

Fortress Financial Solutions, LLC Client Brochure

This brochure provides information about the qualifications and business practices of Fortress Financial Solutions, LLC. If you have 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 (SEC). 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.

4640 East Sunrise Drive
Suite 211
Tucson, AZ 85718

(520) 751-8600 (Telephone)
(520) 795-2212 (Facsimile)

hello@fortresscompany.com
www.fortresscompany.com

Item 2: Material Changes

Item 4(B) was updated to show the firm's revised service offerings and their corresponding fees.

Item 4(B)(1)(a), Line-item Financial Advice Service, was renamed Stand-alone Financial Advice Service.

Item 4(B)(2)(c), Advanced Financial Planning Service, was renamed Thematic Financial Planning Service.

Item 4(B)(3)(b), Line-item Investment Consulting Service, was renamed Stand-alone Investment Consulting Service.

In Item 4(B)(4)(ii)(b), Integrated Service, the minimum assets under management increased from \$250,000 to \$600,000.

Item 5(A)1, Hourly Rate, creates a billing range from \$100 to \$350 per hour for hourly work depending on the complexity, difficulty, time, and personnel required to complete said work.

Item 5(A)(6)(a)(i), Line-item Financial Advice Service Fee, was renamed Stand-alone Financial Advice Service Fee, and the minimum fee was reduced from two hours or \$700 to two hours or \$500.

In Item 5(A)(6)(b)(i), Line-item Financial Planning Advice Service Fee, the minimum fee was reduced from two hours or \$700 to two hours or \$500.

Item 5(A)(6)(b)(iii), Advanced Financial Planning Service Fee, was renamed Thematic Financial Planning Fee, and the minimum fee was reduced from \$5,000 to \$3,500.

Item 5(A)(6)(c)(i), Line-item Investment Consulting Service Fee, was renamed Stand-alone Investment Consulting Service Fee, and the minimum fee was reduced to two hours or \$500 from two hours or \$700.

In Item 5(A)(6)(d)(ii), Integrated Service Fee, the minimum fee increased from \$3,600 to \$5,000 per annum.

Items 5(A)(4), 5(B)(3), and 5(B)(4) were revised to reflect thirty-days' notice for termination of Service.

Item 19 was revised to reflect that the firm is a Security Exchange Commission (SEC) registered advisor and no longer a state registered investment advisor.

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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 Advice, Financial Planning, and Investment Management Services. This firm, founded in 2000 by Adam Amante, has been registered as an Investment Adviser since 2007, and registered with the Security and Exchange Commission (SEC) since 2024.

B. Types of Advisory Services

Each person is unique, with their own wants, needs, goals, and objectives, and this holds true for individuals and entities. What you want and what you need drives the services Fortress Financial Solutions, LLC offers you. Your agenda is our mutual agenda. Our advisory services are listed below, and they are referred to as “Service” or “Services.”

Financial advice, financial planning, and investment management are provided upon your request, suggested by us, or as part of a Service. Investment management is provided on a discretionary and non-discretionary basis in accordance with your risk tolerance and capacity, time-horizon, investment objectives, restrictions, and limitations.

Ongoing Services

- Essential Service—Focused Financial Planning -or- Investment Management
- Integrated Service—Focused Financial Planning -and- Investment Management
- Premium Service—Thematic, Comprehensive -or- Business Owner Financial Planning -and- Investment Management

Stand-alone Services

- Financial Advice
- Line-item, Focused, Thematic, Comprehensive -or- Business Owner Financial Planning
- Investment Consulting

Please reference this document for more detailed descriptions of these Services and their corresponding Fees.

1. Financial Advice Service Description

Financial Advice is topical by nature and answers specific questions. Within the broad areas of financial advice, your specific questions may contemplate the following subjects:

- Inheritance
- New position or career
- Birth of a child
- Divorce
- Death of spouse, partner, or other loved one
- Employer offered benefits consulting
- Large purchase
- Other financial matters

Financial Advice is offered either as a stand-alone or an ongoing Service.

a. Stand-alone Financial Advice Service Description

Stand-alone Financial Advice Service researches and answers your specific, one-off question. You are solely responsible for implementing our recommendations. Stand-alone Financial Advice Service terminates six (6) months after the date of the Agreement unless otherwise mutually agreed upon in writing.

b. Ongoing Financial Advice Service Description

Ongoing Financial Advice converts Stand-alone Financial Advice from a one-time Service to an ongoing Service. Ongoing Financial Advice furnishes you with continued support as your life and advisory needs evolve. You are solely responsible for implementing our recommendations. Ongoing Financial Advice Service continues until the Agreement is terminated.

2. Financial Planning Service Description

Financial Planning organizes your financial life and provides a pathway to achieve your financial goals. This Service helps define financial objectives, gather, and review information, builds, and analyzes your personal fact pattern, discusses findings, provides recommendations, and evaluates the pros and cons of solutions presented.

Financial Planning is based on the information that you provide to us, which makes the completeness and accuracy of this information particularly important. Information required to complete your requested scope of work includes, but is not limited to, your current financial status, future goals, and attitudes toward risk.

