



James B. Corbett

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 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 Kentucky and Ohio 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. Also is available on the SEC's website at www.adviserinfo.sec.gov.



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Focus on Success
211 Grandview Dr., Ste. 235
Fort Mitchell, KY 41017
(859) 331-2010

This Brochure Supplement provides information about James Corbett, Independent Investment Adviser Representative, which supplements the Focus On Success, LLC. Form ADV Part 2A Brochure. Please inform James Corbett at the contact information listed above if you did not receive Focus's Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement. Additional information about James Corbett is available on the SEC's website at www.adviserinfo.sec.gov and FINRA's website at www.finra.org/brokercheck

Educational Background and Business Experience

James B. Corbett

Date of Birth: 2/22/1955

Education:

- University of Pittsburgh, BSBA, Bachelor of Science, Economics
- American College, MSFS, Master of Science, Financial Services

Examinations and Professional Designations:

- Series 6 - Investment Company Products/Variable Contracts Limited Representative
- Series 7 – General Securities Representative
- Series 24 – General Securities Principal
- Series 63 - Uniform Securities Agent State law Exam
- CLU® – Chartered Life Underwriter
- ChFC® - Chartered Financial Consultant

CLU® – Chartered Life Underwriter®

The CLU® designation is offered and recognized by the American College. Candidates must complete five core and three elective courses, and successfully pass a proctored exam for each course. Additionally, 3 years of full-time business experience within the 5 years preceding the awarding of the designation is required. Every 2 years, 30 hours of continuing education credits are required.

ChFC® - Chartered Financial Consultant®

The ChFC® designation is issued by the American College. To earn the professional designation, candidates must complete six core courses and two elective courses and successfully pass a proctored final exam for each course. Candidates must also have at least 3 years of full-time business experience

within the 5 years preceding being awarded the designation. Every 2 years, 30 hours of continuing education credits are required.

MSFS® - Master of Science in Financial Planning®

The Master of Science in Financial Services (MSFS) is an accredited degree program. MSFS provides you with the tools needed to analyze, plan and implement integrated financial and life strategies. The candidate must have a bachelor's degree from an accredited college or university. The candidate must also have relevant industry experience.

Business Experience:

- Principal, Focus On Success, LLC – December 2003 to Present
- Investment Adviser Representative, Focus On Success, LLC – 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: June 1990 to December 2003
- Registered Rep. Lincoln National Life Insurance Company: June 1990 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.

In order to avoid the expense and time involved in pursuing an appeal, on August 12, 2010, James Corbett paid a \$5,000 fine in an agreed order with the Commonwealth of Kentucky Department of Financial Institutions. The violation was in connection with the use of white out on two customer's forms. The signature dates were changed on one form as an accommodation rather than requiring the customer to return to sign paperwork twice. Another customer application was updated and white out was used to correct an incorrectly marked check box, noting a correct registration type. Neither white out use affected the suitability of the transaction. Any and all use of white out for document corrections will be initialed by the customer and James Corbett in the future.

In addition, Focus On Success and James Corbett were named as parties in a civil litigation lawsuit. The customer is seeking \$50,000.00 in compensatory damages. Allegation(s) and a brief summary of events related to the allegations(s) including dates when activities leading to the allegation(s) occurred:

In March 2009 the customer invested \$50,000 in Mammoth Destiny LTD, a developmental gas drilling limited partnership. The customer was an experienced accredited investor with high net worth, low need for liquidity, and long-term investment horizon with a tax sensitive, growth-oriented investment objective. In September 2010 the Mammoth General Partner and Well operator filed for bankruptcy. The firm hired outside counsel to investigate Mammoth's status, represent investors in the bankruptcy and file proofs of claim on their behalf. In exchange for the firm paying legal fees associated with this representation by counsel, the customer executed a full and final release of any and all claims on 6-15-2011. Through further legal analysis of the bankruptcy proceeding (in which a trustee was now appointed), the firm determined that continuing to expend resources for the representation of investors in the bankruptcy would not be productive. Rather than continue to expend fees, the firm extended an offer to return a portion of the customer's original investment. The customer declined that offer and requests return of this investment, and claims inadequate due diligence was performed in connection with the offering and that deceptive practices were used to obtain the signed release. The firm believes the claims are meritless and are in breach of the full and final release executed 6-15-2011. On October 30, 2013 the customers signed a confidential general release and settlement agreement.

Also, as a result of a customer investment in Mammoth Destiny LTD, James B. Corbett was named in a written customer complaint allegation(s) and a brief summary of events related to the allegation(s) include these dates when activities leading to the allegation(s) occurred.

In December 2008 the customer invested \$100,000 in Mammoth Destiny LTD, a developmental gas drilling limited partnership. The customer was a sophisticated and experienced accredited investor with high net worth, low need for liquidity, and long-term investment horizon with a tax sensitive, growth and income investment objective. In September 2010 the Mammoth General Partner and Well operator filed for bankruptcy. The firm hired outside counsel to investigate Mammoth's status, represent investors in the bankruptcy and file proofs of claim on their behalf. In exchange for the firm paying legal fees associated with this representation by counsel, the customer executed a full and final release of any and all claims on 6-23-2011. Through further legal analysis of the bankruptcy proceeding (in which a trustee was now appointed), the firm determined that continuing to expend resources for the representation of investors in the bankruptcy would not be productive. Rather than continue to expend fees, the firm extended an offer to return a portion of the customer's original investment. The customer declined that offer and requests return of his investment, claiming he did not receive a prospectus, certificate, or performance information. Customer also states certain material facts about Mammoth were misrepresented and the risks were not disclosed. The firm believes that claims are meritless. Additional, the claim is in breach of the full and final release executed 6-23-2011.

August 8, 2012 a confidential settlement agreement and release of all claims was reached between the claimant and Valmark Securities. It represents the compromise of disputed claims and there is no admission of liability by any party, and Valmark Securities and James. B. Corbett expressly denied liability.

James Corbett has not been involved in or convicted of any crime in any court of law.

Other Business Activities

James Corbett is a Registered Representative of Valmark Securities, Inc., and an Independent Investment Adviser Representative of Valmark Advisers, Inc. Valmark Securities, Inc. is a broker dealer under common ownership and management of Valmark Advisers, Inc.

James Corbett is also an insurance agent affiliated with Executive Insurance Agency, Inc., an agency under common ownership and management of Valmark Advisers, Inc.

James Corbett is also an investment adviser representative for Focus On Success, LLC , a State Registered Investment Advisor.

Additional Compensation

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

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

As an investment adviser representative for Focus On Success, LLC James Corbett will receive financial planning fees. These fees are separate from fees earned for his work with Valmark Advisers, Inc.

Supervision

Part 2B of Form ADV – Brochure

James Corbett a registered principal of FOS will supervise all financial planning engagements and advisory services. The initial and ongoing reviews are also under the direction of Chief Compliance Officer, Troy Crook, who can be reached at 859-331-2010.