

Item 1: Cover Page

Part 2A of Form ADV: Firm Brochure

Brad Rosley, CFP®

**Bradley H. Rosley, Principal CRD 1559979 Fortune Financial
Group, Inc.**

3617 Cedar Hammock Court, Naples, FL 34112 Telephone
Number: (630) 942-9007

E-mail Address: brad@fortunefinancialgroup.com

Website: www.fortunefinancialgroup.com

Date of Brochure: February 13, 2026

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. 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. Registration of an investment advisor does not imply a particular level of skill or training.

Additional information about Fortune Financial Group, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of Fortune Financial Group, Inc. on January 27, 2025, are described below. Material changes relate to Fortune Financial Group, Inc.'s policies, practices, or conflicts of interest.

- Fortune Financial Group has transitioned to registration with the Securities and Exchange Commission from its previous registration at the state-level.
- Fortune Financial Group has updated its primary address. (Cover Page)
- Fortune Financial Group has updated its fee schedule. (Item 5)
- Fortune Financial Group has disclosed its arrangements with Apex for client lead generation. (Item 14)

Item 3: Table of Contents

Table of Contents

Item #	Page #
Item 1: Cover Page.....	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business.....	3
Item 5: Fees and Compensation	4
Item 6: Performance-Based Fees and Side-By-Side Management.....	7
Item 7: Types of Clients	7
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	7
Item 9: Disciplinary Information.....	9
Item 10: Other Financial Industry Activities and Affiliations	9
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	9
Item 12: Brokerage Practices	10
Item 13: Review of Accounts	10
Item 14: Client Referrals and Other Compensation	10
Item 15: Custody	11
Item 16: Investment Discretion	11
Item 17: Voting Client Securities	11
Item 18: Financial Information.....	11

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 (FFG). 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

- Education planning
 - Investment planning
 - Estate planning
 - Tax planning
 - Insurance risk management
 - 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 clients' 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, or Exchange Traded Securities. 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. FFG, as of December 31, 2025, holds \$141,000,000 in discretionary funds.

Fortune Financial, Inc offers alternative investments. Alternative investments are illiquid investments and do not trade on a national securities exchange. Alternative investments typically include investments in direct participation program securities (partnerships, limited liability companies, business development companies or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. Alternative investments are subject to various risks, such as illiquidity and property devaluation based on adverse economic and real estate market conditions. Alternative investments are not suitable for all investors. Investors considering an investment strategy utilizing alternative investments should understand that alternative investments are generally considered speculative in nature and may involve a high degree of risk, particularly if concentrating investments in one or few alternative investments. These risks are potentially greater and substantially different than those associated with traditional equity or fixed income investments

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. Retirement planning
 2. Tax planning
 3. Investment allocation
 4. Insurance planning
 5. Education planning
 6. Employee benefits

7. Estate planning
8. Cash flow analysis
9. Financing options
10. Charitable giving strategies.

Clients may opt for a one-time financial plan with specific recommendations. This includes the above areas of a financial plan. The plan includes a detailed evaluation of “what-if” scenarios based on the client’s goals and current plan.

Clients may also choose to engage in an ongoing financial planning relationship in exchange for a monthly fee. The fee will be direct billed via credit card or ACH.

The planning fees range from \$500-\$4,000 depending on the complexity of client situation.

Clients may also choose hourly rate advice which could include telephone or computer sharing meetings for a fixed rate to be agreed upon in advance.

If the client chooses to have FFG manage money in excess of \$500,000 the financial planning fee is waived, and the financial planning is included entirely in the asset management fee.

Financial planning clients are under no obligation to hire FFG to manage their investments.

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.

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 0.50% to 1.25%, will be charged in arrears for the asset management service. The fee will be a percentage of assets monitored, payable quarterly. Fees will be calculated as follows:

Assets Under Management (AUM)	Annual Fee (% of Assets)
\$100,000-\$250,000	1.25% (0.3125% per quarter)
\$250,001-\$1,000,000	1.00% (0.25% per quarter)
\$1,000,001-\$2,500,000	0.75% (0.1875% per quarter)
Greater than \$2,500,000	0.50% (0.0125% per quarter)

These fees are Negotiable: AUM fee for 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.

