

More For Less Financial Solutions, LLC

Fee-Only Financial Planning

88 Van Buren Ave.
West Hartford, CT 06107
Phone: 860 521-7779

Firm Brochure

(Part 2A of Form ADV)

This brochure provides information about the qualifications and business practices of More For Less Financial Solutions, L.L.C. Throughout this disclosure brochure, More For Less Financial Solutions, LLC is referred to as "MFL". If you have any questions about the contents of this Brochure, please contact us at (860) 521-7779. 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.

More For Less Financial Solutions, LLC is a 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 about which you determine to hire or retain an Adviser.

Additional information about More For Less Financial Solutions, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

December 31, 2010

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization. In accordance, we revised our ADV Part 2 to reflect this new rule.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (860) 521-7779 or by email at: kapouch@sbcglobal.net.

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Advisory Business

Firm Description

More For Less Financial Solutions, L.L.C., "MFL", was founded by John W. and Martha B. Kapouch as equal partners in October 1996. They officially began doing business as a financial planning and investment advisory firm, registered with the state of Connecticut, as of January 1, 1997. There are two employees in administrative positions that support the two partners. The firm is federally registered with the SEC (Securities and Exchange Commission) as a Registered Investment Adviser.

MFL provides personal financial planning, investment management and consulting services to individuals, trusts, estates, and defined contribution pension plans. MFL works with clients to define financial objectives and to develop strategies for reaching those objectives, some of which may include the following: Identification of financial problems, cash flow and budget management, tax planning, risk exposure review, investment management, educational funding, retirement planning, estate planning, charitable goals, special needs planning, fringe benefits and/or other issues specific to the client.

The firm's compensation is solely from fees paid directly by clients. The firm does not receive commissions based on the client's purchase of any financial product, including insurance. No commission in any form is accepted. No referral fees are paid or accepted. No benefits are received from custodians/broker-dealers based on client security transactions ("soft-dollar benefits").

Assets under the direct management of MFL are held by independent custodians, primarily TD Ameritrade. MFL does not act as a custodian of client assets, although we may at times be considered by the SEC to technically have "custody" over certain types of assets held at independent custodians. This occurs when a staff member of MFL is the trustee or POA (Power of Attorney) of an unrelated Trust or account and MFL is the investment advisor on the trust's or account's investment accounts, or when we provide management of client accounts in Employer sponsored retirement plans that we track and trade using the client's web access.

We may recommend other professionals (e.g., lawyers, accountants, insurance agents, real estate agents, etc.) at the request of the client. Other professionals are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client and managed within the best interest of the client.

Principal Owners

MFL is a privately held firm solely and equally owned by the two founding partners Martha B. Kapouch and John W. Kapouch. There are no subsidiaries.

Types of Advisory Services

The primary type of advisory service offered by MFL is financial planning. MFL also provides investment supervisory services (i.e. "asset management") and furnishes investment advice. While we will provide asset management as an independent service, we encourage all clients to start on the financial planning side.

In performing its services, MFL is not required to verify any information received from the client or from the client's other professionals. Each client is advised that it remains his/her responsibility to promptly notify MFL if there is any change in his/her financial situation or financial objectives for the purpose of reviewing, evaluating, or revising previous recommendations or services.

Investment Supervisory Services

For all accounts managed directly, MFL provides continuous portfolio supervision. If management is on a discretionary basis, MFL buys and sells securities observing client objectives, risk tolerance and any imposed constraints. For non-discretionary management, MFL recommends purchases and sales to clients on a basis consistent with client objectives and risk tolerance. In addition to reports provided by the custodian, MFL provides detailed quarterly investment performance reports. While some clients choose to meet following the review, we remain available to meet at any time in person, by phone or via E-Mail. We encourage face to face meetings at least once a year.

Investment Advice Consulting

MFL provides point in time portfolio reviews to establish investments consistent with client objectives and risk tolerance. This service does not include continuous supervision. Periodic update services are available on request.

Comprehensive Financial Planning Services

Financial planning is primarily an analytical process designed to organize financial data, identify needs and opportunities, and evaluate alternative courses of action. MFL offers a full written financial plan that includes income and expense analysis, income tax analysis, estate planning, employee benefit plan and insurance risk analysis, educational planning, long term projections, investment overview including asset allocation, and retirement planning. MFL views financial planning services to include counseling and education in addition to financial analysis and implementation assistance.

