

Form ADV Part 2A: Firm Brochure

Fortress Financial Partners LLC

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This brochure provides information about the qualifications and business practices of Fortress Financial Partners LLC (the “Firm”). If you have any questions about the contents of this brochure, please contact us at (859) 346-5822 or email to brian@fortressnky.com.

Additional information about Fortress Financial Partners LLC is also available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm’s CRD number is 328804.

Fortress Financial Partners LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

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.”

Item 2: Material Changes

References to Charles Schwab & Co., Inc. were removed from Items 5, 8, 12, and 16, as Fortress Financial Partners is solely utilizing Altruist Financial as a qualified custodian.

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Item 4: Advisory Business

We provide investment management and financial planning services to individuals, families, businesses, and other entities. Fortress Financial Partners LLC was formed on October 3, 2023, as a Kentucky Limited Liability Company and we will begin offering these services upon regulatory approval. Fortress Financial is managed by Brian Mann, who is the Managing Member and Chief Compliance Officer, and is owned by Brian Mann, Mikayla Mann, Mackenzie Mann, and Madelyn Mann. As of August 1, 2024, we currently manage zero dollars (\$0) in discretionary client assets and zero dollars (\$0) in non-discretionary client assets. We do not have a minimum portfolio requirement or minimum fee level.

We offer investment management services on a fee basis. A detailed description of our fees and compensation are outlined in the following section, Item 5. For our investment management clients, we discuss with our clients their objectives, time horizon, and tolerance for risk. With this information, we develop a portfolio that matches each client's specific needs. The portfolios we construct often consist of equities and fixed income securities. We use individual stocks, preferred stock, individual bonds, exchange traded funds, mutual funds, and limited partnerships that trade on national exchanges. We also advise on insurance related products such as variable annuity contracts and variable universal life insurance.

We also offer financial planning services on a fee basis. A detailed description of our fees and compensation are outlined in the following section, Item 5. Financial planning services include estate planning, insurance planning, business planning, disability insurance planning, investment planning, retirement planning, charitable planning, education planning, and planning for other goals. We have been engaged by clients for both short and long periods of time and are open to providing advice in matters that we are either educationally or experientially qualified to offer.

Both investment management clients and financial planning clients will engage our firm through a written agreement detailing the scope and method of the requested services. You will receive a copy of this document at least forty-eight (48) hours prior to executing any agreement or have five (5) business days after executing any agreement to terminate our services without penalty. You can terminate our agreement at any time by notifying us, in writing, instructing us that you wish to terminate our agreement. If your investment needs, objectives, or time horizon should change, you should contact us immediately so that we can make any necessary adjustments to your portfolio.

Clients may impose restrictions on investing in certain securities or types of securities at their discretion.

Item 5: Fees and Compensation

We believe that the most advantageous compensation structure for both our firm and our clients is a fee-based system. Our fees for investment management are straight forward and transparent. The following is a detailed description of each fee structure:

Aggregate Portfolio Value	Quarterly Fee Assessed	Annualized Fee
Less than \$100,000	0.425%	1.7%
\$100,001 to \$250,000	0.375%	1.5%
\$250,001 to \$500,000	0.35%	1.4%
\$500,001 to \$1,000,000	0.3%	1.2%
\$1,000,001 to \$2,000,000	0.25%	1.0%
Over \$2,000,000	negotiable	

The fees for those clients entering into an investment management agreement with our firm are outlined in the fee schedule above. Our fees are charged quarterly and in advance. At the beginning of the quarter, the aggregate portfolio value is the value of the assets in the client's account(s) on the last business day of the preceding calendar quarter. The initial fee may occur mid-cycle; therefore, the management fee for the initial quarter shall be calculated on a pro rata basis commencing on the day the assets are initially designated to us for management under this Agreement.

Our fee will be directly debited from your account and deposited by the custodian, Altruist Financial LLC, into our account at our direction. The quarterly fee will appear on that month's statement issued by the custodian and will be listed as an advisor fee. As of the date of this ADV filing, the Firm will also deliver duplicate quarterly fee invoices to advisory clients directly. Some of our clients may pay less than the stated fee.

As an example, if a client has a securities portfolio valued at \$150,000.00 on the previous month's statement, their portfolio will be charged the quarterly fee multiplied by the portfolio value ($0.00375 \times \$150,000 = \562.50), which results in a fee of \$562.50 which will be deducted from their account by the custodian and forwarded to Fortress Financial.

