financial Solutions, LLC. If you have any questions about the contents of this brochure, please contact us at (520) 751-8600 or by email at hello@fortresscompany.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. Registration does not imply a certain level of skill or training.

Additional information about Fortress Financial Solutions, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Fortress Financial Solutions, LLC's CRD number is 143969.

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Item 2: Material Changes

The material changes in this brochure from the annual updating amendment of Fortress Financial Solutions, LLC on February 24, 2020 are described below. This list summarizes changes to policies, practices or conflicts of interests only.

Item 4.A – A. Description of the Advisory Firm

Fortress Investment Advisors, LLC changed its name to Fortress Financial Solutions, LLC.

Item 4.A – A. Description of the Advisory Firm

Kenneth G. Nesler is not a partner of Fortress Financial Solutions, LLC.

Item 10.C – Registration Relationships Material to this Advisor's Business, and Possible Conflicts of Interests

Fortress Services, LLC was replaced with Fortress Consulting, LLC.

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Item 4: Advisory Business

A. Description of the Advisory Firm

Fortress Financial Solutions, LLC is a fee-only advisory firm providing financial planning, investment management, and business consulting services. This firm, founded in 2000 by Adam Amante, has been registered as an Investment Advisor since 2007.

B. Types of Advisory Services

Every client is unique and has their own specific set of needs, goals and objectives. This is true if you are an individual, business, or an entity. To meet these needs, Fortress Financial Solutions, LLC, hereafter "FFS," "we," or "our firm," offers the following services:

- Investment Management
- Financial Planning
- Net Worth Management
- Business Consulting
- Enterprise Consulting

1. Investment Management Service

Your goals, objectives, time horizon and risk tolerance will guide us in designing an investment program which suits you. To facilitate this, we will ask you to complete our Risk Assessment Questionnaire. Later on, we may complete an Investment Policy Statement to further our understanding of your investments needs and how you approach investing.

- Investment Purpose
- Time Horizon
- Risk Assessment

Our understanding of your financial situation and the purpose of your investment accounts will help us craft a portfolio best suited for you. Your portfolio can be conservative to aggressive, short-term to long-term, and oriented to income or growth.

The investments we recommend for your portfolio come from our asset selection list. Our investment committee developed a disciplined methodology and criteria to select investments. This committee meets from time to time to discuss the markets, review our existing investment selection list, and evaluate new investments.

You will appoint us as your Investment Advisor on one or more accounts with a qualified custodian. At all times the custodian will maintain custody of all cash and securities. We will provide you with ongoing portfolio management that is matched to your specific situation.

With your written consent, the custodian permits us to transact your account for your benefit. You grant us discretionary trading authority on your custodial account by means of a custodian provided limited power of attorney. This limited power of attorney is restricted to transacting your custodial account for your benefit.

The discretionary trading authority you grant us furnishes us with the authority to make all decisions to buy, sell or hold securities, cash or other investments for you, at our sole discretion and without first consulting you. Under this authority, we may make purchases

and sales of any securities we choose, in the amounts and at the time we deem appropriate. You authorize us to carry out these decisions by giving instructions on your behalf to brokers, dealers, and custodians. In doing so, we take into account your risk tolerance, time-horizon and investment objectives.

You may impose reasonable restrictions on your account, including the ability to instruct us not to purchase or recommend certain securities.

Through a limited power of attorney, provided by the custodian, you may choose to grant us authority to journal account assets from one account to another, to transfer account assets from one account to another, and to move money on your behalf from one account to another, into and out of your bank account, or as you direct.

You authorize us to provide a copy of your executed agreements with us to any broker or dealer through which transactions will be implemented on your behalf as evidence of our authority under these agreements.

Please notify us if your financial situation or investment objectives have changed, or if you want to impose or modify any reasonable restrictions on the recommendations made in your account.