The client supplies the required hard data including expense data and original source documents. The soft data, including goals, values, attitudes to risk, future expectations and alternatives are gathered in personal interviews. MFL conducts a financial analysis and prepares a written plan that describes the client's current situation, identifies needs and opportunities, and makes suggestions designed to help the client achieve stated goals.

Specific investment advice related to security selection is not included in a financial plan. This is offered as a separate service.

Other Financial Planning Services

Interactive financial planning services, involving two planners in ad hoc discussions and/or analysis, are available. This is limited to a discussion and analysis of specific issues identified by the client. There is no written report.

Other financial services, including a partial financial plan, advice on a specific situation, or a plan update are also available. This involves specific services that are provided on demand. These services may include any combination of the services provided in a full financial plan.

Managed Assets

As of December 31, 2010, the total amount of client assets managed by the Company is approximately \$102,883,000. Of this amount, approximately \$754,000 is managed on a non-discretionary basis and approximately \$102,129,000 is managed on a discretionary basis.

Fees and Compensation

Description

MFL basis its fees on a percentage of Assets Under Advisement, hourly charges, and flat fees depending on the service provided. Services are provided under contract and no fees are paid until the service is delivered. We provide an estimate of the expected time required for hourly based services.

Investment Management (Assets Under Advisement)

The annual fee for accounts up to \$1 million is 0.5% of assets. Fees are reduced 50% for assets in excess of \$1 million and another 60% for assets in excess of \$5 million. MFL may agree to aggregate the assets of family members for fee calculations.

Assets Under Management	Maximum Annual Fee (%)
First \$1 Million	0.50%
Next \$4 Million	0.25%
Amount over \$5 Million	0.10%

50% reduced fees will be charged on money market funds. Clients whose assets are invested in the shares of mutual funds will pay both a direct management fee to MFL and an indirect management fee through the mutual funds. MFL fees are billed or withdrawn quarterly following the delivery of a billing report that shows how fees were calculated.

Investment Consulting Fees

MFL provides one time portfolio reviews with or without periodic updates to establish and/or maintain investments consistent with client objectives and risk tolerance. A \$75 per hour charge is payable on delivery of the report.

Full Financial Plan Fee

The fee for a full financial plan is 2.00% of Adjusted Gross Income based on the prior year Federal Income Tax Return subject to a minimum of \$1000 and a maximum of \$3,000, payable upon receipt of the written plan.

Financial Planning Consulting Fees

Interactive financial planning services, involving two planners in ad hoc discussions and/or analysis, are available at \$100/hour. The fee for other financial services including a partial financial plan, advice on a specific situation, or a plan update, is \$50 per hour payable on delivery of the report.

Important Additional Information

Free Services To People In Hardship Situations

MFL retains the right provide pro bono services to people in hardship situations.

Fee Offset

MFL may reduce portfolio management fees by the amount paid for investment consulting services if a consulting client switches to a management client within a year.

MFL may cap hourly financial planning charges at the cost of a full plan if the cost of the current service being provided exceeds the cost of a full plan.

Fee Billing

Investment Management clients may choose to have fees deducted quarterly from a brokerage account at their qualified custodian or be invoiced quarterly. The client must authorize the custodian to permit MFL to bill the custodian. The custodian account statement must indicate all amounts disbursed from the account including the amount of advisory fees paid directly to MFL. Clients are billed in arrears and receive a detailed invoice before MFL submits the billing to the custodian. The client can then reconcile the fee to the invoice.

Fees for all other services are paid directly by the client upon delivery.

Termination of Client Relationship

A client agreement may be canceled by either party, for any reason upon receipt of written notice. Upon termination of any account, any earned, unpaid fees will be due and payable.

Third Party Fees

MFL's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to MFL's fee, and MFL shall not receive any portion of these commissions, fees, and costs.

Performance-Based Fees

Sharing of Capital Gains

MFL does not use a performance-based fee structure because of potential conflicts of interest. 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. However, the nature of asset-based fees allows MFL to participate in the growth of the client's wealth. This also means that our fees decline when the client's portfolio declines in value.

Types of Clients

Description

MFL provides investment advisory services to individuals, trusts, estates, and defined contribution pension plans. Client relationships vary in scope and length of service. MFL does not impose a minimum dollar value of assets or other conditions for providing most services.