Investment management services will continue in effect until terminated by you or us. We will return any remaining balance of our management fee on a pro rata basis in a timely manner.

Our representatives do not receive commissions or other monetary compensation from the sale of securities through Fortress Financial Partners LLC. We receive various benefits because of our relationship with our custodians, Altruist Financial LLC, which includes trading software, market information and research, and various training opportunities.

You may encounter other charges from the custodian for trading expenses and other brokerage costs. You may also experience other fees from mutual funds, exchange traded funds,

and limited partnerships – for further details you may request a copy of the prospectus. Lastly, you may incur charges for short-term trading of mutual funds.

The fees for those clients entering into a financial planning agreement with our firm are determined based on the scope and nature of the engagement. We may charge annual or monthly retainer fees, and project-based fees in arrears. While financial planning fees are negotiable, they often range between \$150 and \$10,000. You always retain the option to purchase securities that we recommend through other brokers or agents not affiliated with Fortress Financial Partners LLC.

The formula for the financial planning fee is the agreed upon fee. Clients may pay financial planning fees with a check, or by direct billing to the custodian of a managed account. Periodic retainer fees and project-based fees are charged in arrears and thus will receive no refund. Clients engaged in project-based fees will not be charged until a satisfactory plan is delivered; therefore, if a client terminates the agreement prior to delivery no fee will be assessed. A client who terminates a monthly or annual retainer fee will be billed in arrears pro rata. For example, if a client selected an annual retainer in arrears and terminates six months into the plan, the billed fee would represent half of the stated retainer fee. Investment management fee refunds have been addressed above.

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

We do not charge performance-based fees.

Item 7: Types of Clients

We work for individuals, trusts, estates, charitable organizations, and corporations. We do not have any clients who are banks or thrift institutions, pension or profit-sharing plans, or investment companies. We do not have a minimum account size or minimum level of fee.

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

We use various strategies for selecting the most appropriate securities for our clients. Our information comes from a variety of sources including newspapers, publications, websites, personal interviews, investor conference calls, company press releases, and analyst reports. Our custodians, Altruist Financial LLC, provide us with access to market information, analyst reports, and economic bulletins. We also utilize annual reports, prospectuses, and filings with the Securities and Exchange Commission to aid in our decision-making process.

In evaluating equity securities, we may use one or more of the following approaches to analyze the information from the above-listed sources. The risk involved in each method of

analysis is that past performance does not guarantee future returns. While the various methods can be helpful in evaluating securities, each method is limited and uncertain.

- Qualitative analysis focuses on non-measurable aspects of a company such as reputation or image, how a customer feels about a product or line of business. We like buying stocks of businesses that we understand and companies whose products we use ourselves because of their quality, value, or effectiveness. Only when appropriate, we will subjectively evaluate non-quantifiable factors such as quality of management, labor relations, and strength of research and development factors not readily subject to measurement and predict changes to share price based on that data. A risk is using qualitative analysis is that our subjective judgment may prove incorrect.
- Quantitative analysis focuses on measurable aspects of a company such as revenue growth, debt ratios, and price to earnings ratios. We use mathematical models and statistical modeling to obtain more accurate measurements of a company's quantifiable data, such as the value of share price or earnings-per-share and predict changes to that data, where appropriate. A risk in using quantitative analysis is that the models used may be based on assumptions that prove to be incorrect. Quantitative analysis does not necessarily factor in all variables.
- Chart analysis focuses on identifying trading patterns or price movement of an individual stock through business cycles, calendar seasons, or other events. While chart analysis is rarely used as a primary method of selecting stocks, it can be a valuable complement to other methods. Risks include that cycles may invert or disappear and there is no expectation that this type of analysis will pinpoint turning points, instead be used in conjunction with other methods of analysis.
- Technical indicators such as 50- and 200-day moving averages are often used in our stock selection process. Momentum trading techniques help us to screen the universe of stocks by identifying those companies whose price is increasing/decreasing with corresponding increases/decreases in trading volumes. The risk associated with this type of analysis is that analysts use subjective judgment to decide which pattern(s) a particular instrument reflects at a given time and what the interpretation of that pattern should be.

In evaluating equity mutual funds and other equity-based instruments, we may examine such factors as the tenure of the fund manager, performance through various market conditions, and the composition of the fund. We also consider the internal fee structure of the fund, as well as the fund's history of taxable distributions such as long- and short-term capital gains. Other equity-based instruments may include exchange traded funds.