2. Financial Planning Service

Financial Planning helps you put your financial objectives, assets, and considerations together and create a clear solution. Our service includes gathering and reviewing information, analyzing situations for you, evaluating a solution's pros and cons, discussing findings, providing recommendations, implementing solutions, and tracking your progress toward your financial goals. You will provide us with relevant information required to complete your requested scope of work. Your Financial Plan might be comprehensive and require ongoing work, or may focus on only one particular topic. Our service includes:

- Line Item Planning
- Financial Planning
- Ongoing Financial Planning

Financial planning in the broadest sense generally encompasses the following areas:

- Goals and Objectives
- Investment Planning
- Financial Statements
- Estate Planning and Wealth Transfer
- Cash Flow Planning
- Insurance and Risk Management Analysis
- Retirement Planning

Line Item Planning is topical by nature, answers your specific questions, and is billed at the hourly rate. This service terminates six (6) months after the date of the agreement, unless we agree otherwise in writing. Within the broad financial planning areas, your specific questions may include the following:

- Life Events
- Health Insurance
- Budgeting
- Disability Insurance

- Debt Management
- Educational Planning
- Social Security Planning
- Income Planning
- Medicare Supplement Insurance
- Long-term Care Insurance
- Life Insurance
- Other Financial Issues

Financial Planning takes into account the many variables and facets of your life, and synthesizes them into a coherent financial plan. Financial Planning aims to connect the dots from where you are to where you want to be in the future. This service is conducted in a series of meetings that review topics of interest and concern. Financial Planning services will terminate six (6) months after the date of the agreement, unless we agree upon an extension in writing.

Ongoing Financial Planning begins with your financial plan and its completion. Then, critically, this ongoing service helps you implement your plan, which more fully realizes the value of your financial planning, and furnishes you with ongoing support as your plan evolves.

3. Net Worth Management Service

Financial planning is an important step in helping you reach your goals. Equally important is managing your investments. For this reason, we combine financial planning and investment management to provide you our Net Worth Management Service. Refer to the descriptions of Investment Management and Financial Planning above.

Net Worth Management is appropriate for complex estate and asset protection planning, trusts, philanthropy and transfer of wealth. This service helps monitor your total net worth, including assets and liabilities, across all asset classes.

We recognize that you rely upon other professionals for advice, and will work closely with your other advisors. We will help coordinate your team in an effort to provide you the most value. These advisors may include:

- Attorneys
- Banker
- Real Estate Agent
- Certified Public Accountants
- Insurance Agent
- Mortgage Professional

4. Business Consulting Service

Business Consulting seeks to help your business capture excess cash flow, and curtail the taxation of this captured cash flow. It strives to protect your company's assets from creditors and reduce your company's risk. It may assist your business to expand and grow, increase its stability, and improve its bottom line. It may facilitate business succession planning, preparing for sale, or an owner's transition from full-time work into semi-retirement or retirement. It may aid with work-life balance for owner, executives, and employees with basic business consulting.

- Mitigate taxation
- Realize cost savings
- Manage risk
- Protect assets

- Increase cash flow
- General business topics

5. Enterprise Consulting Service

Enterprise Consulting is the combination and integration of Investment Management and Business Consulting, and is built to meet your company's specific needs. Refer to the descriptions of Investment Management and Business Consulting above. While the goals and aims of Enterprise Consulting are similar to those of Business Consulting, Enterprise Consulting focuses strongly upon cost savings and taxation mitigation strategies.

6. Services Limited to Specific Types of Investments

We perform our investment research in-house and utilize a variety of publicly available information. We limit our investment advice and money management to equities, open end mutual funds, closed end mutual funds, government, municipal, corporate and convertible bonds, preferred stocks, certificates of deposit, money market accounts, stable value funds, fixed income, exchange traded funds (ETFs), exchange traded notes (ETNs), real estate investment trusts (REITs), Delaware Statutory Trusts (DSTs), limited partnerships, government securities, and separately managed accounts. Your investments may include domestic (US) and foreign securities. A portion of your investment account may be held in cash or cash equivalents, including money market and stable value funds. We may use other securities to diversify your portfolio.

C. Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, your solution and its implementation depend upon your current situation and needs. Your solution is designed and constructed to reflect your particular targets, limitations, and restrictions.

You may impose reasonable limitations upon and restrictions from investing in certain securities. If the limitations and restrictions prevent us from properly servicing your account, or require us to deviate from our standard suite of services, we reserve the right to terminate our services.

D. Wrap Fee Programs

We do not participate in any wrap fee programs.