The minimum size for a new, supervised account is usually \$500,000. However MFL may agree to manage smaller portfolios in special circumstances such as disability or an account nearing minimums that is expected to grow rapidly. We continue to maintain relationships with clients who started working with us when MFL minimums were lower and with clients whose accounts no longer meet the higher minimum standard.

Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of Analysis

Security analysis methods at MFL include fundamental analysis. The main sources of information include Morningstar reports, S&P reports, Argus, Value Line, Utilities Forecaster, financial newspapers and magazines, research material prepared by others, filings with Securities and Exchange Commission and annual reports. Employees of MFL also meet with RIA fund representatives or managers at MFL, over the internet via webinars, and at industry conferences.

Investment Strategies

The primary investment strategy we use for client accounts is strategic asset allocation. We may use domestic and foreign equity securities including MLPs, ETFs, corporate debt securities, commercial paper, certificates of deposit, municipal and United States government securities, open and closed end mutual funds, and real estate investment trusts (REITS). Portfolios are generally globally diversified.

In the case of accredited investors MFL may recommend private securities. Examples include equipment leasing, oil and gas, and private real estate partnerships.

The investment strategy of a specific client is based on his/her objectives, income needs and tax situation. The client may change those objectives at any time. The client's goals and objectives are documented in the initial Investment Report and Investment Policy Statement. Any revisions are confirmed and restarted in the next quarterly report and the annual update to the IPS.

Each portfolio is constructed solely for that client. We do not use model portfolios and we do not utilize composites to illustrate MFL performance. We do provide a Benchmark composite that matches the client's Model Portfolio in individual client reports.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach keeps this risk of loss in mind. However, as with all investments, clients face

investment risks including the following: Loss of Principal Risk, Interest Rate Risk, Market Risk, Inflation Risk, Currency Risk, Reinvestment Risk, Business Risk, Liquidity Risk and Financial Risk.

Disciplinary Information

Legal and Disciplinary

In 2003, MFL was fined \$3,500 by the Connecticut Banking Department for a licensing violation. We failed to respond to a change in state regulations that required that an adviser, not acting as our agent, was also required to pass the Series 65 exam. We paid the fine and Martha Kapouch passed the needed test.

Other Financial Industry Activities and Affiliations

Activities

MFL does not participate in any other industry business activities.

Affiliations

MFL does not have arrangements that are material to its advisory business or its clients with any related person. We do not receive any compensation for the recommendation or selection of investment advisers or private placements activity.

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

Code of Ethics

All of the employees of MFL sign the Code of Ethics and Privacy Policy at the time of employment and annually each year. In addition, any employee who is a RIA is also committed to the Code of Ethics and Fiduciary Oath as outlined by the National Association of Personal Financial Advisors (NAPFA). The key points are: putting the client's interests first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure and professionalism. The firm will provide a copy of the MFL and/or NAPFA Code of Ethics to any clients or prospective client upon request.

Participation or Interest in Client Transactions

MFL and its employees may at times buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of clients trades. Employees comply with the provisions of the MFL "Compliance Manual" on Insider Trading Policy.

The Chief Compliance Officer of MFL is John W. Kapouch. John reviews all employee trades each quarter. Normally, any trades in his account are placed by Martha B Kapouch. The personal trading reviews ensure that the personal trading of the employee was not based on insider information and that clients of the firm receive preferential treatment. The trades are not of a significant enough value to affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

MFL does not have any affiliation with product sales firms. Specific custodian recommendations are made to investment consulting clients based on the need for such services. MFL recommends custodians based on the proven integrity and financial responsibility of the firm, product availability, fees and quality of client service.

MFL uses TD Ameritrade as the qualified custodian for most of our managed accounts. MFL does not receive fees or commissions from this arrangement although MFL may benefit from electronic delivery of client information, electronic trading platforms and other services provided by custodians for the benefit of clients. MFL may benefit from other services provided by custodians, such as research, continuing education and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

MFL reviews the execution of trades at TD Ameritrade annually. The review is documented in the MFL "Compliance Manual".

Soft Dollars

MFL does not receive soft dollar benefits from the custodians to whom we recommend clients.

Directed Brokerage

We do not direct brokerage from specific client transactions except individual municipal bonds. In this case, we select the broker-dealer with the best pricing on each individual trade.

When more than one account is trading a particular stock or EFT on the same day, block trading may be used to get identical pricing on the trades.

