



211 Grandview Dr., Ste. 235
Fort Mitchell, KY 41017

This Brochure provides information about the qualifications and business practices of Focus On Success, LLC. If you have any questions about the contents of this Brochure, please contact us at 859-331-2010 or www.focusonsuccess.com

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Focus On Success, LLC. is a State Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information that you may use to determine whether to hire or retain them.

Additional information about Focus On Success, LLC. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes.

Annual Update:

This section includes only ***specific material changes*** made to the ADV Part 2A Brochure dated March 31, 2023 which was previously filed with the SEC and given to our clients.

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ITEM 4 Advisory Business

I. Description of Focus On Success, LLC

Focus On Success (FOS), LLC, founded in 1989, is a State Registered Investment Advisory firm. The firm's principal owners are Mark Miller, Elizabeth Corbett, Troy Crook, William Arthur, and Steve Hamann. Focus On Success offers its services through individual investment advisory representatives ("IAR"). All investment advisory representatives of FOS are dually registered with Valmark Advisers, Inc. and Valmark Securities, Inc.

Focus On Success, LLC was created to offer financial planning to individual clients and provide retirement plan design review for corporate clients. A guideline for the fees will be covered later under this heading.

II. Financial Planning

The financial planning process requires clients to furnish certain records and documents to FOS for their review. These documents may include the Client's tax returns, current financial specifics including W-2s or 1099s, information on current retirement plans and insurance provided by the Client's employer, mortgage information, insurance policies, statements reflecting current investments in retirement and non-retirement accounts, copies of wills or trusts, and other documents that may be deemed pertinent and requested by FOS.

Upon receipt of these asset documents, FOS's Advisors will review the Client's current financial situation and make recommendations based on their expectations, investment objectives and investment time horizon. At the same time the Client's risk tolerance (or ability to live comfortably with risk in association with their investments) will be considered. A written plan will then be presented to the Client along with an outline of suggestions to improve their current financial situation as well as suggested steps to help them reach their financial goals.

Financial Planning may cover any or all of the following areas: retirement planning, education planning, asset allocation, estate planning, tax planning, and insurance needs analysis. The financial plan chosen by the client may be "comprehensive" or "modular" in structure. A comprehensive plan would focus on all areas listed that are pertinent to the client. A modular plan would focus on only one or two areas of particular interest such as retirement or education planning. Other areas of concern to the Client may be reviewed by FOS or outsourced to other experts for their review (only with prior approval of the Client). The financial plan may include specific financial and investment strategies including equity, fixed income, and insurance products.

At no time is the client under any obligation to implement (with FOS or with any other firm) any or all the suggestions as outlined in the financial plan. Implementation is solely at the Client's discretion.

It is the responsibility of the Client to notify FOS of any changes to their financial situation or objectives that may impact the focus of the financial plan.

Planning fees shall be payable in full upon completion of the services requested and presentation of the plan. Should the Client elect to pay any portion of the financial planning fee in advance, any prepaid fee will be refunded in the case of non-performance or termination. The average time period necessary to complete the plan is three months. The average client fee is \$2,500. FOS is available to discuss and review any questions relating to the financial plan within one year of execution of the contract date.

Financial planning fees do not include advisory fees, brokerage fees, and insurance commissions that may result from the financial planning process. It is common for clients that engage FOS for financial planning to seek the Asset Management Services offered through Valmark Advisers, Inc. and the insurance products offered through Executive Insurance, Inc.

As mentioned above, "IAR's" are dually registered with FOS and Valmark Advisers, Inc. All "IAR's" provide Asset Management Services through Valmark Advisers. "IAR's" are required to provide Form ADV Part 2 for Valmark Advisers to all clients and prospective clients which further define the fee and investment advisory services to be that will be offered by FOS.

III. Assets under Management

Focus On Success Does not provide asset management services.

IV. Educational and Business Standards for Investment Advisor Representatives

Each IAR of Focus On Success must be properly registered in each state in which they offer advisory services. Each IAR must have successfully passed the Series 65 exam or Series 7 and 66 exams.

V. Wrap Fees

Focus On Success does not offer any Wrap Fee programs.

VI. Selection of other Advisors

Focus On Success refers clients to Valmark Advisers for their asset management program.