In evaluating fixed income securities including preferred stock, exchange traded notes, and principle protected notes, we may examine the credit worthiness of the issuer by examination of publicly available balance sheet information and/or information provided by rating agencies such as Standard & Poor's or Moody's. We also employ many of the above-mentioned methods for examining equities in evaluating the issuers of fixed income securities. Fixed income mutual funds are screened in a similar manner as their equity counterparts, however, with the added component of duration (the average maturity of the underlying notes in the fund). We examine fixed income exchange traded funds in a very similar manner. Our investment strategy varies with each client's needs, objectives, and time horizon. Most of our clients utilize a long-term, "buy and hold" approach to investments.

As with any investment you may experience a loss of principle. Past performance may not be a predictor of future returns. Other risks associated with securities may include:

- Systemic Risk is the risk of collapse of a financial system – whether global or national.
- Market Risk can occur in at least four main areas: the risk of increased volatility in security pricing upward or downward, the risk of interest rate adjustments, the risk of unfavorable exchange rates, and the risk of unfavorable commodity pricing or volatility.
- Credit Risk is the risk of defaulting on an issuer of a given security.
- Reinvestment Risk is largely a risk associated with bonds. When bonds mature or are called (redeemed prior to maturity) the investor may not have an equivalent investment opportunity.
- Liquidity Risk is the risk that penalties may be incurred for early access to principal and interest, or that the bid/ask spread has dramatically widened in a security.
- Interest rate risk is the potential that a change in overall interest rates will reduce the value of a bond or other fixed-rate investment.
- Issuer risk denotes the negative effects of a decline in the issuer's financial standing on the repayment value of the structured product and/or its price in the secondary market.
- Economic risk is the possibility that changes in macroeconomic conditions will negatively impact a company or investment.

We work diligently to design portfolios that minimize and manage your exposure to these and other risks; however, no asset or investment of that asset is completely insulated from risk.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

Item 9: Disciplinary Information

Our founder, Scott Mann, organized Fortress Financial Partners LLC in October 2023. At that time, Scott Mann and Mann Capital Management LLC were facing an administrative action with the Kentucky Department of Financial Institutions. Scott Mann has since withdrawn his registration with Fortress Financial Partners LLC through the filing of Form U5 and transferred his shares to Mikayla Mann, Mackenzie Mann, and Madelyn Mann. Scott Mann is no longer affiliated with Fortress Financial Partners LLC; however, the following disclosure requirement became part of the Agreed Order filed on March 27, 2024:

In August 2018, Mann Capital Management LLC (CRD#139402) and Managing Member Scott C. Mann (CRD#4333296) entered into an agreement, with the Kentucky Department of Financial Institutions, to resolve a matter without litigation or adversary proceedings. The purpose of the agreement was to compromise and settle all claims arising from deficiencies following the routine examination conducted by the Kentucky Department of Financial Institutions on June 27-28, 2017. Scott Mann and Mann Capital Management LLC were found to: 1) have made false or misleading statements through the Investment Adviser Registration Depository ("IARD") and Central Registration Depository ("CRD") systems relating to Scott Mann's personal financial disclosures, 2) have failed to timely updated Mann Capital Management LLC Form ADV and Scott Mann Form U4 to accurately reflect Scott Mann's personal financial disclosures, and 3) have failed to deliver an accurate and current brochure (Form ADV Part 2A) to each client within 120 days after Mann Capital Management LLC fiscal year end. Scott Mann and Mann Capital Management LLC agreed that a violation of KRS 292.336(2)(a), KRS 292.336(3), KRS 292.440, 808 KAR 10:030, and 808 KAR 10:110 had occurred. We have corrected the discrepancies identified and agreed to pay a fine of \$10,000.00. The matter has reached final resolution.

In March 2024, Mann Capital Management LLC and Managing Member Scott Mann entered into an agreement, with the Kentucky Department of Financial Institutions, to resolve a matter without litigation or adversary proceedings. The purpose of the agreement was to compromise and settle all claims arising from deficiencies following the routine examination conducted by the Kentucky Department of Financial Institutions. Kentucky regulators disallowed several assets, disagreed with the depreciation of existing assets, and pointed out that the \$100 processing fee was not included in the full value listed for the EIDL Covid SBA loan. The resulting accounting changes found Mann Capital Management LLC, under the direct control of Scott Mann, to be insolvent in violation of 808 KAR 10:200, Sections 3(1) and (4) and KRS 292.337(2)(i); further, they violated KRS 292.336(1) and 808 KAR 10:110 for maintaining inaccurate books and records. Mann Capital Management LLC and Scott Mann agreed to withdraw their registrations. A fine of \$5,000 was imposed with \$2,500 due immediately and the remaining due should Mann reregister in Kentucky after a two-year restriction. The matter has reached its final resolution.