Financial planning may consider the following:

- Goals and objectives
- Financial statements
- Cash flow planning
- Asset and liability management
- Budgeting
- Goal planning
- Income planning
- Debt planning
- Savings planning
- Income bridge
- Retirement planning
- Social Security planning
- Multi-generational family finances
- Educational planning
- Estate planning
- Real estate planning
- Insurance analysis
- Risk management analysis

- Inter-generational Wealth transfer
- Charitable planning
- Lasting legacy planning

Your financial planning needs may be limited to one specific topic or may be more expansive and require comprehensive work. Our Financial Planning Services include Line-item, Focused, Thematic, Comprehensive, and Business Owner Financial Planning. Financial planning services are offered as stand-alone Services, as part of Integrated Service, or part of Premium Service

a. Line-item Financial Planning Service Description

Line-item Financial Planning Service is topical by nature. Please refer to the Financial Planning narrative above for a sampling of topics this Service may touch upon. You are solely responsible for implementing our recommendations. Line-item Financial Planning Service terminates six (6) months after the date of the Agreement unless otherwise mutually agreed upon in writing.

b. Focused Financial Planning Service Description

Focused Financial Planning Service is a stream-lined, consolidated approach to financial planning. This Service addresses many of the issues which you may encounter. It reviews the high points of your financial life, organizes your goals, objectives, and information, and points you in the direction you want to go. It may use data aggregators to facilitate data gathering. This Service produces a clear, visual, and interactive software-based or hard copy product for you. You are solely responsible for implementing our recommendations. Focused Financial Planning Service will terminate six (6) months after the date of the Agreement unless otherwise mutually agreed upon in writing.

c. Thematic Financial Planning Service Description

Thematic Financial Planning Service uses a multi-disciplinary approach to thoroughly explore your important and complex matters and assembles subject matter experts as needed to work through them. Thematic Financial Planning Service addresses one or more of the following subjects:

- Inter-generational wealth transfer
- Estate planning
- Tax planning
- Asset protection
- Risk management analysis
- Charitable planning

You are solely responsible for implementing our recommendations. Thematic Financial Planning Service will terminate six (6) months after the date of the Agreement unless otherwise mutually agreed upon in writing.

d. Comprehensive Financial Planning Service Description

Comprehensive Financial Planning is an expansive, in-depth version of financial planning. If your estate, financial situation, or holdings are complex, or you have a very high or ultra-high net worth, then this level of financial planning will serve you better. If you have existing structures and planning in place, this Service will dovetail closely with your existing planning.

This Service considers the common issues which individuals encounter in their financial journeys, takes a deep dive into the variables and facets particular to your life, and explores these matters in greater detail. We will review your topics of interest and concern, become acquainted with your history, and seek to understand your goals and objectives.

After reviewing your background and constructing your fact pattern, we will collaborate with you to create a detailed, realistic road map to your life's financial goals. Together, we will connect the dots from where you are and help plot your way forward to where you want to be. A well-executed, up-to-date financial plan gives you the freedom and confidence to secure the future you desire.

You are solely responsible for implementing our recommendations. Comprehensive Financial Planning Service will terminate six (6) months after the date of the Agreement unless otherwise mutually agreed upon in writing.

e. Business Owner Financial Planning Service Description

A business goes through a lifecycle as an individual does and has characteristics and opportunities which are unique to that business.

Business Owner Financial Planning Service may provide advice at a critical juncture, assist your business to hold steady or grow, increase stability, and/or improve your business' bottom line. This Service may help your business capture excess cash flow and reduce the taxation of it. It may be structured to help reduce risks and to protect your company's assets from inside and outside liabilities, and creditors in general. It may facilitate an owner's transition from full-time work into semi-retirement or retirement, preparing for sale, or business succession planning. This service may aid with work-life balance for owners and key personnel.

Business Owner Financial Planning Service helps you look at your business and its structure with fresh eyes, and perhaps identify easily realized opportunities or low-hanging fruit. Matters considered include:

- Structuring
- Improving bottom line
- Mitigating taxation
- Retirement plan construction and evaluation
- 401(k) plan investment and fees review
- Defined benefit plan review
- Protecting assets
- Managing risks
- Succession planning
- Key-person insurance policy review

You are solely responsible for implementing our recommendations. Business Owner Financial Planning Service will terminate six (6) months after the date of the Agreement unless otherwise mutually agreed upon in writing.

3. Investment Management and Consulting Service Description

Investment Management can be selected as Stand-alone Investment Consulting Service, Investment Management Service, part of Integrated Service, and part of Premium Service.

Investment Management helps define investment goals and objectives, reviews and evaluates investments, discusses findings, and makes recommendations. Your goals, objectives, time

horizon, and risk tolerance and capacity will guide us in designing an investment program which suits you.

To facilitate this, we will ask you to complete our Risk Assessment Questionnaire. Additionally, we may request that you complete an Investment Policy Statement to further understand your investment needs and your approach to investing. We must have a clear understanding of the following from you:

- Investment purpose
- Time horizon
- Risk tolerance and capacity

Our understanding of your financial situation and the purpose of your investment accounts will help us craft your portfolio to align with your objectives and goals.

A portfolio can be very conservative to very aggressive, short, intermediate, or long-term, and oriented for capital preservation, income, income and growth, or growth. You may select impact investing, such as Environmental, Social, and Governance (ESG, formerly Socially Responsible Investing or SRI), Women in Leadership, or Conservative Values Investing.

