

This brochure supplement provides information about Francis M. Amelio 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 Francis 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

Francis M. Amelio

Personal CRD Number: 1488977

Investment Adviser Representative

Focus Investment Advisors, Inc.

511 Saxony Place Suite 102

Encinitas, California, 92024

(760) 230-1880

www.focusinvestment.com

famelio@focusinvestment.com

UPDATED: 10/09/2018

Item 2: Educational Background and Business Experience

Name: Francis M. Amelio

Born: 1951

Education Background and Professional Designations:

Education:

BA, University of Colorado - 1977

Western State Law School - 1983

National University MBA - 1984, 1985

Designations:

Business Background:

2013 - Present	Registered Representative Portfolio Manager LPL Financial, Inc
2004 - 2013	Financial Advisor Portfolio Manager 1 st Global Capital Corp.
2002 - 2004	Registered Representative Portfolio Manager Trusted Advisors
1999 - 2002	Registered Representative Bond Coordinator Morgan Stanley DW, Inc.
1994 - 1999	Registered Representative Bond Coordinator Salomon Smith Barney, Inc.

1990 - 1994 Registered Representative
Bond Coordinator
A. G. Edwards & Sons, INC.

1985 - 1990 Registered Representative
Kidder Peabody & Co., Inc.

Item 3: Disciplinary Information

1995 Arbitration - Selling-Away, violation of Section 40 of The
Rules of Fair Practice - Award

1993 Client Complaint - Settlement

Item 4: Other Business Activities

Francis M. Amelio is a Financial Advisor and Portfolio Manager. From time to time, he will offer clients advice or products from those activities. 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.

Item 5: Additional Compensation

In connection with the transition of Focus Investment Advisors, Inc.' clients to the LPL Financial custodial platform and Francis Amelio's association as a registered representative of LPL Financial, Francis Amelio received or will receive financial transition support from LPL Financial in the form of a transition credit.

The transition credit received by Francis Amelio on May 31, 2013 is in the form of an upfront cash payment. The amount of the upfront cash payment represents a substantial payment.

The payment(s) Francis Amelio receives is in addition to the production bonuses, stock options and other economic benefits that he is entitled to receive as a registered representative of LPL Financial. The amount of these payments is significant in relation to the overall revenue earned

or compensation received by Francis Amelio at his prior firm. Such payments are generally based on the size of the representative's business established at his prior firm and/or assets expected to be under custody on the LPL Financial platform. As a result, Francis Amelio has a financial incentive to recommend that clients establish an account with LPL Financial. This financial incentive creates a conflict of interest in connection with Francis Amelio's recommendation of LPL Financial.

Item 6: Supervision

As a representative of Focus Investment, Francis M. Amelio, 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.