

Part 2A of Form ADV: Firm Brochure

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.

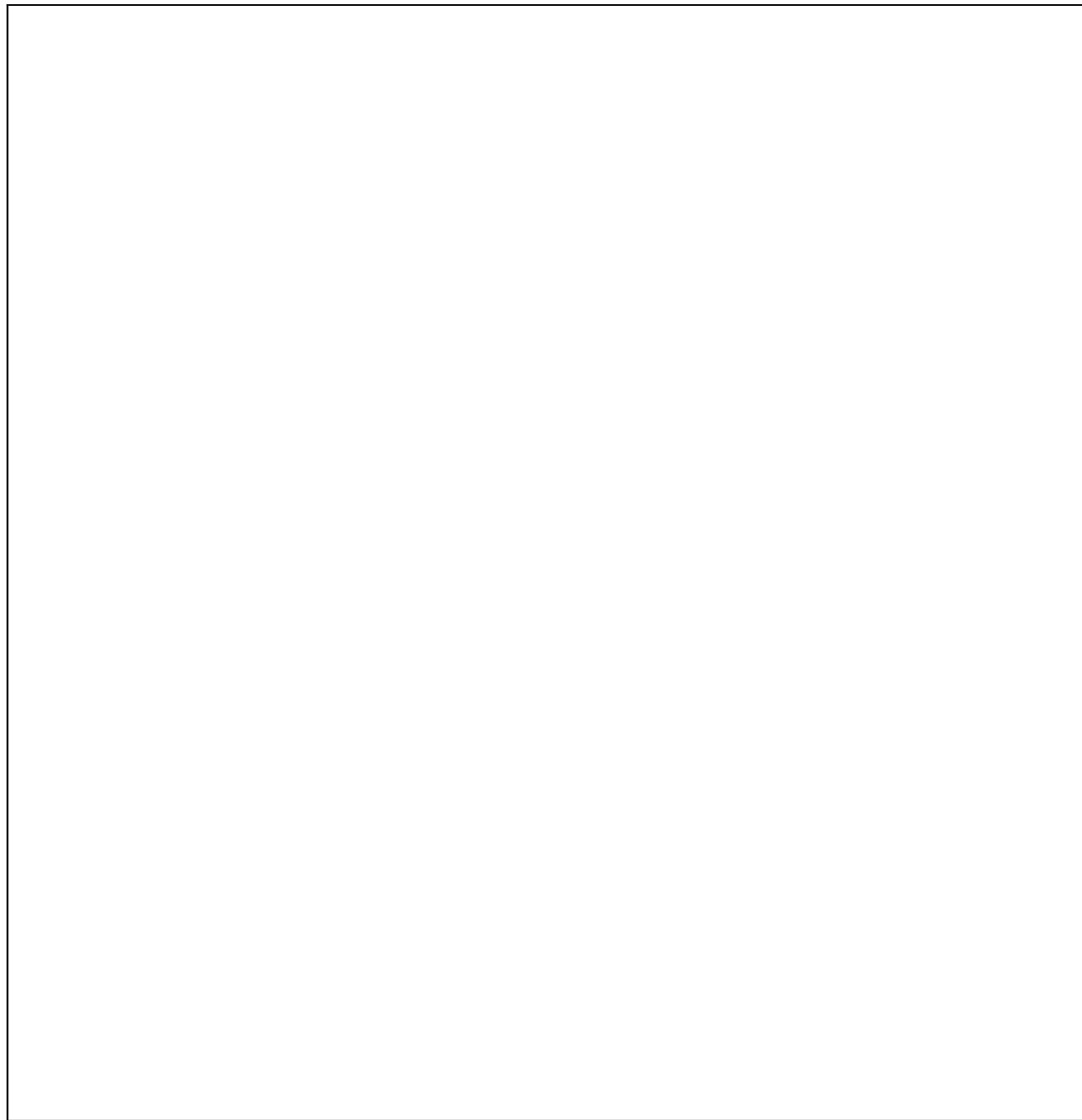
Additional information about Dennis L. Roubal is available on the SEC's website at www.adviserinfo.sec.gov.



