

More For Less Financial Solutions, LLC

Fee-Only Financial Planning

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Brochure Supplement (Part 2B of Form ADV)

August 4, 2011

This Brochure Supplement provides information about Joseph 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 Joseph W Kapouch is available on the SEC's website at www.adviserinfo.sec.gov.

Supervised Persons

Joseph W Kapouch

More For Less Financial Solutions, LLC.

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.

Joseph W. Kapouch, Investment Advisor and Technical Support

Educational Background:

- Born 6/10/1968
- BA English Literature and Philosophy, Trinity College 1990

Business Experience:

Joseph is completing his 15th year working with MFL. He has served as an administrative assistant and technical consultant. Much of his time is spent providing investment support.

Disciplinary Information:

None

Other Professional Activities:

None

Additional Compensation:

None

Supervision:

The managing partner, Martha B. Kapouch, monitors Joseph's work on Investments. Both Martha and John Kapouch will monitor Joseph's work on financial planning.