You understand that Investment Management Services do not include Financial Advice Services, Financial Planning Services, nor other similar Services, except when considered incidental to Investment Management.

a. Investment Management and Consulting Service Client Acknowledgements

i. Independent In-house Investment Committee

Our in-house investment committee independently performs investment research for the firm. We utilize a variety of publicly available information and proprietary and third-party services, materials, research, and tools as needed. The investment committee follows a disciplined methodology and process which generates our investment selection list. The investment committee meets regularly to discuss the markets, review our existing investment selection list, and evaluate new investments.

ii. Selection List

Our investment committee developed selection criteria to identify, evaluate, and choose investments. We screen for investments which demonstrate earnings and dividend growth and other factors. We apply our selection criteria to the universe of investments which results in our investment selection list. The investments we recommend for your portfolio come from our investment selection list. Recommendations provided are not limited to a specific product or service offered by the financial services industry. Using the selection list, our investment guidelines, and other considerations, we construct your portfolio.

iii. Services Limited to Specific Types of Investments

We limit our Investment Management and Consulting to equities, open end mutual funds, closed end funds, exchange traded funds (ETFs), government, municipal, corporate, and convertible bonds, preferred stocks, certificates of deposit, money market accounts and funds, stable value funds, real estate investment trusts (REITs), limited partnerships, structured notes, 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 markets and stable value funds. We may use other securities to diversify your portfolio. We recommend publicly traded, listed securities, which typically are highly liquid.

You may own an individual security or securities in your custodial account. However, this does not mean that you own all shares of a particular security, nor all securities held by the custodian.

iv. Risk of Loss

Past performance is no guarantee of future performance. Investing in securities may result in the partial or total loss of investment capital. You must be prepared to bear these risks.

b. Investment Consulting Service Description

Investment Consulting helps with one-off, stand-alone investment related work. This Service is provided on a discretionary and non-discretionary basis in accordance with your risk tolerance and capacity, time-horizon, investment objectives, restrictions, and limitations, while being mindful of your general financial picture. With this and other information considered, we will make investment recommendations to you. You are solely responsible for implementing our recommendations.

In this Service, you maintain an account separate from us with a qualified custodian, and we have no access, no ability to transact, and no control over your account. You retain ownership and all rights exclusively to this held-away account, including rights to buy and sell securities, withdraw securities or cash, exercise, or delegate proxy voting, and receive transaction confirmations.

Investment Consulting Service will terminate six (6) months after the date of the Agreement unless otherwise mutually agreed upon in writing.

Past performance is not a guarantee of future returns. Investing in securities may result in the partial or total loss of investment capital. You must be prepared to bear these risks.

4. Ongoing Service Descriptions

We offer you three Ongoing Services—Essential, Integrated, and Premium Service.

a. Essential Service Description

Essential Service provides you a choice of ongoing Focused Financial Planning or ongoing Investment Management.

i. Focused Financial Planning Service

Focused Financial Planning Service is an ongoing version of Stand-alone Focused Financial Planning. This Service addresses issues which clients commonly encounter and takes a simplified and consolidated approach to Financial Planning. It reviews the highlights of your financial life and organizes your goals, objectives, and information to point you in the direction you want to go. It may use data aggregators to facilitate data gathering. This Service produces a clear, visual, and interactive software-based or hard copy product for you.

We will build your plan for you and assist you in implementing our recommendations. You shall notify us if your financial situation changes. Focused Financial Planning Service continues until an Agreement is terminated.

ii. Investment Management Service

1. Investment Management Service Overview

Investment Management Service provides you with continuous portfolio management which considers your risk tolerance and capacity, time-horizon, investment objectives, restrictions, limitations, and general financial situation. We will ask questions and have discussions with you to understand you and your objectives. We will consider these factors and other information to make investment recommendations and manage your portfolio based upon your and our parameters.

We shall be available to consult with you about your portfolio as needed and agreed upon. You will be provided with reports regularly as described in Item 13(C) of this brochure, Review of Accounts > Reports. We may help you open and consolidate accounts and make agreed upon adjustments to existing investments. Please notify us if your financial situation or investment objectives change, or if you want to place or modify restrictions on your account. You may instruct us not to purchase or recommend certain securities.

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

Investment Management Service continues until an Agreement is terminated.

Past performance is no guarantee of future performance. Investing in securities may result in the partial or total loss of investment capital. You must be prepared to bear these risks.

2. Custodian Maintains Custody of Your Assets

At all times, your custodian will maintain custody of all your cash and securities. You personally own securities in your separate custodial account maintained by the custodian. The custodian will exclusively maintain custody of your securities and funds. You retain ownership of your account and all rights to it, including rights to buy and sell securities, withdraw securities or cash, exercise, or delegate proxy voting, and receive transaction confirmations.

3. You Grant Us a Discretionary Trading Authority through a Limited Power of Attorney

In this Service you appoint us as your investment adviser on one or more of your accounts maintained with a qualified custodian and you authorize us to transact your account by giving instructions to your custodians and broker/dealers on your behalf. You grant us discretionary trading authority on your custodial account through a custodian provided Limited Power of Attorney. This Limited Power of Attorney is restricted to transacting your custodial account for your benefit and withdrawal of service fees.

The discretionary trading authority that you grant us furnishes us with the ability and permission 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 the securities we choose, in the amounts and at the time we deem appropriate.

4. You Grant Us Limited Authority to Move Money and Securities

On your behalf and at your direction, through a custodian provided Limited Power of Attorney, you may grant us authority to move money and securities, via a journal or a transfer of assets from one account to another, and transfer money from one account to another, including bank accounts. Such instructions shall be accepted by us under the following circumstances:

1. You provide instructions to your custodian, in writing, which include your signature, the third party's name, and either the third party's address or the third party's account number at another custodian to which the transfer should be directed.
2. You authorize us, in writing, either on your custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. Your custodian performs appropriate verification of your instructions, such as a signature review or other method to verify your authorization and provides you with a notice of funds promptly after each transfer.
4. You can terminate or change your instructions to your custodian.
5. We have no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in your instructions.
6. We maintain records showing that the third party is not a party related to us or located at the same address as us.
7. Your custodian sends you, in writing, an initial notice confirming your instructions and an annual notice reconfirming your instructions.