Brian Mann and Fortress Financial Partners LLC have no disclosure items.

Item 10: Other Financial Industry Activities & Affiliations

We do not receive commissions or other compensation from broker-dealers, other than software and informational benefits listed in the fee and compensation section above. While we work closely with several other professionals, we receive no compensation from law firms, accounting firms, or banks.

Brian Mann and his wife, Melissa Mann, own The Palomino Group LLC, a general contractor business specializing in remodeling and repair services. Brian spends some of his time, during trading hours, in this business. The Palomino Group LLC is not an investment related business.

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

We operate by a strict Code of Ethics that places your interests above our own. We have policies and procedures in place to monitor our representative's activities in relation to securities transactions and will provide you with a copy of our Code of Ethics upon request.

We, along with our representatives, are permitted to buy or sell securities that we also recommend to our clients, consistent with our policies and procedures. However, when we, including our representatives, are considering a transaction of any security for our clients, we cannot affect a transaction in that same security prior to the completion of the transaction, or decision not to transact, for our clients. This restriction also holds true for any accounts that we, or our representatives and their spouse, minor children, or adults who may be living with them in the same household; as well as trusts for which they may serve as trustee or any account in which our representatives have a beneficial interest. Under certain limited circumstances, exceptions may be made to the policies stated above. We will maintain records of these trades, including the reasons for any exceptions. We maintain and enforce written policies reasonably designed to prevent the unlawful use of material non-public information by us or our representatives. As fully described in the next section, we also seek best execution for our client's securities transactions.

Item 12: Brokerage Practices

Unless you direct us otherwise, we will arrange for the execution of securities brokerage transactions for the assets through a broker-dealer that we reasonably believe will provide best execution. Currently, our firm uses Altruist Financial LLC to execute our clients' brokerage transactions. In seeking best execution, the determinative factor is not the lowest possible commission cost but whether the transaction represents the best qualitative execution, taking into consideration the full range of the broker-dealer's services including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although we

will seek competitive commission rates, we may not necessarily obtain the lowest possible commission rates for your transactions.

Consistent with obtaining best execution, transactions for your account may be directed to registered broker-dealers in return for research products and/or services that assist us in our investment decision-making process. Such research generally will be used to service all of our clients, but brokerage commissions paid by you may be used to pay for research that is not used in managing your Account. Thus, you may pay the Broker-Dealer a greater commission than another qualified broker-dealer might charge to affect the same transaction where we determine in good faith that the commission is reasonable in relation to the value of the brokerage and research services received.

Transactions for each client account generally will be affected independently unless we decide to purchase or sell the same securities for several clients at approximately the same time. We may (but are not obligated to) combine or “batch” such orders to obtain best execution, negotiate more favorable commission rates, or allocate equitably among our clients’ differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among our clients in proportion to the purchase and sale orders placed for each client account on any given day. To the extent that we aggregate client orders for the purchase or sale of securities, including securities in which our Advisory Affiliates may invest, we shall do so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the Securities and Exchange Commission. We shall not receive any additional compensation or remuneration because of the aggregation. We shall endeavor to process all Account transactions in a timely manner, but do not represent nor warrant that any such transaction shall be processed or effected by the Broker-Dealer on the same day as requested.

You may direct us in writing to use a particular broker-dealer (“Directed Broker”) to execute some or all transactions for your Account (referred to as “directed brokerage”). In that case, you will have the sole responsibility to negotiate terms and arrangements for the Account with the Directed Broker and we will not seek better execution services or prices from other broker-dealers or be able to “batch” transactions for execution through other broker-dealers with orders for other accounts we manage. As a result, you may pay higher commissions or other transaction costs, greater spreads, or receive less favorable net prices on transactions for the Account than would otherwise be the case.

Item 13: Review of Accounts

Brian Mann will review your account(s) at least quarterly. We prefer to meet with you at least annually to review your situation and discuss the performance of your account. Financial planning retainer clients will receive written analysis at least semiannually.

