

Item 1 Cover Page for Brochure Supplement

Helen L. Modly, CFP®, CPWA®

FOCUS WEALTH MANAGEMENT, LTD.

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March 10, 2017

This brochure supplement provides information about Helen L. Modly, ChFC, CFP®, CPWA®, that supplements the Focus Wealth Management, Ltd. brochure. You should have received a copy of that brochure. Please contact Helen L. Modly, President & Chief Compliance Officer if you did not receive Focus Wealth Management, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Helen L. Modly, ChFC, CFP®, CPWA® is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Helen L. Modly, CFP, CPWA: born 1955. *Education:* George Mason University, 1981, BSN.

Business background for preceding five years:

Focus Wealth Management, Ltd., A registered investment advisor. Position:
President/Chief Compliance Officer/Sr. Wealth Manager-January 2015 to present
Executive Vice President/Chief Compliance Officer/Wealth Manager-July 2001 to January 2015.

The requirements for the CFP designation are as follows:

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 69,000 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, 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 two 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.

The requirements for the CPWA designation are as follows:

The **CERTIFIED PRIVATE WEALTH ADVISOR® (CPWA®)** designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of professional client-centered experience in financial services or a related industry. CPWA designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA designees are required to adhere to IMCA's *Code of Professional Responsibility and Rules and Guidelines for Use of the Marks*. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Item 3 Disciplinary Information

Ms. Modly has not been the subject of a criminal or civil action in a domestic, foreign or military court.

Ms. Modly has not been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Ms. Modly has not been the subject of a self-regulatory organization proceeding.

Ms. Modly has not been the subject of a professional attainment, designation or license being revoked or suspended.

Item 4 Other Business Activities

Ms. Modly is not actively engaged in any other investment-related business or occupation, nor is she registered in any other capacity.

Ms. Modly does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Ms. Modly is not actively engaged in any other substantial business or occupation for compensation.

Item 5 Additional Compensation

Ms. Modly occasionally receives compensation for authorship of free-lance articles from various sources.

Item 6 Supervision

Helen L. Modly, President and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Focus supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. To provide adequate oversight of Focus personnel, Susan Chesson, EVP will provide the same oversight activities over the Chief Compliance officer. Susan Chesson can be reached at (703) 760-3673.

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Tommie L. Monez, ChFC, CFP®, MBA

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Additional information about Tommie L. Monez, CFP®, ChFC is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Tommie L. Monez, MBA, CFP®, ChFC, born 1952. *Education:* University of Puget Sound, 1985, MBA. University of Texas, BA Psychology, 1970.

Business background for the preceding five years:

Focus Wealth Management, Ltd., A registered investment advisor. Position:
Executive VP/Sr. Wealth Manager-January 2015 to Jan 2017
Wealth Manager-2002 to January 2017.

The requirements for the CFP designation are as follows:

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”).

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- **Experience** – Complete at least two 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.

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- 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.

The requirements for the ChFC designation are as follows:

Chartered Financial Consultant (ChFC) is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning. Individuals obtaining this designation in 2002 or later are required to complete 30 hours of continuing education every two years.

Item 3 Disciplinary Information

Ms. Monez has not been the subject of a criminal or civil action in a domestic, foreign or military court.

Ms. Monez has not been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Ms. Monez has not been the subject of a self-regulatory organization proceeding.

Ms. Monez has not been the subject of a professional attainment, designation or license was revoked or suspended.

Item 4 Other Business Activities

Ms. Monez is not actively engaged in any other investment-related business or occupation, nor is she registered in any other capacity.

Ms. Monez does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Ms. Monez is not actively engaged in any other substantial business or occupation.

Item 5 Additional Compensation

Ms. Monez occasionally receives compensation for authorship of free-lance articles from various sources.

Item 6 Supervision

Helen L. Modly, President and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Focus supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Helen L. Modly can be reached at (703) 760-3673.

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Susan Chesson, MBA, CFP®,

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March 10, 2017

This brochure supplement provides information about Susan Chesson, CFP® that supplements the Focus Wealth Management, Ltd. brochure. You should have received a copy of that brochure. Please contact Helen L. Modly, President & Chief Compliance Officer, if you did not receive Focus Wealth Management, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Susan Chesson, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Susan Chesson: born 1964. *Education:* University College, Oxford, BA 1986. University of Texas, MA French, 1987, MBA 1989
Executive Certificate in Financial Planning, Georgetown University, Washington, DC, 2010

Business background for the preceding five years:

2017-Present: Executive Vice President, Focus Wealth Management, Ltd.

2012-Present: Wealth Manager, Focus Wealth Management, Ltd.

2011: Intern, Omega Wealth Management, Arlington, VA

2010: Manager, Capital Markets Division for Fannie Mae, Washington, DC.

2008-2010: Senior Financial Analyst for Federal Reserve Board of Governors, Washington, DC

The requirements for the CFP designation are as follows:

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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, 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 two 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.

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- 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
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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.