5. Non-publicly Traded Alternative Investments

We do not recommend non-publicly traded alternative investments to you. You may transfer your existing non-publicly traded alternative investments into your custodial account with us if your custodian agrees to custody them. You may direct us to purchase non-publicly traded alternative investments for you.

We will not perform due diligence upon your non-publicly traded alternative investments. Typically, we will liquidate transferred-in non-publicly traded investments as soon as possible while seeking to minimize your economic loss, if any.

If it is not possible nor practicable to liquidate your alternative investments within a reasonable period of time, we may advise you to transfer said investment to a held-away account which we do not have power nor authority to transact. If this is not possible and agreeable, we may separate the account which contains this non-publicly traded investment from us or terminate our Service to you.

6. Client-directed Investments

We recommend that you purchase or hold securities which are on our selection list and that you sell securities that are not. However, you may direct us to purchase securities or transfer securities which are not on our investment selection list into your account with us. You may instruct us not to sell your transferred-in securities which are not on our selection list.

For a directed investment, you take responsibility for performing due diligence upon the investment, bear economic loss solely, if any, and agree to hold us harmless. We may request that you execute a directed investment letter which states that we do not recommend securities which are not part of our investment selection list, we do not perform due diligence upon such investments, and we buy and sell directed investments only at your direction.

If you prohibit us from liquidating a directed non-selection list security for a period of time, we may advise you to transfer said security to a held away account to which we do not have power nor authority to transact. If this is not possible and agreeable, we may separate the account which contains this directed investment from us or terminate our Service to you.

b. Integrated Service Description

Integrated Service combines ongoing Focused Financial Planning and ongoing Investment Management into one Service. Together, financial planning and investment management may increase the likelihood that you will achieve your desired financial outcome. This Service supports you as your life and advisory needs evolve.

During the term of Service, we will monitor your general areas of financial concern and track your progress toward your goals. Over time, Investment Management will become the core of the relationship. Integrated Service continues until an Agreement is terminated.

c. Premium Service Description

Premium Service takes Thematic, Comprehensive, or Business Owner Financial Planning, or your desired combination of the three, and converts them into an ongoing planning service. This ongoing planning service is then paired with ongoing investment management.

If your wants and/or needs include generational wealth transfer, estate planning, tax planning, charitable planning, comprehensive financial planning, or if you are a business owner, then the Premium Service will serve you best. Premium Service is appropriate for inter-generational transfers of wealth, complex planning, complex trusts and/or estates, asset protection, and business owners.

The integration of ongoing Comprehensive Financial Planning and ongoing Investment Management Services is referred to as Net Worth Management Service.

We recognize that you rely upon other professionals for advice, and we will coordinate our efforts with those of your existing team to curate a cohesive and efficient service experience for you.

These advisors may include:

- Attorneys
- Bankers
- Real estate agents
- Certified Public Accountants
- Insurance agents
- Mortgage professionals
- Other professionals

During the term of Service, we will help monitor your general areas of financial concern and track your progress toward your goals. Over time, Investment Management will become the core of the relationship. Premium Service continues until an Agreement is terminated.

C. Client Tailored Services and Client Imposed Restrictions

We offer the same suite of Services to all clients. However, your solution's design and structure take into consideration your current situation, financial needs, targets, limitations, and restrictions.

As an Investment Management client, you may limit or restrict us from investing in certain securities, and you may change these limitations and restrictions. If your limitations and restrictions prevent us from properly servicing your account or require us to deviate significantly from our established manner of operation, we may terminate our Service to you.

D. Wrap Fee Programs

We do not participate in any wrap fee programs.

E. Amounts Under Management

We have the following assets listed below under management:

Discretionary	Non-discretionary	Date Calculated
\$117,934,172	\$0	12/09/2024

Item 5: Fees and Compensation

In consideration of the Services rendered by us, you agree to pay fees at the Hourly Rate, a One-time Flat Fee, an Annual Flat Fee, a Percentage of Assets according to the Investments Under Management Fee Schedule, or a combination of these methodologies. Fees for Services are detailed in each Service's description.

Fees for Financial Advice, Financial Planning, Investment Management and Consulting, or Essential, Integrated, or Premium Service, whether billed at the Hourly Rate, One-time Flat Fee, Annual Flat Fee, as calculated by the Investments Under Management Fee Schedule, or a combination of these fee methods, are negotiable.

You authorize service fee payments to us from your managed account by executing a Service Agreement and through a custodian provided Limited Power of Attorney which grants us the ability to manage and withdraw fees from your account. You will receive an invoice for a monthly, quarterly, or non-recurring service. You will receive a monthly statement from your custodian which shows the amount of and when a service fee is deducted from your account. For billing according to the Investments Under Management Fee Schedule, your invoice will include the formula used to calculate the fee, amount of assets under management, and time period covered by the fee.

The fee amount may be changed by mutual written, signed consent. You acknowledge that Fees and the Fee Schedule may be changed by us with ninety (90) days advance written notice to you.

If you request work or we provide work which extends beyond the scope and intent of a Service, we will revise the agreement, agree upon compensation, and execute the agreement.

A late charge of three quarters of a percent (3/4%) per month will be charged on an unpaid balance thirty (30) days after the invoice date.