Item 14: Client Referrals and Other Compensation

The Firm nor its related persons receive an economic benefit from a person who is not a client for providing investment advice or other advisory services to the Firm's clients. Further, the Firm nor its related persons directly or indirectly compensate an outside person for client referrals.

Item 15: Custody

Custody means holding, directly or indirectly, client funds or securities or having any authority to obtain possession of them.

As of the date of this ADV filing, Fortress Financial Partners does not have custody of any client funds and/or securities. Fortress Financial Partners will not maintain physical possession of client funds and securities. Instead, clients' funds and securities are held by a qualified custodian.

While Fortress Financial Partners does not have physical custody of client funds or securities, payments of fees may be paid by the custodian from the custodial brokerage account that holds client funds pursuant to the client's account application.

In certain jurisdictions, the ability of Fortress Financial Partners to withdraw its management fees from the client's account may be deemed custody. Prior to permitting direct debit of fees, each client provides written authorization permitting fees to be paid directly from the custodian.

As part of the billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period. The custodian does not calculate the amount of the fee to be deducted and does not verify the accuracy of Fortress Financial Partners' advisory calculation. Clients should contact Fortress Financial Partners directly if they believe that there may be an error in their statement.

In addition, Fortress Financial Partners will send advisory clients' quarterly fee invoices directly via electronic mail.

Item 16: Investment Discretion

As an investment management client, you appoint us as your investment adviser to perform the investment management services as outlined in our written agreement. We shall be

responsible for the investment and reinvestment of those assets that you designate to be subject to our management in accordance with the most recent client profile you have provided to us.

You appoint us as your attorney-in-fact and grant us limited power-of-attorney and trading authority over your Account with discretionary authority to buy, sell, or to otherwise effect investment transactions involving the assets. We are authorized, without your prior consultation, to buy, sell, and trade in stocks, bonds, mutual funds, index funds, exchange traded funds, variable annuity sub-accounts and other securities and/or contracts relating to the same, including investing assets in short-term money-market instruments when we deem necessary, and to give instructions in furtherance of such trading authority to the broker-dealer of the account and the custodian of the assets.

The qualified custodian, Altruist Financial LLC, will mail, either electronically or traditionally, account statements monthly to your address of record. You may communicate directly with your custodian at any time, in addition to utilizing our office for service and management of the account.

Unless otherwise specifically and expressly indicated in the agreement, you acknowledge and understand that the service to be provided by us under the agreement is limited to the management of the assets and does not include financial planning or any other related or unrelated services. To the extent that you desire any services outside the scope of the agreement, the specific nature of the services required shall be set forth in a separate written agreement for which services we shall be paid a separate and additional fee.

Item 17: Voting Client Securities

The Firm does not vote proxies for securities held in clients' accounts. All proxies will be forwarded to the appropriate client for voting by the client. Client agreements will reflect this policy.

Item 18: Financial Information

Our Firm has never filed for bankruptcy and is able to continue with our obligations to our clients and our vendors. We do not accept more than \$500 in fees six months or more in advance.

Item 19: Requirements for State-Registered Advisors

A. Identify each of your principal executive officers and management persons and describe their formal education and business background.

Brian D. Mann is the Managing Member of Fortress Financial Partners LLC He is also the Chief Compliance Officer. His individual CRD number is 5295623.

For additional information about Brian Mann, please see Form ADV Part 2B Brochure Supplement, specifically Item 2.

B. Describe any business in which you are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business. If you have supplied this information elsewhere in your Form ADV, you do not need to repeat it in response to this Item.

For additional information about Brian Mann, please see Form ADV Part 2B Brochure Supplement, specifically item 4.

C. In addition to the description of your fees in response to Item 5 of Part 2A, if you or a supervised person are compensated for advisory services with performance-based fees, explain how these fees will be calculated. Disclose specifically that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Fortress Financial Partners does not charge performance-based fees.

D. If you or a management person has been involved in one of the events listed below, disclose all material facts regarding the event.

Our firm has nothing to disclose here.

E. In addition to any relationship or arrangement described in response to Item 10.C. of Part 2A, describe any relationship or arrangement that you or any of your management persons have with any issuer of securities that is not listed in Item 10.C. of Part 2A.

Fortress Financial Partners LLC and Brian Mann do not have any relationship to disclose here.