

This brochure supplement provides information about Amber Renee Restine 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 Renee Restine 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 Renee Restine
Personal CRD Number: 5452067
Investment Adviser Representative

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UPDATED: 1/6/2026

Item 2: Educational Background and Business Experience

Name: Amber Renee Restine

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.

AIF® - Accredited Investment Fiduciary®

- The AIF designation, awarded by the Center for Fiduciary Studies, a fi360 company, demonstrates the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence.
- AIF designees must complete 6 steps to earn the designation: 1. submit registration and fee; 2. successfully complete a specialized program on investment fiduciary standards of care; 3. pass a comprehensive examination; 4. upon passing, submit the accreditation application and fee; 5. complete annual continuing educational requirements; 6. pledge to abide by the designation's code of ethics.

CPFA® - Certified Plan Fiduciary Advisor

CPFA® Minimum Qualifications:

- NAPA members who have earned a NAPA designation have demonstrated the knowledge and skill required to support retirement plans. NAPA designation holders have committed to adhering to the principles and rules of the NAPA code of conduct. Designation holders also commit to an annual continuing education requirement designed to ensure that they continue to develop the knowledge and skill required to serve as competent and ethical professionals.
- NAPA designation holders must complete ten (10) hours of Continuing Education (“CE”) each calendar year following the calendar year the designation is earned. CE hours must meet the Continuing Education Content Standards outline below.

Each calendar year a minimum of four (4) hours of the annual ten (10) hour CE requirement must cover retirement plan (“Relevant Topics”) identified in this continuing education policy statement. In addition, a minimum of one (1) hour of CE credit earned annually must address professional ethics and the ARA’s Code of Professional Conduct (“Ethics”). The remaining five hours may be on any topic relevant to a NAPA member’s professional development (“Professional Development”) in the retirement field.

FINRA Licenses:

Exam Series 24 – General Securities Principal Exam.

Series 7; Series 66

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

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 Renee Restine 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 Renee Restine 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 Renee Restine 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.