A. Fee Schedule

1. Hourly Rate

Fortress Financial Solutions' Hourly Rate for business and consulting services ranges from \$100 to \$350 per hour depending on the complexity, difficulty, time, and personnel required to complete said work. We may reduce or waive the Hourly Rate at our discretion. Upon request, we will provide you with a written estimate of the number of hours needed to complete the requested Services and the hourly rate that will be charged prior to beginning the work. Work at the Hourly Rate is billed in ten-minute increments. An invoice will be provided upon completion of the Service. Services at the Hourly Rate are billed in arrears and due ten (10) days after the invoice date. However, we reserve the right to require estimated hourly fees to be paid in advance, in part or in whole, up to \$500.

2. One-Time Flat Fee

For Services provided at a One-time Flat Fee, half of the fee, up to \$500, is payable upon execution of an agreement, and the remainder is payable upon completion of services.

3. Annual Flat Fee

Services provided at an Annual Flat Fee are paid in advance, paid according to a monthly or quarterly schedule in equal fractional amounts of the annual fee, and your fee for Service is earned as the month or quarter progresses. Ongoing fees apply to ongoing Services.

4. Investments Under Management Fee Schedule

Investments Under Management Fees calculated by the Fee Schedule are paid in advance and prorated. You may choose a monthly or quarterly billing cycle. Fees do not include transaction costs, brokerage commissions, or other fees. With your written consent, fees are withdrawn directly from your account.

Payable in advance means that fees are assessed at the beginning of a monthly or quarterly billing period, and earned as the month or quarter proceeds, subject to a thirty-day notice for termination of Services.

When an Agreement for Services according to the Fee Schedule is executed during a monthly or quarterly billing period, initial fees will be prorated from the beginning date of the agreement to the end of the billing period, or upon funding of your account.

This methodology prorates all asset flows, which encompasses all deposits, withdrawals, and transfers in and out of the account(s). The monthly or quarterly fee amount is recalculated each monthly or quarterly billing period.

Fees are calculated by multiplying the sum of net account values under management by a specified annual percentage rate. The sum of net account values under management on the last day of the immediately preceding monthly or quarterly period, including cash and money market balances, determines the next monthly or quarterly period's billing amount.

Your notice of termination occurs on the day we receive your notice, when your assets transfer out of your managed account, or when your account is separated from our management.

The Investments Under Management table below is also known as the “Fee Schedule.”

Investments Under Management	Annual Fee
\$0 - \$500,000	1.50%
\$500,001 - \$1,000,000	1.25%
\$1,000,001 - \$3,000,000	1.00%
\$3,000,001 - \$5,000,000	0.75%
\$5,000,001 - \$10,000,000	0.60%
\$10,000,001 - \$20,000,000	0.50%
\$20,000,001 - \$30,000,000	0.40%
\$30,000,001 - \$50,000,000	0.35%
\$50,000,001 - Above	0.30%

Ongoing fees apply to ongoing services.

5. Considerations

You are responsible for payment of taxes due to sales or redemptions of securities which result 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 you can obtain elsewhere. Lower fees for comparable services may be available from other providers.

6. Service Fees

a. Financial Advice Service Fees

i. Stand-alone Financial Advice Service Fee

Stand-alone Financial Advice Fees are billed at an Hourly Rate or a One-time Flat Fee. The minimum fee is two hours or \$500.

ii. Ongoing Financial Advice Service Fee

Ongoing Financial Advice Fees are billed at an Annual Flat Fee. The minimum Annual Fee for Ongoing Financial Advice is \$1,200. Ongoing fees apply to ongoing services.

b. Financial Planning Service Fees

i. Line-item Financial Planning Service Fee

Line-item Financial Planning Fees are billed at an Hourly Rate or a One-time Flat Fee. The minimum fee is two hours or \$500.

ii. Focused Financial Planning Service Fee

Focused Financial Planning fees are billed as a One-time Flat Fee. The fee for this Service considers a client's facts and circumstances, and the time, level of complexity, and detail required to fulfill this Service. The minimum fee to create a Focused Financial Plan is \$1,200.

iii. Thematic Financial Planning Service Fee

Thematic Financial Planning Fees are billed as a One-time Flat Fee. The fee for this Service considers the client's facts and circumstances, and the time, level of complexity, and detail required to fulfill this Service. The minimum fee for Thematic Financial Planning is \$3,500.

iv. Comprehensive Financial Planning Service Fee

Comprehensive Planning Fees are billed as a One-time Flat Fee. The fee for this Service considers the client's facts and circumstances, and the time, level of complexity, and detail required to fulfill this Service. The minimum fee for Comprehensive Financial Planning is \$5,000.

v. Business Owner Financial Planning Service Fee

Business Owner Financial Planning Fees are billed as a One-time Flat Fee. The fee for this Service considers the client's facts and circumstances, and the time, level of complexity, and detail required to fulfill this Service. The minimum fee for Business Owner Financial Planning is \$5,000.

c. Investment Consulting and Management Service Fees

i. Stand-alone Investment Consulting Service Fee

Stand-alone Investment Consulting Fees are billed at the Hourly Rate or a One-time Flat Fee. The minimum fee is two hours or \$500.

d. Ongoing Service Fees

i. Essential Service Fees

Essential Service provides a choice of ongoing Focused Financial Planning or ongoing Investment Management.

1. Focused Financial Planning Service Fees

Focused Financial Planning fees are billed at an Annual Flat Fee. The fee for this Service considers your facts and circumstances, and the time, level of complexity, and detail required to fulfill this Service. The minimum annual fee for Focused Financial Planning is \$1,200. Ongoing fees apply to ongoing services. Please refer to this document's Fee section for further discussion of Fees.

