

This brochure supplement provides information about Amber R. Montgomery that supplements the Focus Investment Advisors brochure. You should have received a copy of that brochure. Please contact Andrew Y. Wasa, President if you did not receive Focus Investment Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about Amber R. Montgomery is also available on the SEC's website at www.adviserinfo.sec.gov.

Focus Investment Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Amber R. Montgomery
Personal CRD Number: 5452067
Investment Adviser Representative

Focus Investment Advisors
511 Saxony Place Suite 101
Encinitas, California, 92024
(760) 230-1880
www.focusinvestment.com
amontgomery@focusinvestment.com

UPDATED: 11/7/2012

Item 2: Educational Background and Business Experience

Name: Amber R. Montgomery

Born: 1985

Education Background and Professional Designations:

Education:

BA Social Science- Chapman University, 2010

Business Background:

10/2007 – Present	Investment Advisor Representative Focus Investment Advisors
09/2011 – Present	Registered Representative LPL Financial
04/2010 – 09/2011	Registered Representative Girard Securities, Inc
11/2009 – 2/2010	Registered Representative Securities America, Inc
08/2005-10/2007	Assistant store manager Origins

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

Amber R. Montgomery is a registered representative and insurance agent. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. FIA always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of FIA in their capacity as a registered representative or insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Amber R. Montgomery does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Focus Investment Advisors.

Item 6: Supervision

As a representative of Focus Investment Advisors, Amber R. Montgomery is supervised in all duties and activities by Andrew Y. Wasa. Andrew Y. Wasa's contact information is on the cover page of this disclosure document.