E. Amounts Under Management

We have the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$58,751,880.00	\$0.00	2/24/2020

Item 5: Fees and Compensation

Fees are calculated as a percentage of assets under management, an annual fixed fee, a one-time fixed fee, or an hourly rate. A minimum fee may apply for certain services, and minimum fee levels may be waived, at our discretion, on a per client basis. In most cases, ongoing fees are paid in advance, prorated, and negotiated. Fees for our services are explained and described in each agreement's fee schedule addendum.

A. Fee Schedule

1. Investment Management Service Fees

Enrollment in the investment management service requires a minimum deposit of \$500,000 in assets per household. A fee for service begins when your account is funded with cash or securities, or at an agreed upon date.

Fees are payable in advance, meaning management fees are assessed at the beginning of a quarter and earned as the quarter proceeds. For fees calculated as a percentage of assets under management, we multiply your account market value at the end of the immediately preceding month or quarter, including cash balances, times a fee schedule to derive your fee, and bill monthly or quarterly.

Total Assets Under Management	Annual Fee
\$0 - \$500,000	1.50%
\$500,001 - \$1,000,000	1.25%
\$1,000,001 - \$3,000,000	1.00%
Above \$3,000,001	0.75%

We may, at our discretion, aggregate your accounts for fee calculation purposes. For management fees charged at an ongoing fixed fee, the annual fixed fee is agreed upon, paid in advance, prorated, and billed monthly or quarterly.

Proration means that all inflows and outflows of cash and securities are taken into consideration in calculating your investment management fee. If your account is opened and funded during a billing period, you will be charged a prorated fee from the funding date through the end of that billing period. If an executed agreement is cancelled part way through a billing period by you or us, we will return all prepaid, unearned fees to you.

You may terminate your agreement with us, without penalty and for full refund, if you do so within five business days of signing the investment management agreement. You may terminate service at any time by providing us with five days' written notice, and you will receive a prorated refund. If the appropriate disclosure statement was not delivered to you at least 48 hours prior to entering into Agreement, then you may terminate Agreement without penalty within five (5) business days.

With your written consent, fees are withdrawn directly from your account. In certain

circumstances and with our agreement, fees may be paid by check and are due ten (10) days after the billing invoice date.

Fees do not include transaction costs, brokerage commissions, or other fees. We can change the fees calculated according to an asset under management fee schedule after we provide you with (90) days advance written notice.

2. Financial Planning Service Fees

Our financial planning service is based on your financial situation, objectives and goals and includes review, analysis and recommendations through Line Item Planning, Financial Planning or Ongoing Financial Planning.

Line Item Planning is provided at a one-time fixed fee, or the hourly rate. Upon request, we will provide you with a written estimate of hours needed to complete the requested services prior to beginning services. Line Item Planning agreements will terminate automatically six (6) months after the signing date.

Financial Planning services are provided at a one-time fixed fee and includes the creation of your financial plan, or to address larger, more complex financial planning matters. The minimum fee to create a financial plan is \$2,500, and increases with the time, level of complexity, and detail required. One-half of the fee is payable when the agreement is signed, and the second half is payable upon completion of the service. Financial Planning agreements will terminate automatically six (6) months after the signing date unless both parties agree in writing upon an extension. You may start with Financial Planning and then choose to engage in Ongoing Financial Planning or Net Worth Management.

Ongoing Financial Planning fees are provided at an agreed upon, annual fixed rate, paid in advance, prorated, billed monthly or quarterly, until the agreement is terminated, and the fee for service begins upon an agreed upon date.

3. Net Worth Management Service Fees

Net Worth Management provides you with an integrated, holistic service. The fee may be charged as a percentage of assets under management, or a negotiated, annual fixed rate.

If the Fee Schedule is used to determine the fee, we retain the right to determine the value of assets under management as of an agreed upon date, and charge a prorated fee from that date to the end of the quarter. After that, we will calculate the fee in accordance with our Investment Management Fee schedule. The minimum fee as a percentage of assets is the fee schedule times a minimum of \$2,000,000 in assets under management.

If an annual fixed rate is agreed upon, we will consider the size of investments under management, and the complexity of your financial situation. The minimum annual fixed fee is \$15,000. If the agreement is signed during a billing period, the initial fee will be prorated from that date to the end of the billing period. The annual fixed fee will be payable in advance, prorated, and billed monthly or quarterly.