Review of Accounts

Periodic Reviews

Supervised accounts are reviewed in detail no less than at the end of each quarter. Reports of supervised accounts will be quarterly and will describe current holdings, purchases and sales activity and performance measurement. At that time, we evaluate all stocks and review the mutual fund universe for each category. The decision to replace a stock or a fund is based on a review of the individual client's situation. Portfolios are also re-balanced as needed to maintain the client's model asset allocation. Any temporary deviations from this process are based on client discussion and agreement. Reviews may also be triggered by client request or a change in client circumstances or market conditions.

Investment consulting reviews are performed as requested by clients. Consultative reports will be issued at the completion of work and will cover analysis performed at the client's request including any requested dates for periodic reviews. Reviews will be done by Martha B. Kapouch and all investment accounts are currently assigned to her.

While discussions of financial planning activities are part of the ongoing process for supervised accounts, long term projections are only done by request. All activity on clients without supervised accounts is initiated by the client.

Client Referral and Other Compensation

Incoming Referrals

MFL has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, NAPFA and other sources. The firm does not pay for referrals.

Referrals to Other Professionals

MFL does not accept referral fees or any form of remuneration from other professionals when a prospect or a client is referred to them.

Custody

Account Statement

All assets are held at qualified custodians who provide account statements directly to clients at their address of record at least quarterly. Occasionally, qualified clients may invest in private placements which are not held at qualified custodians. In these cases, statements are generally provided directly by the investment principal at least annually. The book value of hard to price illiquid assets are updated whenever supplemental information relating to valuation is received. Clients are encouraged to carefully review the statements provided by their custodians.

SEC 'Custody'

According to a recent ruling by the SEC, investment advisers are deemed to have 'custody' of client funds, such as Employer-Sponsored retirement plans because we update our records and modify your investment choices using your net access. When a staff member acts as a trustee of an unrelated Trust or holds a general POA for a client and MFL acts as the investment adviser, we also are deemed to have custody. If MFL has custody, the SEC requires a surprise audit of those 'custodied' accounts by an independent CPA firm. MFL complies with this requirement.

Investment Discretion

Discretionary Authority for Trading

MFL usually receives discretionary authority from the client at the outset of an investment management relationship to manage accounts on behalf of clients. MFL has the authority to determine, without obtaining specific client consent, the securities to be bought or sold and the amount of securities to be bought or sold. However, if discretionary authority or a limited power of attorney has not been given, MFL consults with the client prior to each trade occurrence.

Discretionary authority facilitates placing trades in clients' accounts on their behalf so that we many promptly implement an investment policy that has been approved.

Limited Power of Attorney

Clients must sign a limited power of attorney before MFL is given discretionary authority. The limited power of attorney is included in the qualified custodian's account application for our main custodian. For accounts that are not held with our main custodian, clients may sign a separate limited power of attorney document giving authority to MFL.

Voting Client Securities

Proxy Votes

More For Less Financial Solutions, LLC does not vote proxies for any of its clients. Clients are expected to vote their own proxies.

Class Action Settlements

Although MFL may have discretion over client accounts, it will not be responsible for handling client claims in class action lawsuits or similar settlements involving securities owned by the client. Clients will receive the paperwork for such claims directly from their account custodians. Each client should verify with their custodian or other account administrator whether such claims are being made on the client's behalf by the custodian or if the client is expected to file such claims directly.

Financial Information

Financial Condition

MFL has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding. A balance sheet is not required because no fees are paid in advance.

Business Continuity Plan

General

MFL has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, or services or key people. This plan considered natural disasters, such as hurricanes or fires, and man-made disasters such as the loss of electrical power or communication line outage.

Alternative Offices

Alternate work locations are identified to support on-going operations in the event the main office is unavailable. We would contact all clients within five days if a disaster required moving our office to an alternate location.

Loss of key Personnel

MFL has signed a Business Continuity Agreement with a fee-only Registered Investment Advisor in the event of Martha Kapouch's serious disability or death.

Information Security Program

Information Security

MFL maintains an information security program to reduce the risk that personal and confidential information be breached.

Privacy Notice

MFL is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. The categories of nonpublic information that we collect from our clients may include information about personal finances, health, and transactions between clients and third parties. We use this information to help our clients meet their personal financial goals.

