

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

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

Focus Investment Advisors, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Amber R. Montgomery

Personal CRD Number: 5452067

Investment Adviser Representative

Focus Investment Advisors, Inc.
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UPDATED: 10/9/2018

Item 2: Educational Background and Business Experience

Name: Amber R. Montgomery

Born: 1985

Education Background and Professional Designations:

Education:

MBA, University of Redlands 2015

BA Social Science- Chapman University, 2010

CFP® - Certified Financial Planner

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.

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 three 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:

- i. 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

- ii. 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.

Business Background:

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

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

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

Item 6: Supervision

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