Item 3 Disciplinary Information

Ms. Chesson has not been the subject of a criminal or civil action in a domestic, foreign or military court.

Ms. Chesson has not been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Ms. Chesson has not been the subject of a self-regulatory organization proceeding.

Ms. Chesson has not been the subject of a professional attainment, designation or license was revoked or suspended.

Item 4 Other Business Activities

Ms. Chesson is not actively engaged in any other investment-related business or occupation, nor is she registered in any other capacity.

Ms. Chesson does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Ms. Chesson is not actively engaged in any other substantial business or occupation for compensation.

Item 5 Additional Compensation

Ms. Chesson occasionally receives compensation for authorship of free-lance articles from various sources.

Item 6 Supervision

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Barbara A. Ristow, MS, CFP®

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This brochure supplement provides information about Barbara A. Ristow, MS, CFP® that supplements the Focus Wealth Management, Ltd. brochure. You should have received a copy of that brochure. Please contact Helen L. Modly, President & Chief Compliance Officer if you did not receive Focus Wealth Management, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Barbara Ristow, MS, CFP is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Barbara Ristow: born 1965. *Education:* Valdosta State University, Georgia, BS 1987. College for Financial Planning, MSFS 2002.

Business background for the preceding five years:

2016 – Present: Senior Wealth Advisor, Focus Wealth Management, Ltd.

2012-2016: Director of Financial Planning, Pinnacle Advisory Group, Inc.

2008-2012: Representative, Commonwealth Financial Group

The requirements for the CFP designation are as follows:

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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.

Item 3 Disciplinary Information

Ms. Ristow has not been the subject of a criminal or civil action in a domestic, foreign or military court.

Ms. Ristow has not been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Ms. Ristow has not been the subject of a self-regulatory organization proceeding.

Ms. Ristow has not been the subject of a proceeding in which a professional attainment, designation or license was revoked or suspended.

Item 4 Other Business Activities

Ms. Ristow is not actively engaged in any other investment-related business or occupation nor is she registered in any other capacity.

Ms. Ristow does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Ms. Ristow is not actively engaged in any other substantial business or occupation for compensation.

Item 5 Additional Compensation

Ms. Ristow occasionally receives compensation for authorship of free-lance articles from various sources.

Item 6 Supervision

Helen L. Modly, President and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Focus supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Helen L. Modly can be reached at (703) 760-3673.

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Jessica L. Jarosik, CFP®

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March 10, 2017

This brochure supplement provides information about Jessica L. Jarosik CFP® that supplements the Focus Wealth Management, Ltd. brochure. You should have received a copy of that brochure. Please contact Helen L. Modly, President & Chief Compliance Officer if you did not receive Focus Wealth Management, Ltd.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jessica L. Jarosik is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Jessica L. Jarosik: born 1989. *Education:* University of Maryland, 2011, BA in Government. Boston University, Certificate of Financial Planning, 2015.

Business background for the preceding five years:

2015 – Present: Financial Advisor, Focus Wealth Management, Ltd.

2012 – 2015: Financial Advisor, Bridgewater Wealth & Financial Management

2010 – 2012: Economist/Economist Intern, Bureau of Economic Analysis

The requirements for the CFP designation are as follows:

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Item 3 Disciplinary Information

Ms. Jarosik has not been the subject of a criminal or civil action in a domestic, foreign or military court.

Ms. Jarosik has not been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Ms. Jarosik has not been the subject of a self-regulatory organization proceeding.

Ms. Jarosik has not been the subject of a proceeding in which a professional attainment, designation or license was revoked or suspended.

Item 4 Other Business Activities

Ms. Jarosik is not actively engaged in any other investment-related business or occupation nor is she registered in any other capacity.

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Tiffany M. Dimel, CFP® Candidate, Investment Advisor Representative

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Additional information about Tiffany Dimel is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Tiffany M. Dimel: born 1973. *Education:* Virginia Polytechnic & State University, Virginia, BS 2011.

Business background for the preceding five years:

2015 – Present: Financial Advisor, Focus Wealth Management, Ltd.

2008 – 2015: Systems Design Engineer, SAP America

The requirements for the CFP designation are as follows:

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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.

Item 3 Disciplinary Information

Ms. Dimel has not been the subject of a criminal or civil action in a domestic, foreign or military court.

Ms. Dimel has not been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Ms. Dimel has not been the subject of a self-regulatory organization proceeding.

Ms. Dimel has not been the subject of a proceeding in which a professional attainment, designation or license was revoked or suspended.

Item 4 Other Business Activities

Ms. Dimel is not actively engaged in any other investment-related business or occupation nor is she registered in any other capacity.

Ms. Dimel does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Ms. Dimel is not actively engaged in any other substantial business or occupation for compensation.

Item 5 Additional Compensation

Ms. Dimel occasionally receives compensation for authorship of free-lance articles from various sources.

Item 6 Supervision

Helen L. Modly, President and Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Focus supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Helen L. Modly can be reached at 703-760-3673.