

*Item 1: Cover Page*

**Part 2A of Form ADV: Firm Brochure**

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**This brochure provides information about the qualifications and business practices of FFG and Brad Rosley. If you have any questions about the contents of this brochure, please contact us at (630) 942-9007 or [brad@fortunefinancialgroup.com](mailto:brad@fortunefinancialgroup.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.**

Additional information about Fortune Financial Group, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

*Item 2: Table of Contents*

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***Item 3: Material Changes***

There have been no material changes made to our current ADV Form.

***Item 4: Advisory Business***

Fortune Financial Group, Inc. was formed as a Subchapter S corporation in 1996. Bradley H. Rosley, CFP® (President) is the owner and creator of Fortune Financial Group. We are dedicated to helping individuals with their financial planning and investment management needs. Investment advice may only be provided by employees that have obtained or are in the process of obtaining the Certified Financial Planner (CFP®) designation.

Fortune Financial Group, Inc. ("FFG") provides comprehensive financial planning services FFG provides detailed analysis and specific recommendations for:

- Retirement planning
- Investments
- Estate plan
- Tax planning
- Insurance
- Employee benefits
- Cash flow
- Debt management

1. Financial Planning - A comprehensive financial plan (can also be viewed securely online) is presented to the client to show their current situation, their goals and objectives and various alternatives. We emphasize having our client's plans updated over time to reflect their changing situation.
2. Asset Management - FFG also provides investment management service to its clients. FFG will develop a written report detailing investment policies and objectives, including asset allocation, based on the client's individual needs. FFG will manage the client's individual portfolio of investments, focusing primarily on no-load or load-waived mutual funds. Client's securities may be custodied at any authorized bank, trust company, investment company or Broker/Dealer of the client's choice. Any custodial fees will be in addition to the fees charged by FFG for the service. If the client chooses the affiliated Broker/Dealer of FFG, American Trust Investments for brokerage services, it is done at the direction and consent of the client. If there is a transaction that is processed through the B/D, the registered representative would likely receive a commission from the transaction.

**Item 5: Fees and Compensation**

1. Financial Planning - Clients of Fortune Financial Group have a choice of whether or not they wish to have FFG provide them with a custom financial plan which may contain the following...
  1. Tax planning
  2. Risk management
  3. Investment allocation
  4. Insurance planning
  5. Education planning
  6. Retirement funding
  7. Employee benefits
  8. Estate planning
  9. Cash flow analysis
  10. Financing options
  11. Charitable giving strategies.

For an annual fee of \$1,500 (which will be payable to FFG). This is an annual “unlimited service” retainer for the fiscal year from which point they signed their Agreement. In certain situations this fee may be negotiable and a different offer may be defined based on the prospective client’s situation. In this case, it would be spelled out in the client Agreement. There are also modular planning opportunities available as well as ‘One-time” planning opportunities that will be handled on a case by case basis and the fee disclosed and agreed upon in our Agreement.

2. Investment Management

1. Establishing an Investment Policy Statement
2. Designing a Suitable Portfolio Structure
3. Selecting appropriate Investment Managers
4. Reporting of Portfolio Performance.

An asset based fee, ranging from .5% to 1.5%, will be charged in advance for the asset management service. The fee will be a percentage of assets monitored, payable quarterly. Fees will be calculated as follows:

| Asset Management Fee Schedule |                            |
|-------------------------------|----------------------------|
| Assets Under Management (AUM) | Annual Fee (% of Assets)   |
| \$100,000 to \$1,000,000      | 1.0% (.25% per quarter)    |
| \$1,000,000 to \$2,500,000    | 0.75% (.1875% per quarter) |
| Greater than \$2,500,000      | 0.50% (.125% per quarter)  |

These fees are Negotiable AUM in special circumstances as determined by FFG.

A quarterly management fee may be charged to the client's account held by an independent custodian or billed directly to the client. Payment of fees may be made directly by

the client or made by the custodian holding the client's funds and securities. If payment is made by the custodian, clients will provide FFG with written authorization permitting the fees to be paid directly from the clients account held at the independent custodian. The custodian will send the client a statement, at least quarterly, indicating all amounts dispersed from the account, including the amount of advisory fees paid directly to FFG. FFG does not have custody of the client's funds or securities.

Services may be terminated by the client without penalty at any time within five (5) days after entering into an agreement. Thereafter, client may terminate the agreement upon written request.

3. Combination of both financial planning services and investment management services for AUM %.
4. Conflicts - Bradley H. Rosley is a Registered Representative of a broker-dealer, American Trust Investments (registered under the Securities and Exchange Act of 1934 and members of the National Association of Securities Dealers ("NASD")). Investment products suitable for the Client, as set forth in the Plan, may or may not be offered through such broker-dealer. In connection with the foregoing, Client is aware that Bradley H. Rosley's offer for remuneration of agent and not as principal the following: investment products, insurance products, and other financial vehicles. The Client is not obligated to purchase any financial products, insurance or any other investment vehicles through Bradley H. Rosley or any of his affiliates.