This agreement's fee follows the same calculation, format, terms, and conditions as the Investment Management fee. Please feel free to refer to the sections above which describe Investment Management.

4. Business Consulting Service Fees

Fixed fee Business Consulting is appropriate for line item and smaller business consulting projects. For this service, a fee is assessed at our published hourly rate or at one-time fixed rate. Hourly fees are due ten (10) days after the invoice date. In most circumstances, for work done at a one-time fixed rate, half is paid upfront, and the remainder is due upon completion of the agreed upon work.

Ongoing Business Consulting is well suited for larger, complex projects and scopes of work. If you sign this agreement during a billing period, your initial fee will be prorated from that date to the end of the billing period. Ongoing Business Consulting is charged at an annual fixed rate, prorated, and billed monthly or quarterly. Ongoing fees are due ten (10) days after the invoice date.

5. Enterprise Consulting Service Fees

Enterprise Consulting combines Investment Management and Business Consulting to provide you with an integrated, holistic service. The Enterprise Consulting fee may be charged as a percentage of assets under management, or an annual fixed fee.

If the fee schedule is used to determine the fee, we retain the right to determine the value of assets under management as of an agreed upon date, and then charge a prorated fee from that date to the end of the quarter. After that, we will calculate the fee in accordance with the Investment Management fee schedule. The minimum fee as a percentage of assets for this service is the fee schedule times a minimum of \$2,000,000 in assets under management.

If an annual fixed fee is agreed upon, we will consider the amount of investments under management, and the complexity of your business consulting needs. The minimum annual fixed fee is \$15,000. If the agreement is signed during a billing period, the initial fee will be prorated from that date to the end of the billing period. The annual fixed fee will be payable in advance, prorated, and billed monthly or quarterly.

This agreement's fee follows the same calculation, format, terms, and conditions as the Investment Management. Please feel free to refer to the sections above which describe Investment Management.

6. Hourly Fees

The hourly rate for consulting and business services is \$300 an hour, and billed in ten-minute increments. We may reduce or waive the hourly rate based upon the complexity of your situation and our discretion. Upon request, we will provide you with a written quote of the estimated hours required to complete your requested work, the hourly rate that will be charged, and the terms of payment, prior to beginning such work. We may require estimated hourly fees to be paid in advance. If either party terminates the service, any advance payment will be refunded based on the prorated amount of work completed. Services are billed in arrears and due ten (10) days after the invoice date. A late charge of 1½ percent per month will

be charged upon any balance unpaid thirty (30) days after the invoice date.

7. Considerations

You are responsible for payment of any tax effects that pertain to sales or redemptions of securities resulting in taxable gains. You can purchase the investment products we recommend through other brokers or agents not affiliated with us. Our fees may be higher or lower than can be obtained elsewhere. Lower fees for comparable services may be available from other sources.

B. Payment of Fees

1. Payment of Investment Management, Net Worth Management, and Enterprise Consulting Fees Calculated as Percentage of Assets Under Management, or as Annual Fixed Fee

These fees are billed in advance and prorated. If Schwab Institutional is your custodian, with your written authorization, we will withdraw your management fees due directly from your account on a monthly or quarterly basis. If you use another custodian, we will send you an invoice, and payment by check is due ten (10) days after the invoice date. If service is terminated during a billing period, we will refund you a prorated fee amount, based upon the service provided and work completed, up to the point of termination.

2. Payment of Financial Planning and Business Consulting as Annual Fixed Fee

If you have enrolled in Financial Planning or Business Consulting Services at an annual fixed fee, fees are billed in advance and prorated. You will be sent an invoice monthly or quarterly, and payment by check is due ten (10) days after the invoice date. If service is terminated during a billing period, we will refund you a prorated fee amount based upon the service provided and work completed up to the point of termination.

3. Payment of Investment Management, Financial Planning, and Business Consulting at the Hourly Rate and/or at the One-Time Fixed Fee

If you have enrolled in Investment Management, Financial Planning, or Business Consulting at the hourly rate, you will be sent an invoice when the work is completed. Hourly fees typically are billed in arrears, but in no case will not be assessed in advance for more than six (6) months. If you have enrolled in one of these services for a one-time fixed fee, in most circumstances, half is paid upfront, and the remainder is due upon completion of the agreed upon work. In all cases, payment by check is due ten (10) days after the invoice date. If service is terminated prior to completing work being done at the one-time fixed rate, we will refund you a prorated fee amount, based upon the service provided and work completed, up to the point of termination.