ITEM 5 Fees and Compensation

The fee for a financial plan is based on the facts known at the start of engagement. The fee range for this service will be \$500 to \$5,000 and is dependent on the frequency of planned meetings and the complexity of the client's situation. Planning fees are negotiable. A Financial Planning Services Agreement will be completed to detail the work that will be done, and the fee will be charged before work will be done by an Advisor.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Planning fees shall be payable in full upon completion of the services requested and presentation of the plan. No fees in excess of \$500 will be collected more than six months in advance. Should Client elect to pay any portion of the financial planning fee in advance, any prepaid fee will be refunded in the case of nonperformance or termination.

ITEM 6 Performance-Based Fees

Focus On Success does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

ITEM 7 Types of Clients

Focus On Success provides services to individuals, including through trusts, estates, 401(k) plans, and IRAs, high net-worth individuals, corporations, or other businesses.

ITEM 8 Methods of Analysis, Investment Strategies and Risk of Loss

The IARs of Focus On Success provide investment management services only through Valmark; therefore Focus On Success does not provide analysis or investment strategies.

ITEM 9 Disciplinary Action

Registered Investment Advisers are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceeding before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing investment advice. Focus On Success has no disciplinary record that would impact a client's evaluation of the practice.

ITEM 10 Financial Industry Activities and Affiliations

The IARs of Focus On Success are dually registered with Valmark Advisers, Inc. (an SEC registered Investment Advisor) while also serving as registered representatives of Valmark Securities, Inc. (a FINRA and SIPC member broker-dealer). The time each advisor spends is equally divided between providing financial planning, investment advisory services, and life and disability insurance consultation.

As a Registered Representative of an affiliated broker dealer, Valmark Securities, Inc., IARs will receive normal commissions associated with securities sales. As an Independent Investment Adviser Representative of Valmark Advisers, Inc. IARs will receive Advisory fees for the management of client assets.

IARs will receive insurance commissions surrounding the sales of insurance products sold through the affiliated insurance agency, Executive Insurance Agency, Inc.

ITEM 11 Code of Ethics

All personnel and associated persons of Focus On Success strive to meet the highest ethical standards of behavior. Focus On Success has adopted a formal Code of Ethics Policy pursuant to SEC Rule 275.204A-1, a copy of which is available to Clients or prospective Clients upon request. The objective of this policy is to assure that all personnel and associated persons clearly understand the level of commitment that is required on behalf of the Clients of Focus On Success; to assure that Client interests always take priority over the interests of Focus On Success and its personnel; that personal securities transactions must avoid even the appearance of conflict with the interests of Clients; and that all applicable federal and state securities laws, including insider trading, are complied with.

Neither Focus On Success nor any related parties has a material interest in the securities recommended.

Item 12 Brokerage Practices

In general, IARs of FOS will recommend Valmark Securities, Inc. as the broker/dealer, and its clearing firms (Pershing), as the custodians for advisory accounts.

For most products sold to Clients, commissions will be listed in the prospectus and may not vary. But for some products, especially individual stocks or bonds, FOS's related persons may charge less than "Full" or "standard" commissions. In no case may they charge an additional commission. This may be done at the sole discretion of FOS and without the Client's approval. In addition, "load waived" mutual funds may also be sold, if allowed by prospectus. This means the "load" or "commission" is waived and the Client is not required to pay the full commission as stated in the prospectus. In most cases, this is only allowed for mutual funds purchased within an advisory account.

FOS may receive access to product research, services, technology and other education information to help them operate efficiently, grow their business and deliver exceptional service to clients. Valmark Securities, Pershing or other investment companies may provide some or all of these services. No Client is charged for these services and the information received may be used to benefit all clients of FOS and/or its related firms.

FOS understands and acknowledges that at all times it owes a fiduciary duty to clients to obtain best execution for their transactions. We believe that our relationships with these companies help us to execute securities transactions for clients in such a manner that the client's total cost in each transaction is as favorable as possible under prevailing market conditions.

All fees paid to FOS for advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus and will generally include a management fee, other fund expenses, and possibly a distribution fee. The fund

may also impose sales charges. If so, the client may pay an initial or deferred sales charge. A client may invest in a mutual fund directly without the services of FOS. In that case, the client would not receive the services provided by FOS, which are designed, among other things, to assist the Client in determining which investment management programs and money managers are most appropriate to the client's financial situation and objectives. The client should review both the fees charged by the funds and the fees charged by FOS and the other investment advisers chosen to fully understand the total amount of fees to be by the client. Only then will the client be able to fully evaluate the advisory services being provided.