2. Investment Management Service Fees

Investment Management Fees are billed at an Annual Flat Fee or calculated by the Investments Under Management Fee Schedule. The fee for this Service considers your facts and circumstances, and the time, level of complexity, and detail required to fulfill this Service. A minimum of \$250,000 in investments is required for this Service. Ongoing fees apply to ongoing services. Please refer to this document's Fee section for further discussion of Fees.

ii. Integrated Service Fee

Integrated Service Fees are billed at an Annual Flat Fee, as calculated by the Investments Under Management Fee Schedule, or a combination of these methodologies. Either a minimum Annual Flat Fee of \$5,000, a minimum of \$600,000 in investments billed according to the Fee Schedule, or a combination of the two is required for this Service. Ongoing fees apply to ongoing services. Please refer to this document's Fee section for more discussion of Fees.

iii. Premium Service Fee

Premium Service Fees are billed at an Annual Flat Fee, as calculated by the Investments Under Management Fee Schedule, or a combination of these methodologies. Either a minimum Annual Flat Fee of \$8,000, a minimum of \$1,000,000 in investments billed according to the Fee Schedule, or a combination of the two is required for this Service. Ongoing fees apply to ongoing services. Please refer to this document's Fee section for further discussion of Fees.

B. Payment of Fees

1. Payment of Fees at an Hourly Rate

If you have enrolled in a Service that is billed at the Hourly Rate, you will be sent an invoice when the work is completed. Payment by check is due ten (10) days after the invoice date. Hourly fees typically are billed in arrears. However, we reserve the right to require estimated hourly fees to be paid in advance. In no case will fees be assessed in advance for more than six (6) months, nor will the pre-paid amount exceed \$500.

2. Payment of One-Time Flat Fee

For Services provided at a One-time Flat Fee, half of the fee, up to \$500, is payable upon execution of an agreement, and the remainder is payable upon completion of services. If Service is terminated prior to completing the work, you shall be responsible for fees accrued and due to us as of the date of termination, and we shall be responsible for returning all prepaid, unearned fees to you as of the date of termination.

3. Payment of Annual Flat Fee

Services provided at an Annual Flat Fee are billed in advance in monthly or quarterly increments. Ongoing fees apply to ongoing Services. When ongoing Service is terminated during a monthly or quarterly billing period, we will calculate a prorated refund based upon the service termination notice date plus thirty days and issue you a refund check or an account credit. Your notice of termination occurs on the day we receive your notice, when your assets transfer out of your managed account, or when your account is separated from our management.

4. Payment of Investments Under Management Fee Schedule

Investments Under Management Fees are paid in advance, prorated, and billed monthly or quarterly. With your written authorization, we will withdraw your management fees due directly from your custodial account on a monthly or quarterly basis. Otherwise, we will send you an invoice, and payment by check is due ten (10) days after the invoice date. When Service is terminated during a monthly or quarterly billing period, we will issue you a prorated refund based upon your termination notice date plus thirty days. Your notice of termination occurs on the day we receive your notice, when your assets transfer out of your managed account, or when your account is separated from our management.

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 that we charge. Please also see Item 12 of this brochure, Brokerage Practices.

D. Prepayment of Fees

Services performed at the Hourly Rate are billed in arrears. However, in special circumstances, we may request payment in advance for hourly work.

For One-time Flat Fee Services, half the fee upfront, up to \$500, is payable upon execution of an agreement and the remainder is payable upon completion of services.

Annual Flat Fee Services are billed in advance. A monthly or quarterly portion of the annual fee is collected in advance to pay for the upcoming corresponding monthly or quarterly period.

For Fees calculated according to the Investments Under Management Fee Schedule, we bill in advance on a monthly or quarterly basis.

E. Termination of Agreement

For Hourly Rate based agreements which terminate prior to completion of an agreed upon scope of work, you shall be responsible for fees accrued and due up to the date of termination. If Fees for work at the Hourly Rate have been paid in advance and Service is terminated, we will issue you a prorated refund check based upon the Service provided and work completed up to the point of termination within a reasonable amount of time.

For Stand-alone Flat Fee based agreements which terminate prior to completion of an agreed upon scope of work, you shall be responsible for fees accrued and due up to the date of termination, and we shall be responsible for returning all prepaid, unearned fees to you within a reasonable amount of time.

When an ongoing Service billed according to an Annual Flat Fee is terminated during a monthly or quarterly billing period, we will refund you a prorated amount based upon your notice of termination date plus thirty days. We will issue you a refund check or credit funds to your account within a reasonable amount of time.

When ongoing Service billed according to the Investments Under Management Fee Schedule is terminated during a monthly or quarterly billing period, we will refund you a prorated amount based upon your termination notice date plus thirty days. We will issue you a refund check or credit funds to your account within a reasonable amount of time.

If the appropriate disclosure statement was not delivered to you at least 48 hours prior to entering into an agreement, you may terminate the agreement without penalty within five business days. Furthermore, you may terminate your agreement with us without penalty and for a full refund if you do so within five business days of signing the agreement.

Either party may terminate an agreement with thirty days' written notice from one party to the other, provided such termination shall not affect the status of outstanding obligations or liabilities of one party to the other party at the time of termination.

F. Outside Compensation for the Sale of Securities to Clients

Internal policy prohibits the firm or its representatives from accepting any compensation for the sale of securities including asset-based sales charges or service fees from the sale of equities, open end mutual funds, closed end funds, exchange traded funds (ETFs), government, municipal, corporate, and convertible bonds, preferred stocks, certificates of deposit, money market accounts and funds, stable value funds, real estate investment trusts (REITs), limited partnerships, structured notes, separately managed accounts, private placements, non-publicly traded alternative investments, and variable annuities.

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

Internal policy dictates that 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 arrangements.