C. Clients Are Responsible for Third Party Fees

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

D. Prepayment of Fees

We typically bill you for our service in advance. If service is terminated during a billing period, we will refund you a prorated fee amount based upon the service provided and work completed up to the point of termination. Within a reasonable amount of time, we will issue you a check for the prorated fee amount, or deposit the refund back into your account.

E. Termination of Agreement

Either you or we may terminate an Investment Management, Financial Planning, or Business Consulting agreement without penalty, given ten (10) days written notice from one party to the other. Either you or we may terminate a Net Worth Management or Enterprise Consulting agreement without penalty, given thirty (30) days written notice from one party to the other. However, this termination without penalty has the proviso that such termination shall not affect the status of obligations or liabilities of one party to another party outstanding at the time of termination. For agreements that are terminated prior to completion of an agreed upon scope of work, you shall be responsible for fees due to us as of date of termination, and we shall be responsible for returning all prepaid, unearned fees to you.

F. Outside Compensation for the Sale of Securities to Clients

By internal policy, we are prohibited from accepting any compensation for the sale of securities, including asset-based sales charges or services fees from the sale of mutual funds.

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

By internal policy, we are prohibited from accepting performance-based fees, and fees derived from sharing a portion of your capital gains or capital appreciation, or other such sharing arrangement.

Item 7: Types of Clients

We generally provide investment advice and management supervisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ 401(k), Profit Sharing, and Pension Plans
- ❖ Trusts, Estates, and Charitable Organizations
- ❖ Corporations and Business Entities

Minimum Account Size and Minimum Fee

For Investment Management, a minimum deposit of \$500,000 in assets per household is required. For Financial Planning, the minimum fee for a written, comprehensive financial plan is \$2,500. For Net Worth Management and Enterprise Consulting, the minimum service fee as a percentage of assets is the fee schedule times a minimum of \$2,000,000 in assets under management, and the minimum as an annual fixed fee is \$15,000. Other than these minimums, no other minimums for service apply, and minimums may be waived at our discretion.

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

A. Methods of Analysis

Methods of Analysis

Our methods of analysis include charting analysis, fundamental analysis, and technical analysis.

Charting Analysis involves the use of patterns in performance charts. Our firm uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Fundamental Analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical Analysis involves the analysis of past market data, primarily price and volume.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Charting Analysis strategy involves using and comparing various charts to predict short and long-term performance, or market trends. The risk involved in solely using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Fundamental Analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the security will fail to reach expectations of its perceived value, or unconsidered factors could lead the security price to move below, and stay below, its perceived value.

Technical Analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns, and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

Investment Strategies

Long-term investing is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased transaction costs and taxes. Accounts that utilize margin as an investment strategy generally hold greater risk, and clients should be aware that there is a material risk of loss using this strategy.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

We generally seek investment strategies that do not involve significant or unusual risk beyond that of the general domestic or international equity markets. We commonly utilize margin as a cash management tool and infrequently as an investment tool. Margin transactions hold greater risk of capital loss, and clients should be aware that there is a material risk of loss using this strategy.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to you or a prospective client's evaluation of this advisory business, or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker / Dealer or Broker / Dealer Representative

Neither our firm nor our representatives are registered as a broker/dealer or as representatives of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither our firm nor our representatives are registered as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

C. Registration Relationships Material to this Advisory Business, and Possible Conflicts of Interests

As part of our service to you, we may utilize Fortress Insurance Brokerage, LLC to review, suggest, or recommend insurance products. Fortress Financial Solutions, LLC is under common ownership with Fortress Insurance Brokerage, LLC, an independent insurance brokerage, and Adam Amante is an owner and manager of both companies. There is no referral fee agreement between Fortress Financial Solutions and Fortress Insurance Brokerage. Fortress Insurance Brokerage may receive compensation paid as commission from an insurance carrier. Fortress Insurance Brokerage may also utilize Creative One Insurance Brokerage, LLC, Designs in Life, LLC, Elite Team Resources, LLC, Forward Strategies Insurance Brokerage, LLC, Senior Advisory Group, LLC, or another third-party insurance marketing organization (IMO). We and IMOs are not related entities. IMOs may share with Fortress Insurance Brokerage a portion of the overrides that the IMO receives from insurance carriers for the IMO's wholesaling activities. You are advised that the relationship between Fortress Insurance Brokerage and us may be considered a conflict of interest. For this reason, we disclose this to you, and clearly delineate this relationship.

