

Focus Capital Wealth Management Inc.

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FORM ADV PART 2B

Nicholas B. Rowe

COVER PAGE (ITEM 1)

March 27, 2012

This brochure supplement provides information about the qualifications and business practices of Mr. Rowe that supplements the Focus Capital Wealth Management brochure. You should have received a copy of that brochure.

If you did not receive our brochure, or you have any questions about the contents of this supplement, please contact us at 603-647-5400.

This information has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

NICHOLAS B. ROWE, CFP™ Born: 1958

Education:

Graduated from the College of Financial Planning, Denver, Colorado, 1994

Recent Employment History:

President, Focus Capital, Inc., 01/2001 to present

Branch Manager, Jefferson Pilot Securities Corporation, 10/1990 to 01/2006

Examinations And Professional Designations:

NASD Series 6, Investment Company and Variable Contracts Products Rep Exam, 12/1990

NASD Series 7, General Securities Representative Exam, 01/1994

NASD Series 24, General Securities Principal, 8/1994

NASAA Series 63, Uniform Securities Agent State Law Exam, 12/1990

NASAA Series 65, Uniform Investment Advisor Law Exam, 06/1999

Certified Financial Planner (CFP), granted by the CFP Board of Standards 07 /1994

New Hampshire Producer: Life Accident & Health Insurance, 09/1989

Designation Qualifications

The **Certified Financial Planner™** designation is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). This certification is voluntary. No federal or state regulation requires financial planners to hold this certification.

To become a CFP®, you must:

- Complete an advanced college-level course of study addressing financial planning subject areas that CFP Board studies have determined as necessary
- Pass the comprehensive CFP® Certification Exam, administered in 10 hours over a two-day period. The exam includes case studies and client scenarios designed to test abilities and apply knowledge of financial planning to real world circumstances
- Complete three years of full-time financial planning-related experience if they have a bachelor's degree. Without a bachelor's degree, they must have five years experience.
- 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.
- Complete ongoing education and ethics requirements to maintain competence and keep up with developments in the field. This includes 30 hours of continuing education every two years, including two hours on the *Code of Ethics* and parts of the *Standards of Professional Conduct*, renewing the agreement to be bound by the *Standards of Professional Conduct*.
- Provide financial planning services at a fiduciary standard of care, meaning they must provide 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.

ITEM 3 - DISCIPLINARY INFORMATION

None

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Rowe has an interest in a software company called RedBlack Software, LLC. This is a software company that provides services to advisors and is not investment-related.

He spends approximately 10-15 hours per week on this business, generally before and after market hours.

ITEM 5 - ADDITIONAL COMPENSATION

Additional compensation is described in Form ADV, Part 2A.

ITEM 6 - SUPERVISION

Nicholas B. Rowe as Chief Compliance Officer supervises the professional activities of individuals. You can reach him 603-647-5400.

ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS

None.