With our clients permissions, we disclose limited information to attorneys, accountants, insurance agents, and mortgage lenders with whom they have established a relationship. Clients may opt out from sharing information with these non affiliated third parties by notifying us at any time. With client permission we share a limited amount of information with the client's brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that our clients' information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreement with unaffiliated third parties that require personal information, including financial service companies and auditors. Federal and state securities regulators may review our Company records and personal records as permitted by law.

Personally identifiable information will be maintained while still a client of of MFL and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify clients in advance if our privacy polity is expected to change. We are required by law to deliver this Privacy Notice to our clients annually.

Brochure Supplement (Part 2B of Form ADV)

Supervised Persons

Martha B. Kapouch and John W Kapouch

**More For Less Financial Solutions, LLC
88 Van Buren Avenue
West Hartford, CT 06107
860-521-7779**

As of December 31, 2010

This Brochure Supplement provides information about Martha B. Kapouch and John W. Kapouch that supplements the More For Less Financial Solutions, LLC Brochure. You should have received a copy of that Brochure. Please contact More For Less Financial Solutions, LLC if you did not receive More For Less Financial Solutions, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Martha B. Kapouch and John W Kapouch is available on the SEC's website at www.adviserinfo.sec.gov.

Education and Business Standards

More for Less Financial Solutions, LLC requires that any employee whose function involves determining or giving investment advice to clients must be a graduate of a four year college and must:

1. Have at least three years' experience in insurance, investments, accounting, or financial planning.
2. Hold the Series 65 Investment Advisor Representative license or its equivalent.
3. Be able to demonstrate knowledge, based on job experience and/or education, of all the areas of financial planning as covered in the Certified Financial Planning Program and/or be pursuing one of the following designations: Certified Financial Planner (CFP®), Certified Public Accountant (CPA), Certified Financial Analyst (CFA), or Chartered Financial Consultant (ChFC®). Subscribe to the Code of Ethics of the National Association of Personal Financial Advisors (NAPFA).
4. Be properly licensed for all of the advisory activities in which they are engaged.

Martha B Kapouch, Managing Partner

Educational Background

- Born 9/23/1941
- BA Mathematics, Central Connecticut State University 1975
- MBA, University Of Hartford 1986
- ABD Strategic Management, University Of Connecticut 1991
- Certificate, Financial Planning, Manchester Community College 1996

Business Experience:

Before founding More For Less Financial Solutions, LLC in October of 1996 Martha taught Strategic Management at UCONN and The University of Hartford while considering a career as an educator. Prior to that she was employed in several areas including Group Insurance, Individual Insurance, Pension and Human Resource Systems at CIGNA Corporation (formerly Connecticut General). She also worked as an accountant for the Simsbury Board of Education.

Disciplinary Information:

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Other Professional Activities:

Martha, as a member of the National Association of Personal Financial Advisors, serves as the leader of the CT NAPFA study group.

Additional Compensation:

Martha does not receive any additional compensation for providing advisory services.

Supervision:

In his capacity as Chief Compliance officer, Jack W. Kapouch monitors the activities of Martha B. Kapouch. He reviews Martha's investment advisory work by reading quarterly investment management reports and attending meetings with clients.

John W. Kapouch, Partner, Chief Compliance Officer

Educational Background:

- Born 9/17/1940
- BA Economics, Trinity College 1962

Business Experience:

Prior to becoming one of the founding partners of More For Less Financial Solutions LLC in October 1996, John was an Assistant Vice President in the Pension Department of CIGNA Corporation. He continued to consult part-time for CIGNA as the liaison to UTC through October, 1998. John joined Connecticut General when he graduated from college. While most of his career was in Pensions, he also served as Benefits Manager for Connecticut General prior and during the merger process with INA.

Disciplinary Information:

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Other Professional Activities:

John maintains a CT Insurance Consulting License in Life, Health, and Property/Casualty and is registered with the IRS as a Paid Tax Return Preparer. John provides Trust Services for one client, the disabled daughter of deceased friends.

Additional Compensation:

John does charge Trustee fees. He simply bills for time spent in accordance with hourly fees for financial planning services. Tax preparation fees are billed based on the complexity of returns starting with a basic fee of \$200.

Supervision:

The managing partner, Martha B. Kapouch, consults with and monitors the planning work done by John. Martha reviews all financial plans. Both John and Martha meet with clients initially, to gather information, and to present recommendations.