

**Part 2B of Form ADV: *Brochure Supplement***

Item 1 Cover Page

Information required by regulatory agencies: This brochure supplement provides information about Dennis L. Roubal that supplements the Financial Growth Concepts Firm Brochure. You should have received a copy of that brochure. Please contact Dennis L. Roubal if you did not receive Financial Growth Concept's brochure, or have questions about the contents of this supplement. Additional information about Dennis L. Roubal is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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**Dennis L. Roubal, CFP®, RIA**

**Brochure Supplement**

**04/03/2014**

Item 2 Educational Background and Business Experience

**Education and Business Background  
For Dennis L. Roubal**

Northern Michigan University, Bachelor of Science Degree, Biological Sciences, 1975

CFP® Educational Program, College of Financial Planning, 1988

CRPS® Educational Program, College of Financial Planning, 2002

CFP® stands for: Certified Financial Planner™

CRPS® stands for: Chartered Retirement Plan Specialist

**Business Background**

Owner of Financial Growth Concepts, 1986 to Present.

Licensed in Property and Casualty Insurance, in Michigan, 2010

Item 3 Disciplinary Information

None

Item 4 Other Business Activities

None

Item 5 Additional Compensation

FGC is a Fee-Only financial planning company. All compensation is in the form of, fees paid by the client. No other compensation is received from investment products, referrals, or any other source. Any compensation from insurance sales is outside of FGC and not part of a financial plan or planning services.

Item 6 Supervision

FGC is wholly owned and operated by Dennis L. Roubal. There are no employees, partners, or entities that have influence over FGC. For this reason FGC is able to provide objective advice to clients that is not affected by commissions, perks, sales pressures or any other outside source.

Item 7 Requirements for State-Registered Advisers

FGC is a Fee-Only advisor, registered with the state of Michigan under the Michigan Uniform Securities Act (2002), PA551 of 2008. FGC has fully complied with all state regulatory provisions for its activities.

Transition Order Three: As stated in the Investment Advisory Contract: Investment advisors are required to provide Form ADV or a brochure containing the same, not less than 48 hours prior to an agreement. Alternately, the form or brochure may be provided at the contract signing, if the client is given 5 business days to terminate the contract. FGC clients may terminate the contract at any time without penalty.