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Item 2 Material Changes

Not applicable.
No Material Changes

Advisory Business

Fees and Compensation

Types of Clients

Methods of Analysis, Strategies, Risk of Loss

Disciplinary Information

Other Financial Industry Activities

Code of Ethics, Participation in Transactions

Brokerage Practices

Review of Accounts

Client Referrals and Other Compensation

Custody

Investment Discretion

Voting Client Securities

Financial Information

Brochure Supplement

Financial Growth Concepts (FGC) is a Fee-Only financial planning company, solely owned and operated by Dennis L. Roubal, CFP®, RIA.

FGC is registered in the State of Michigan and furnishes investment advice and financial planning to clients for an hourly rate of \$100 per hour or a fixed fee that is based on this rate.

Comprehensive Services:

Financial Growth Concepts (FGC) develops personal financial plans tailored to individual clients needs. Financial plans provide general recommendations, as well as, specific courses of action to help achieve their financial objectives.

FGC also provides investment advice for clients who may have specific questions or problems, not requiring comprehensive planning. Fees will be billed at the rate of \$100 per hour, with a two hour minimum. A total fee will be quoted before any work is accepted or delivered.

FGC offers advice to clients on most financial matters. FGC will research and offer recommendations on a variety of subjects: stocks, mutual funds, personal and business purchases. The fee for this service will be quoted before accepting or completing any assignment.

Item 5 Fees and Compensation

FGC is a Fee-Only company that receives all compensation from client fees. No products are sold. Fees are calculated at rate of \$100 per hour. The base charge for a comprehensive plan is \$1200, due on completion and delivery of the plan. Services will be billed at the rate of \$100 per hour if more time is needed to complete a plan.

Annual reviews and continuing service will be billed at the same rate as the initial comprehensive plan service.

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

FGC does not receive any fees based on performance.

Item 7 *Types of Clients*

FGC provides planning services for individuals and families.

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

FGC will offer advice on a variety of investments that are currently owned by a client or, if necessary, recommended by FGC.

Most suggested investments are either mutual funds or Exchange Traded Funds and may include:

Exchange-listed securities

Corporate debt securities

Commercial paper

Certificates of deposit

Municipal securities

Interests in partnerships: Real estate, and Oil and gas interests

Analysis methods utilize financial data from internet sites, as well as, annual shareholder reports, and SEC filings.

Most investments are evaluated using fundamental analysis and charts.

Common sources of information are: Internet sites, financial newspapers and journals, research materials acquired online and corporate rating services.

Also, annual reports, prospectuses, SEC filings, and company press releases.

The overall strategy is long term purchases, although some products, like mutual funds, may hold securities with shorter maturities.

Item 9 Disciplinary Information

None

Item 10 Other Financial Industry Activities and Affiliations

None

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

As a Registered Investment Adviser (RIA), FGC is required, by law, to provide investment advice that is solely in the interest of the client. RIAs are the only investment advisers held to this standard, which means clients will receive advice in their best interest.

FGC is not involved in any transactions that clients make. FGC only provides recommendations on investments unrelated to FGC.

Item 12 Brokerage Practices

No brokerage activities.

Item 13 *Review of Accounts*

Dennis L. Roubal is the sole planner and advisor in the company and provides all advice and reviews. Clients purchasing comprehensive financial planning services will receive, along with the plan, access to consultation, by phone or meeting, for an entire year, as stipulated in the contract. Clients may cancel the contract, at any time, which would then negate any further services.

Continuing clients will receive an annual review incorporating any new information provided by the client. A report will be created discussing changes and additions to the previous plan from the prior year.

FGC will also provide advice, on an hourly basis, that does not provide year long service.

Item 14 *Client Referrals and Other Compensation*

FGC does not recommend any commission-based brokerages for products or services. FGC believes that the best financial products are: no-load, low expense, and low turnover.

FGC is a Fee-Only company and therefore has no referral arrangements with any other companies for economic benefit. Also FGC has no arrangements to compensate any person for client referrals.

Item 15 *Custody*

FGC does not take custody of any client assets. FGC only provides advice on investing and planning.

Item 16 Investment Discretion

FGC does not have any discretionary authority over client assets. Clients will receive advice from FGC and then make their own trades. The overall advisory practices that FGC has enacted insure that clients will always receive advice that is in their best interest, and will likely be less expensive over the long run and provide superior returns.

Item 17 Voting *Client* Securities

FGC has no activity in voting client securities.

Item 18 Financial Information

Not Applicable.

Item 19 Requirements for State-Registered Advisers

FGC is a Fee-Only advisor registered with the state of Michigan under the Michigan Uniform Securities Act (2002), PA 551 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.