In the course of our work for you, we may engage other professionals, such as accountants, enrolled agents, certified public accountants, bookkeepers, business, estate planning, intellectual property, and other attorneys, risk management consultants, actuaries, underwriters, insurance brokers and brokerages, and other service providers, hereafter referred to as "Specialists," to provide service and planning for you. Fortress Financial Solutions, LLC is under common ownership with Fortress Consulting, LLC, an independent consulting firm, and Adam Amante is an owner and manager of both companies. There is no referral fee agreement between Fortress Financial Solutions and Fortress Services. Specialists may or may not provide financial remuneration to Fortress Consulting for its time, effort, and expertise. You are advised that the relationship between Fortress Consulting and us may be considered a conflict of interest. For this reason, we disclose this to you, and clearly define this relationship.

D. Selection of Other Advisors or Managers, and How This Adviser Is Compensated for Those Selections

From time to time, we may direct you to a third party money manager. Typically, third party money managers are engaged upon your direct, and unsolicited request. We do not receive compensation from these other advisors, or third party money managers.

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

A. Code of Ethics

We have a written Code of Ethics covering the following areas: prohibited purchases and sales, insider trading, personal securities transactions, exempted transactions, prohibited activities, conflicts of interest, gifts and entertainment, confidentiality, service on a board of directors, compliance procedures, compliance with laws and regulations, procedures and reporting, certification of compliance, reporting violations, compliance officer duties, training and education, recordkeeping, annual review, and sanctions. You may request a copy of our Code of Ethics.

B. Recommendations Involving Material Financial Interest

We do not recommend that you buy or sell any security in which a person related to us has a material financial interest.

C. Investing Personal Money in the Same Securities, and Trading Securities At or Around the Same Time as Clients' Securities

From time to time, our principals and employees may buy or sell securities for themselves, which they also may recommend to you. This may provide an opportunity for our representatives to buy or sell the same securities before or after recommending the same securities to you, resulting in our representatives profiting off the recommendations we provide for you. When buying or selling the same security for you as for our representatives' account, we make every effort to trade your account before placing our own order. However, it is acceptable to include a representatives' order with yours when the transaction is

executed as a block trade. It is our stated intention that a representative's securities trading shall not profit a representative at a client's expense.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and Broker / Dealers

We select custodians based on their relatively low transaction fees, efficient, straight-forward trading process, support, trade correction services, statement preparation, and brand name recognition. We will never charge a premium or commission on transactions, beyond the actual cost imposed by the custodian.

1. *Research and Other Soft-Dollar Benefits*

We receive no research, product, or service ("soft dollar benefits") other than execution from a broker-dealer, or third-party, in connection with securities transactions in your account.

2. *Brokerage for Client Referrals*

We receive no referrals from a broker-dealer, or third party, in exchange for using that broker-dealer or third party.

3. *You May Direct Which Broker / Dealer / Custodian to Use*

We participate in institutional services offered by Charles Schwab & Company, a registered broker-dealer, member of SIPC, and qualified custodian. We recommend that you maintain your accounts with Schwab, or another qualified custodian, for custody and brokerage services.

While we recommend that you use Schwab as custodian / broker, you will decide whether to do so. By entering into an account agreement with a qualified custodian, you open your account directly with them. Although we do not open your account for you, we may assist you in doing so.

There is no direct link between Fortress Financial Solutions and Schwab, or any other custodian. As we are an independent fee-only investment advisor, we must work in your best interests and our investment advice must serve your best interests.

Even though we use Schwab exclusively at this time, we have clients who prefer to custody their accounts at other brokerage firms or institutions. In these cases, we will make a good faith effort to maintain that relationship. Additionally, if your account is maintained at Schwab, we can use other brokers to execute trades for your account. However, in such cases, you should understand that you might pay additional fees, and higher commissions, than are otherwise available.