3. Advisors with FFG may also recommend Alternative Investments (i.e., Real Estate Developments) from which they will ultimately share in the profits. This may create a financial incentive to recommend these products.
4. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice)
- Never put our financial interests ahead of yours when making recommendations (give loyal advice)
- Avoid misleading statements about conflicts of interest, fees, and investments
- Follow policies and procedures designed to ensure that we give advice that is in your best interest
- Charge no more than is reasonable for our services
- Give you basic information about conflicts of interest.

There are many reasons you may decide (no obligation) to move your money out of your old employer 401k or IRA to an IRA managed by FFG. Some of these include:

- Does not wish to leave assets with former employer or employer is terminating the plan
- Dissatisfied with the limited investment options
- Dissatisfied with the performance of the investment alternatives
- Would like a lifetime income option
- Would like to consolidate assets
- Wants more direct control over the assets
- Prefers to have professional advice/management
- Would like to have more holistic planning services for other matters

We are making investment recommendations to you regarding your retirement plan account or individual retirement account as fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws

governing retirement accounts. The way we make money or otherwise are compensated creates some conflicts with your financial interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice) to you;*
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);*
- Avoid misleading statements about conflicts of interest, fees, and investments;*
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;*
- Charge no more than what is reasonable for our services; and*
- Give you basic information about our conflicts of interest.*

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 \$500,000 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 and Exchange Traded Funds (ETF) are the major assets in most portfolios. Every mutual fund and ETF has a portfolio of many securities following the written guidelines in its prospectus. Every mutual fund and ETF will increase or decrease in value after it is purchased. This is determined by the value of 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.

Risk of Loss

The investment advice provided along with the strategies suggested by FFG may vary depending on each Client's specific financial situation and goals. This brief statement does not disclose all of the risks and other significant aspects of investing in financial markets. In light of the risks, you should fully understand the nature of the contractual relationship(s) into which you are entering into and the extent of your exposure to risk. Certain investment strategies may not be suitable for many members of the public. You should carefully consider whether the strategies employed will be appropriate for you in light of your experience, objectives, financial resources, and other relevant circumstances.

Alternative Investment: Alternative investments are illiquid investments and do not trade on a national securities exchange. Alternative investments typically include investments in direct participation program securities (partnerships, limited liability companies, business development companies or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. Alternative investments are subject to various risks, such as illiquidity and property devaluation based on adverse economic and real estate market conditions. Alternative investments are not suitable for all investors. Investors considering an investment strategy utilizing alternative investments should understand that alternative investments are generally considered speculative in nature and may involve a high degree of risk, particularly if concentrating investments in one or few alternative investments. These risks are potentially greater and substantially different than those associated with traditional equity or fixed income investments.

General Investment Risk: All investments come with the risk of losing money. Investing involves substantial risks, including complete possible loss of principal plus other losses and may not be suitable for many members of the public. Investments, unlike savings and checking accounts at a bank, are not insured by the government to protect against market losses. Different market instruments carry different types and degrees of risk, and you should familiarize yourself with the risks involved in the particular market instruments you intend to invest in.

Loss of Value: There can be no assurance that a specific investment will achieve its investment objectives and past performance should not be seen as a guide to future returns. The value of investments and the income derived may fall as well as rise and investors may not recoup the original amount invested. Investments may also be affected by any changes in exchange control regulation, tax laws, withholding taxes, international, political, and economic developments, and government, economic or monetary policies.

Interest Rate Risk: Fixed income securities and funds that invest in bonds and other fixed income securities may fall in value if interest rates change. Generally, the prices of debt securities rise

when interest rates fall, and their prices fall when interest rates rise. Longer term debt securities are usually more sensitive to interest rate changes.