Item 7: Types of Clients

We provide financial advice, financial planning, and investment management for the following types of clients:

- ❖ Individuals
- ❖ High net worth individuals
- ❖ Very high net worth individuals
- ❖ Ultra-high net worth individuals
- ❖ Business owners
- ❖ 401(k), profit sharing, and pension plans
- ❖ Trusts, estates, and charitable organizations
- ❖ Corporations and business entities

Minimum Account Size and Minimum Fee

For Stand-alone Financial Advice, Line-item Financial Planning, and Stand-alone Investment Consulting, the minimum fee is two hours billed at the Hourly Rate or \$500.

For Stand-alone Focused Financial Planning, the minimum One-time Fee is \$1,200.

For Stand-alone Thematic Financial Planning, the minimum One-time fee is \$5,000.

For Stand-alone Comprehensive Planning, the minimum One-time fee is \$5,000.

For Stand-alone Business Owner Financial Planning, the minimum One-time fee is \$5,000.

Investment Management Service requires a minimum of \$250,000 in investments billed according to the Fee Schedule.

For Ongoing Financial Advice, the minimum Annual Fee is \$1,200.

Ongoing Focused Financial Planning Service requires a minimum Annual Flat Fee of \$1,200.

Integrated Service requires a minimum Annual Flat Fee of \$5,000 or a minimum of \$600,000 in investments billed according to the Fee Schedule.

Premium Service requires a minimum Annual Flat Fee of \$8,000 or a minimum of \$1,000,000 in investments billed according to the Fee Schedule.

No other minimum fees for Service apply. Minimum fees may be reduced or waived at our discretion.

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

A. Methods of Analysis

We utilize three separate and distinct methods of investment analysis. Charting Analysis looks for recurring patterns and movements in security price charts. This technique may 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 data.

Past performance is not a guarantee of future returns. Investing in securities may result in the partial or total loss of investment capital. You must be prepared to bear these risks.

B. Material Risks Involved

Charting Analysis

Charting Analysis involves using and comparing various charts to predict short-term 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. This methodology assumes that past performance will be indicative of future performance. This may not be the case.

Fundamental Analysis

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 fall below, and stay below, its perceived value.

Technical Analysis

Technical Analysis attempts to predict a future stock price or direction based on market trends. This assumes 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.

Long-term Buy and Hold

Long-term investing is designed to capture market rates of risk and return. Frequent trading can negatively affect investment performance through increased taxes. For these reasons we generally espouse a long-term buy and hold strategy coupled with ongoing vigilance and research.

Margin

Margin is the money borrowed from a broker/dealer and is the difference between the total value of an investment and the loan amount. Margin trading refers to the practice of

borrowing against a portfolio to trade a financial asset. The portfolio serves as collateral for the loan.

We commonly utilize margin as a cash management tool, and rarely as an investment tool. Investments and investment strategies which utilize margin hold a greater material risk of capital loss. You should be aware that there is an increased material risk of loss when margin is utilized in this way.

Past performance is not a guarantee of future returns. Investing in securities may result in the partial or total loss of investment capital. You must be prepared to bear these risks.

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.

Non-publicly Traded Alternative Investments

Currently, we do not recommend non-publicly traded alternative investments and we have no plans to do so in the immediate future. If we choose to recommend non-publicly traded alternative investments to you, we will disclose this change to you, share conflicts of interest related to these investments with you, and explain how we mitigate said conflicts of interest.

Past performance is not a guarantee of future returns. Investing in securities may result in the partial or total loss of investment capital. You must be prepared to bear these risks.

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 is 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

Fortress Financial Solutions may utilize Margo Financial, LLC, a separate and distinct registered investment advisor, to provide you with financial advice and/or financial planning. In such an instance, Fortress Financial Solutions pays Margo Financial an hourly rate or a flat rate. Margo Financial is not presently registered in Maryland as an investment advisor and will not provide services to Maryland clients.

There is no referral fee agreement between Fortress Financial Solutions and Margo Financial, LLC. We disclose to you and advise you that the relationship between Margo Financial, LLC and Fortress Financial Solutions may be considered a conflict of interest.

Fortress Financial Solutions may utilize Fortress Insurance Brokerage, LLC to provide insurance planning and to review, suggest, or recommend insurance products.

Fortress Financial Solutions, LLC is under common ownership with Fortress Insurance Brokerage, LLC, an independent insurance brokerage. Adam Amante is 50% owner of Fortress Financial Solutions, 20% owner of Fortress Insurance Brokerage, and the managing member of both companies.

Fortress Insurance Brokerage may utilize Elite Assurance Team, LLC, Forward Strategies Insurance Brokerage, LLC, or a third-party insurance marketing organization (IMO). Fortress Insurance Brokerage 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. When this occurs, the override sharing is a conflict of interest.

If Fortress Financial Solutions refers a client to Fortress Insurance Brokerage, this client purchases an insurance product, and the insurance carrier pays Fortress Insurance Brokerage commissions, the payment is a conflict of interest.

There is no referral fee agreement between Fortress Insurance Brokerage and Fortress Financial Solutions. We disclose to you and advise you that the relationship between Fortress Insurance Brokerage and Fortress Financial Solutions may be considered a conflict of interest.

We may engage other professionals, such as bookkeepers, tax preparers, enrolled agents, and certified public accountants, business and estate planning, intellectual property, and other attorneys, and risk management consultants, actuaries, underwriters, insurance brokers and brokerages, and/or 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. Adam Amante is 50% owner of Fortress Financial Solutions, 50% owner of Fortress Consulting, and the managing member of both companies.