We do receive minor economic benefits through our partnership with these custodians. These benefits may help us manage our firm and its operations more efficiently, or at a lower cost, but may not directly benefit you.

These benefits are listed below.

- Duplicate client statements and confirmations
- Research related products and tools
- Access to a trading desk for advisors
- Access to block trading
- The ability to deduct advisory fees directly from your account
- Access to an electronic network for client order entry and account information
- Access to mutual funds and exchange traded funds with no transaction fees
- Discounts on compliance, marketing, research, technology and practice management products, or services, provided to us by third party vendors

You should be aware that the receipt of economic benefit by us, however slight, in and of itself creates a potential conflict of interest, and may indirectly influence our favorable recommendations of these firms for custody and brokerage services.

B. Aggregating (Block) Trading for Multiple Client Accounts

When appropriate, we may aggregate trade orders and allocate trades among two or more of our clients through block trades. Block trading executes trades in an efficient way, and ensures that all clients receive the same execution price for a given security on a given day. From time to time, block trading or an aggregated trade order may benefit you by obtaining a lower transaction cost, or better execution price, due to a volume discount. When executing a block trade, we may employ market or limit orders.

We do not frequently invest your portfolio in initial public offerings (IPOs), or directly into private placement securities. However, should we invest in these, we would consider a variety of factors, including your investment objectives, risk tolerance, time horizon, degree of diversification desired, and account size.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews, and Who Makes Those Reviews

The Investment Committee reviews your accounts quarterly or as market conditions require. The Investment Committee consists Adam Amante, David Amante, and Kenneth Nesler, and may include other investment advisors.

When your account is initially established, we determine your time horizon, risk tolerance, and objective. With this understanding, we assign an Investment Objective of very conservative, conservative, moderately conservative, moderate, moderately aggressive or aggressive. Combined, this information forms your Investment Policy.

We also may use our investment model portfolios to allocate and manage your account. There is no specific policy that requires us to follow or reallocate to these models by design, because each individual's financial situations and needs are different, and may require special considerations.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

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

C. Content and Frequency of Regular Reports Provided to Clients

At least quarterly, you will receive a written report that details your account holdings, whether such report comes from your custodian or from us. You will receive a copy of all trade confirmations and monthly or quarterly statements directly from your custodian. Upon your request, we will prepare additional reports for you with a specific focus, with more or less detail, or in a format and design which you prefer.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to you.

B. Compensation to Non-Advisory Personnel for Client Referrals

We do not directly or indirectly compensate any person who is not advisory personnel or affiliated with us for client referrals.

Item 15: Custody

We do not take custody of your accounts or assets at any time. At all times, your custodian retains sole and complete custody of your investment assets.

Item 16: Investment Discretion

If we are providing ongoing supervision of your investment account, you will grant us discretionary trading authority over your accounts in writing with respect to securities to be bought or sold, and the amount of securities to be bought or sold. The details of this are fully disclosed to you before any advisory relationship has commenced. In the contract between you and your custodian and in our service agreements, you grant us discretionary authority via a custodian provided limited power of attorney.

Item 17: Voting Client Securities (Proxy Voting)

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

Item 18: Financial Information

A. Balance Sheet

We do not require nor solicit prepayment of more than \$500 in fees per client, or six months or more of fees in advance. Therefore, we are not required to include our balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither our firm, nor our management, have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to you.

C. Bankruptcy Petitions in Previous Ten Years

We have not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements for State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

The education and business background of our management persons and executive officers, Adam Amante, David Amante, and Kenneth G. Nesler can be found on each individual's Form ADV Part 2B brochure supplement.

B. Other Businesses in Which This Advisory Firm, or Its Personnel, Are Engaged and Time Spent on Those (If Any)

Other business activities for Adam Amante, David Amante, Kenneth G. Nesler, Theresa Morrison, and Nicholas Gelso can be found on the individual's Form ADV Part 2B brochure supplement.

C. How Performance Based Fees are Calculated and Degree of Risk to Clients

We do not accept performance-based fees or other fees based on a share of your capital gains or assets' capital appreciation.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person at our firm has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to your evaluation of our firm or our management.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither our firm, nor our management persons, has any relationship or arrangement with issuers of securities.