As registered representatives of Valmark Securities, Inc., the IARs of FOS may receive 12b-1 distribution fees, commissions and/or other compensation from investment companies for the placement of client funds into investment company shares or for the sale of other products (including insurance). In most cases, FOS will recommend products to the advisory clients that are available through Valmark Securities, or one of Valmark's related firms. They may receive commissions on these products if such products are found to be suitable for such client objectives. This is fully disclosed to the client at the time of entering into an advisory contract.

While these individuals endeavor at all times to put the interest of the clients first as part of FOS's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates an inherent conflict of interest and may affect the judgment of these individuals making recommendations.

In addition, FOS, through its own account(s) or its associates' or principal's accounts, may buy (own) or sell the securities it recommends to clients. At no time is FOS in a position to affect the price of the security other than through that of normal market fluctuation.

At no time is the client under any obligation to implement (with FOS or with any other firm) any or all suggestions as outlined in the financial plan. Implementation is solely at the client's discretion. It is important to note that Client may find the same or similar services available from other investment advisers or brokers at the same, lower or higher fees than those offered by FOS.

The affiliations of FOS and its IARs with other firms disclosed in this ADV will allow them to earn reasonable and customary commissions for products sold and cause no inherent conflict of interest. Clients are advised that they are not required to affect their securities transactions through Valmark Securities, Inc. and instead may use any broker/dealer or adviser they desire.

ITEM 13 Review of Accounts

Focus On Success will provide the preparation and periodic review of plans for continuing clients, or reviews of performance reports provided by other investment advisors. Accounts will be reviewed at least semi-annually and more frequently should market conditions or the client's financial situation warrant. Semi-annual or annual performance reports will be prepared by FOS and will be sent to client. Custodians for client's account(s) will also mail statements to the client at least quarterly.

ITEM 14 Client Referrals and Other Compensation

Focus On Success does not compensate for client referrals.

Focus On Success may receive access to product research, services, technology and other education information to help them operate efficiently, grow their business and deliver exceptional service to clients. Valmark Securities, Pershing or other investment companies may provide some or all of these services. No Client is charged for these services and the information received may be used to benefit all clients of Focus On Success and/or its related firms.

ITEM 15 Custody

Focus On Success does not have custody of client assets.

ITEM 16 Investment Discretion

Focus On Success accepts no discretionary authority over client accounts.

ITEM 17 Voting Client Securities

Focus On Success has not, nor will accept, authority to vote client securities.

ITEM 18 Financial Information

Registered investment advisers are required to provide you with certain financial information or disclosures about Focus On Success financial condition. Focus On Success has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding. No fees in excess of \$500 will be collected more than six months in advance.

ITEM 19 Management

Mark Miller, Principal

Educational Background and Business Experience

Mark Miller

Date of Birth: 9/22/1978

Education:

- Xavier University Cincinnati, Ohio
 - Bachelor of Science in Business Administration

Examinations and Professional Designations:

- Series 7 - General Securities Representative

- Series 63 - Uniform Securities Agent State Law Exam
- Certified Financial Planner®
- CDFFA® - Certified Divorce Financial Analyst

CFP® - Certified Financial Planner®

The CFP® designation is offered and recognized by the Certified Financial Planning Board of Standards, Inc. Candidates must have a bachelor's degree (or higher) from an accredited college or university and at least 3 years of full-time personal financial planning experience. Certificate holders must complete a CFP®-board registered program or hold one of the following designations: CPA, ChFC®, CLU®, CFA®, Ph.D. in business or economics, Doctor of Business Administration, or an Attorney's License. Certificates must also successfully pass a 2-day comprehensive examination and complete 30 hours of continuing education credits every 2 years.

CDFFA® - Certified Divorce Financial Analyst

The CDFFA designation is issued by the Institute for Divorce Financial Analysts. In order to be considered for this designation, a professional must have at least two years' experience in the financial or legal industry. To obtain this designation, a professional must complete a series of four examinations based upon material learned from four self-study courses. Coursework outlines several key areas important in divorce proceedings, including the treatment of property during divorce, alimony and child support, and tax implications of property division. The entire program generally takes at least 4 months to complete.

Business Experience:

- Investment Adviser Representative, Focus On Success – December 2003 to Present
- Registered Representative, Valmark Securities Inc. – December 2003 to Present
- Investment Adviser Representative, Valmark Advisers, Inc. – December 2003 to Present
- Registered Representative, Lincoln Financial Adviser - September 2000 to December 2003
- Registered Rep, Lincoln National Life Insurance Company - September 2000 to December 2003

Disciplinary Information

Registered Investment Advisers are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceeding before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing investment advice.

Mark Miller has no disciplinary record that would impact a client's evaluation of the practice.