There is no referral fee agreement between Fortress Consulting and Fortress Financial Solutions. Specialists may or may not provide financial remuneration to Fortress Consulting for its time, effort, and expertise. We disclose to you and advise you that the relationship between Fortress Consulting and Fortress Financial Solutions may be considered a conflict of interest.

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

On rare occasions we may direct you to a third-party money manager. Typically, third party money managers are utilized upon your direct, 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

Our written Code of Ethics covers 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. Upon request, we will provide you with 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 Personally in the Same Securities and Trading Securities at or Around the Same Time as Clients

From time to time, our principals and employees may buy or sell securities for themselves, which they may also 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 from the recommendations given to you. When buying or selling the same security for you, as for our representatives' accounts, we make every effort to trade your account prior to placing our own order. We may include a representative's order with your order 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 your expense.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and Broker/Dealers

We select custodians based on their support, low transaction fees, efficiency, straight-forward trading process, trade execution, 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 such 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 and broker/dealer, you 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.

We are an independent fee-only Investment Adviser and must work in your best interests. There is no direct link between Fortress Financial Solutions and Schwab, or any other custodian. You may find custodians which charge fewer fees and lower commissions than the custodians Fortress may recommend.

B. Aggregated (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 at a given point in time. At times 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.

In general, we do not recommend investing in initial public offerings (IPOs). However, should we invest in IPOs, we would consider a variety of factors, including your investment objectives, risk tolerance and capacity, and time horizon.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews, and Who Conducts Them

The Investment Committee reviews your accounts quarterly or as market conditions require. At the investment committee's discretion, a sudden and substantial increase or decline in Standard and Poor's 500 Index may trigger a market condition review of client accounts. The Investment Committee consists of Adam Jacob Amante, Managing Member, and Kenneth G. Nesler, Executive and Investment Committee Chair. From time to time, Marie Gooch and David Amante, a former firm advisor, may attend Investment Committee meetings.

When your account is initially established, we determine your time horizon, risk tolerance and capacity, and investment objectives via questions and a Risk Assessment. With this understanding, we assign your account an investment objective of very conservative, conservative, moderately conservative, balanced toward income, equally balanced, balanced toward growth, moderately aggressive, aggressive, or very aggressive. Combined, this information forms your Investment Policy.

We may also use our in-house investment model portfolios to allocate and manage your account. We are not required to use or reallocate these models the same way for each client as each client's financial situation, needs, and special considerations differ.

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 situation, such as termination of employment, change of residence, inheritance, or retirement.

C. Content and Frequency of Regular Reports Provided to Clients

Investment Management clients receive monthly account statements from their custodian which detail their account holdings, asset purchase prices, current asset market value, fees paid to us, trade confirmations, and any trading fees. Upon your request, we will prepare additional reports for you with a specific focus, with more or less detail, or in a format you prefer. At your direction, your reports and statements will be made available to you by a secure, password protected custodian or advisor provided website portal, email, other electronic delivery method, or mail.

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 Services 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. Your custodian always retains sole and complete custody of your investment assets. Your custodian will send you monthly statements which show all disbursements from your account(s), including amounts of advisory fees paid and when such fees are deducted directly from your account. You agree to receive these statements electronically through a secure, password protected custodian or advisor provided website portal, email, other electronic delivery method, or mail. We urge you to carefully compare the account statements you receive from your custodian to the statements you receive from us. In this brochure please also see Item 4(B)(d)(ii)(2), Advisory Business > Types of Advisory Services > Ongoing Services > Investment Management Service > Custodian Maintains Custody of Your Assets.

Item 16: Investment Discretion

If we are providing ongoing supervision of your investment account(s), you grant us discretionary trading authority in writing over your account(s) with respect to securities and the amount of them to be bought or sold. The details of this will be fully disclosed to you before our advisory relationship commences. In the contract between you and your custodian, and in our Service Agreement with you, you grant us discretionary authority via a custodian provided Limited Power of Attorney.

You may limit our discretionary trading authority in writing in your Service Agreement.

You may also choose to jointly execute with us a directed trading letter which states your special instructions and limitations, and the degree to which our firm will accommodate your special instructions and limitations.

Past examples of limits to our discretionary authority include, but are not limited to, the following: do not directly purchase common stock shares of my employer; do not directly buy

common stock shares which belong to the same industry as my employer, and do not directly purchase common stock shares from the petrochemical industry.

In considering your special instructions and limitations, if we are unable to manage your investments efficiently and effectively, then we may decline your instructions or terminate our Service Agreement with you. In this brochure, please also reference Item 4(B)(d)(ii)(3), Advisory Business > Types of Advisory Services > Ongoing Services > Investment Management Service > You Grant Us Discretionary Trading Authority.

Item 17: Voting Client Securities—Proxy Voting

We will not ask for, nor accept, voting authority for your securities. You will receive proxies promptly and 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

For Service billed at the Hourly Rate or One-time Flat Fee, 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 persons, nor our custodians have financial conditions that are likely to reasonably impair our ability to meet our 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 Jacob Amante and Kenneth G. Nesler can be found in the individual's Form ADV Part 2B brochure supplement. The education and business background of our contracted advisors James Michael Campbell, Todd Harry Ensign, Marie Gooch, and Justin Thomas Pierce can be found in the individual's Form ADV Part 2B brochure supplement.

B. Other Businesses in Which This Advisory Firm or Its Personnel Engage in and Time Spent on Those Businesses

Other business activities for Adam Jacob Amante, James Michael Campbell, Todd Harry Ensign, Marie Gooch, Kenneth G. Nesler, and Justin Thomas Pierce can be found in each 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.