



## Fortress Financial Solutions, LLC's Customer Relationship Summary—Form CRS (Form ADV Par 3)

### **Item 1: Introduction**

Fortress Financial Solutions, LLC is registered with the U.S. Securities and Exchange Commission (SEC) as a Registered Investment Adviser (RIA). Investment advisory services and compensation structures differ from those of a registered broker-dealer, and it is important that you understand the differences. You may use free and simple tools available at [www.investor.gov/CRS](http://www.investor.gov/CRS) to research firms and financial professionals, and to learn more about broker-dealers, investment advisers, and investing.

### **Item 2: Relationships and Services**

**Questions to Ask Us:** Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?

#### **What investment services and advice can you provide me?**

We offer investment advisory services which include financial advice, financial planning, and discretionary and non-discretionary investment management to retail investors. We offer stand-alone and ongoing services and refer to them as “Service” or “Services.”

#### **Ongoing Services**

- Essential Service—Focused Financial Planning Service -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

In providing Investment Management Service to you, we consider your risk tolerance, risk capacity, time-horizon, investment objectives, restrictions, and limitations. Most investment management accounts are managed on a discretionary basis. This means we are not required to inform you when we buy or sell on your behalf, and we generally do not notify you because your custodian typically does. A few accounts are managed on a non-discretionary basis which means that you solely choose what to buy and sell and when.

For more detailed information about our advisory services and the clients we customarily serve, please see Items 4 and 7 in our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.

### **Item 3: Fees, Costs, Conflicts, and Standard of Conduct**

**Questions to Ask Us:** Help me understand how these fees and costs will affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me? How do you determine the fee that I will be charged?

#### **What Fees Will I Pay?**

We offer you investment advisory services on a fee-only basis. Services fees are calculated at an hourly rate, as a flat fee, as a percentage of gross income, and/or as an asset-based fee. Fees for stand-alone services are billed once and ongoing services are billed on a monthly or quarterly basis. Service fees are withdrawn from your account or paid separately. Services and fees are as negotiated.

Investment Management Service advisory fees are often calculated as a percentage, typically 1% or less, of your portfolio value, including your allocation to cash, and are deducted from your account on a monthly or quarterly basis. Investment Management service fees are negotiated and based on the size and complexity of your portfolio and other considerations.

**Other Fees and Costs**—Your custodian, which holds your assets, usually does not charge a transaction fee when we buy or sell investments. However, certain investments purchased in your advisory account assess fees and/or expenses which are deducted directly from the investment to cover the investment's internal expenses, such as a mutual fund's "expense ratio." Certain advisory accounts may incur costs for account administration, such as custody, account termination, account transfer, and liquidation fees. These fees are apart from our advisory fee, and we do not receive nor share in such fees.

**Additional Information**—You pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please ensure that you understand the fees and costs you are paying. For additional information about our fees, see Items 5 and 6 of our Firm Brochure, ADV Part 2A, which is available upon request or online at <https://adviserinfo.sec.gov/>.

**Questions to Ask Us:** How might your conflicts of interest affect me, and how will you address them?

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have a fiduciary duty to place your interests ahead of the firm's and our own interests. We earn revenues by deducting service fees from your account, and a withdrawal from your account to pay our service fee conflicts with your interest to increase your account balance.

You should understand and ask us about these conflicts because they can affect the investment advice that we provide to you. Reference Items 10 and 11 of our Firm Brochure for additional information about our conflicts of interest. This brochure is available upon request or online at <https://adviserinfo.sec.gov/>.

**How do your financial professionals make money?**

The firm's advisors and contracted advisors are compensated based on the service provided, the time required to provide said service, the complexity of this service, the advisory revenues an individual advisor helped generate, and the firm's overall revenues.

#### **Item 4: Disciplinary History**

**Questions to Ask Us:** As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

**Do you or your financial professionals have a legal or disciplinary history?**

No, our firm and/or financial professionals do not have a legal or disciplinary history. Visit <https://Investor.gov/CRS> for a free and simple search tool to research Fortress Financial Solutions and our financial professionals.

#### **Item 5: Additional Information**

**Questions to Ask Us:**

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about the way this person is treating me?

You can find additional information about our firm and our investment advisory services on the SEC's website <https://adviserinfo.sec.gov> by searching CRD #143969. You may also contact our firm at (520) 751-8600 and speak with one of our investment professionals or support staff.