Credit Risk: Investments in bonds and other fixed income securities are subject to the risk that the issuer(s) may not make required interest payments. An issuer suffering an adverse change in its financial condition could lower the credit quality of a security, leading to greater price volatility of the security. A lowering of the credit rating of a security may also offset the security's liquidity, making it more difficult to sell. Clients investing in lower quality debt securities are more susceptible to these problems and their value may be more volatile.

Foreign Exchange Risk: Foreign investments may be affected favorably or unfavorably by exchange control regulations or changes in the exchange rates. Changes in currency exchange rates may influence the share value, the dividends or interest earned and the gains and losses realized. Exchange rates between currencies are determined by supply and demand in the currency exchange markets, the international balance of payments, governmental intervention, speculation, and other economic and political conditions. If the currency in which a security is denominated appreciates against the US Dollar, the value of the security will increase. Conversely, a decline in the exchange rate of the currency would adversely affect the value of the security.

Item 9: Disciplinary Information

Neither FFG nor its representatives have ever had any disciplinary action on their record.

Item 10: Other Financial Industry Activities and Affiliations

Neither FFG nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

Neither FFG nor its representatives are registered as or have pending applications to become either a Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

Christine Kalivas is the Owner, Light On Financial Coaching, LLC

Christine Kalivas is affiliated with Zeider's Enterprises. She does personal financial counseling for them.

FFG does not utilize nor select third party investment advisers.

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

Personal trading 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

Your assets must be maintained in an account at a “qualified custodian,” generally a brokerdealer or bank. Many of our clients use Charles Schwab & Co., Inc. (Schwab), a registered brokerdealer, member SIPC, as the qualified custodian. FFG is independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when [we/you] instruct them to. While we may suggest that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open an account for you, although we may assist you in doing so.

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. 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 clients 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.

Item 13: Review of Accounts

Bradley H. Rosley, Christine Kalivas and/or Jake Rosley review 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® and Christine Kalivas, CFP® will be in charge of handling 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 or quarterly.

Item 14: Client Referrals and Other Compensation

FFG receives an economic benefit from Schwab and SEI in the form of the support, product line and services made available to us and other independent investment advisors whose clients maintain their accounts at Schwab or SEI. The availability to us of Schwab’s and SEI’s products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

FFG compensates Apex Fintech Solutions (“Apex”) for providing prospective client leads. Apex schedules appointments with prospective clients on behalf of FFG. FFG solely compensates Apex for lead generation services only. Compensation is not dependent upon new business is generated from the client leads provided by Apex.

Item 15: Custody

FFG does not hold any client funds. Fees are generally withdrawn from client accounts shortly after the quarter end calendar and sent to FFG. Account statements are sent via mail or email to client on either on a monthly or quarterly basis. Under government regulations, we are deemed to have custody of your assets if you authorize us to instruct Schwab to deduct our advisory fees directly from your account. Schwab or SEI maintains actual custody of your assets. You will receive account statements directly from Schwab or SEI at least quarterly. You should carefully review those statements promptly when you receive them.

Item 16: Investment Discretion

FFG has discretion to determine, without obtaining specific client consent, the securities to be bought or sold, along with the amount of the securities to be bought or sold.

FFG does NOT have the authority to determine the broker or dealer to be used or commission rates paid. FFG does not suggest brokers to clients.

Item 17: Voting Client Securities

FFG will accept authority to vote client proxies. When completing the account application for the applicable custodian, the client has the ability to grant proxy voting privileges to his or her advisor. Clients can, if they wish, direct the vote of a specific proxy or proxies by notifying us of their desire to do so. Where the Firm has proxy voting authority, the Firm has a fiduciary responsibility for voting the proxies in a manner that is in the best interests of clients.

Item 18: Financial Information

We are not required to include a copy of our balance sheet, as we do not require or solicit prepayment of more than \$1,200 in fees per client six months or more in advance.