Should the Client decide to make any investments through FFG, a potential conflict of interest may arise should FFG and Bradley H. Rosley receive fees and commissions upon the sale of investments to the Client. The Client specifically acknowledges that commission payable to the broker-dealer or Bradley H. Rosley is substantially similar to commission that is paid to any NASD member broker-dealer or licensed insurance broker, respectively.

***Item 6: Performance-Based Fees and Side-By-Side Management***

The firm does not charge performance based fees.

***Item 7: Types of Clients***

FFG generally provides investment advice to individuals, trusts, estates, charitable organizations, and small businesses.

The desired minimum account size for the asset management offered by FFG is \$250,000 and may be negotiated on a limited basis to reflect new clients with fewer assets based on the prospective client's situation.

***Item 8: Methods of Analysis, Investment Strategies and Risk of Loss***

FFG's security analysis methods include charting, fundamental, technical, and cyclical.

The main sources of information FFG uses include financial newspapers, and magazines, internet research, research materials prepared by others, annual reports prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Long term purchases with securities held at least a year are the only investment strategy used to implement any investment advice given to clients.

Active and or passive mutual funds are the major asset in most portfolio's. Every mutual fund has a portfolio of many securities following the written guidelines in its prospectus. Every mutual fund will increase or decrease in value after it is purchased. This is determined by the value at the securities it holds. All investments have an element of principal risk due to the price volatility of the investments underlying securities. The firm does not guarantee any level of investment performance.

***Item 9: Disciplinary Information***

Neither FFG nor Brad Rosley have ever had any disciplinary action on their record.

***Item 10: Other Financial Industry Activities and Affiliations***

Bradley H. Rosley is a registered representative of American Trust Investments, a member broker-dealer of the NASD/SIPC. Commissions may be paid to Brad Rosley as a Registered Representative for any security or mutual fund related trade that is made on behalf of an FFG client processed through the broker- dealer. FFG is not affiliated with American Trust Investments. This relationship could cause a conflict of interest as commission revenue may be received by Bradley H. Rosley on advice that is given and then acted upon.

Principal, Bradley H. Rosley is 50% partner in BradConn Development, LLC. Bradconn is a real estate residential and multi-unit rehabber. They currently own several rental properties in South Bend, IN.

Bradley H. Rosley sells life, disability and health insurance as a broker for which he receives compensation in the form of commissions paid to him or Fortune Financial Group, Inc. by the insurance company. This relationship could cause a conflict of interest as commission revenue may be received on advice that is given and then acted upon.

FFG has relationship with LaSalle Capital Management (LCM). LCM is a RIA firm that manages money for clients and shares the asset management fee with FFG. LCM currently manages portfolios for a few FFG clients.

***Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

This may be non-applicable since FFG clients predominantly own mutual funds that have nothing to do with personal trading. A recommendation of a security in which FFG or its associated persons may have a financial interest is purely coincidental and FFG would immediately and fully disclose any such interest to clients.

FFG may not purchase or sell any security prior to transaction(s) being implemented for the advisory account in such a manner for such persons to benefit from transactions placed on behalf of the advisory accounts.

***Item 12: Brokerage Practices***

Fortune Financial Group attempts to get good execution of trades when utilizing Charles Schwab as its custodian. Most trades are with mutual funds that only trade once per day at the market close. In the rare case when a security is purchased for a client's account that trades throughout the day, we use Schwab's Institutional Electronic Trading system to try and get the best execution and price possible. Most of the mutual funds we purchase for our client's are either "no-load" or "fee waived" so that there is no transaction fee at the purchase or sale. Occasionally, there is a mutual fund purchased in an account that will be assessed a ticket charge by Schwab. Some mutual funds a Schwab charge a ticket charge is a fund is sold shortly after purchase.

We also custody client accounts at SEI Private Trust Company and most of those accounts are mutual fund based so there is not intra-day trading going on at our firm's level. FFG has no control of what specific securities are bought or sold within the mutual funds.

***Item 13: Review of Accounts***

Bradley H. Rosley reviews client accounts periodically via online access. Depending on the situation this could be daily, weekly or monthly. Client reviews are done no less than annually and there are generally detailed reports generated by SEI on a quarterly basis as well as monthly statements by Charles Schwab. At client request, reviews dates will be customized. Certain life changes may also trigger more frequent reviews. Triggering factors would include client request or major "life changes" such as: birth of a child, change in marital status, job or career change, etc. Brad Rosley, CFP® will be in charge of handling all client reviews.

Reports come from different sources at different frequencies; comprehensive financial reports, quarterly or annually dependent of client. Modular reports will be done at client request or if "triggered" by circumstances. Asset management account statements are issued monthly and to confirm transactions.

***Item 14: Client Referrals and Other Compensation***

FFG does not have any arrangements with receiving or giving additional compensation with clients or non-clients.

***Item 15: Custody***

The firm does not hold or custody any client funds. Fees are generally withdrawn from client accounts after the calendar quarter and sent to FFG. Account statements are sent via mail or email to client on either on a monthly or quarterly basis.

