

**Firm Brochure  
(Part 2A of Form ADV)**

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**This brochure provides information about the qualifications and business practices of Gaskin Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at: 925-837-0955, or by email at: [greg@gaskinwm.com](mailto:greg@gaskinwm.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. Registration does not imply a certain level of skill or training.**

**Additional information about Gaskin Wealth Management, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Gaskin Wealth Management, LLC is 143536.**

**DATE  
June 25, 2012**

## **Item 2: Summary of Material Changes**

The firm has filed for registration with the California Department of Corporations.

### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 925-837-0955

### **Item 3: Table of Contents**

Item 2: Summary of Material Changes .....	3
Item 3: Table of Contents.....	4
Item 4: Advisory Business .....	7
Firm Description .....	7
Services .....	7
Principal Owners.....	7
Types of Advisory Services .....	7
Asset Management.....	7
Assets Under Management .....	7
Tailored Relationships .....	7
Types of Agreements .....	7
Asset Management Agreement.....	8
Termination of Agreement.....	8
Item 5: Fees and Compensation .....	8
Description.....	8
Asset Management.....	8
Fee Billing.....	9
Other Fees .....	9
Expense Ratios.....	9
Item 6: Performance Based Fees.....	9
Sharing of Capital Gains .....	9
Item 7: Types of Clients .....	10
Description.....	10
Account Minimums .....	10
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss .....	10
Methods of Analysis .....	10
Investment Strategies .....	11
Risk of Loss .....	12
Item 9: Disciplinary Information.....	12
Legal and Disciplinary .....	12
Item 10: Other Financial Industry Activities and Affiliations .....	13
Financial Industry Activities.....	13
Affiliations .....	13

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	13
Code of Ethics .....	13
Participation or Interest in Client Transactions .....	13
Item 12: Brokerage Practices .....	14
Selecting Brokerage Firms .....	14
Best Execution .....	14
Soft Dollars .....	14
Order Aggregation .....	14
Trade Errors .....	14
Item 13: Review of Accounts .....	15
Periodic Reviews .....	15
Review Triggers .....	15
Regular Reports .....	15
Item 14; Client Referrals and Other Compensation .....	15
Incoming Referrals .....	15
Referrals Out .....	15
Other Compensation .....	15
Item 15: Custody .....	16
Account Statements .....	16
Performance Reports .....	16
Item 16: Investment Discretion .....	17
Limited Power of Attorney .....	17
Item 17: Voting Client Securities .....	17
Item 18: Financial Information .....	17
Financial Condition .....	17
Item 19: Requirements for State Registered Advisors .....	17
California Disclosures .....	18
Business Continuity Plan .....	18
General .....	18
Disasters .....	18
Alternate Offices .....	18
Information Security Program .....	18
Information Security .....	18



## **Item 4: Advisory Business**

### **Firm Description**

Gaskin Wealth Management, LLC, ("Gaskin") was founded in 2007.

### **Services**

Gaskin Wealth Management (hereafter "we, us, our") provides you with investment advisory services based on personal discussions and data gathering, goals, stage in life, financial resources, tax situation, and capacity and tolerance for risk are evaluated. This information is used to develop a personal investment policy for you, and to develop and manage your investment portfolio based on that policy.

We are strictly a fee-only investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products.

The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

We do not act as a custodian of client assets. You always maintain asset control. We place trades for you under a limited power of attorney.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by you on an as-needed basis. Conflicts of interest will be disclosed to you in the unlikely event they should occur.

### **Principal Owners**

Gregory S. Gaskin is the Managing Member.

### **Types of Advisory Services**

#### **Asset Management**

We provide investment supervisory services, also known as asset management services and furnish investment advice through consultations.

#### **Assets Under Management**

As of December 31, 2011, we manage approximately \$45,000,000 in assets on a discretionary basis.

#### **Tailored Relationships**

The goals and objectives for each client are documented. Investment policy statements are created that reflect the stated goals and objective. You may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

#### **Types of Agreements**

The following agreements define the typical client relationships.

### **Asset Management Agreement**

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. We do not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

We generally do not allow you to impose restrictions on investing in certain securities.

We do not invest in wrap fee programs or manage assets for any wrap fee accounts.

We do not invest in Initial public offerings (IPOs).

### **Termination of Agreement**

Either party can terminate the Investment Management Agreement at any time by providing 10 days written notice to the other party, which shall be effective upon receipt by the other party. Our investment management fee shall be prorated through the date of termination, and any remaining balance shall be promptly refunded to you.

## **Item 5: Fees and Compensation**

### **Description**

#### **Asset Management**

We base our fees on a percentage of assets under management.

Assets Under Management	Annual Fee %
Equity and Balanced Funds	
\$0 to \$1,000,000	1.25%
\$1,000,001 to \$2,000,000	1.00%
\$2,000,001 to \$10,000,000	0.75%
Over \$10,000,001	0.50%
Fixed Income Accounts	
All amounts	0.50%

The fees above may be negotiable if there are special portfolio considerations, such as agreements not to trade or constraints on trading applied to parts of the portfolio.

Fees for investment management are charged quarterly, in advance, at a rate of one quarter of the annual fee, with the amount based on the market value of assets under management (AUM) on

the last day of the previous quarter. For purposes of calculating the fee, related accounts, subject to certain conditions, are combined.

You will provide a written authorization permitting the management fee to be deducted from your account by the custodian and paid to us. We will send a statement to you showing the amount of the fee, the value of your assets upon which the fee was based, and the specific manner in which the fee was calculated, (b) disclose to you that it is your responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fee is properly calculated, and (c) send a bill to the custodian indicating only the amount of the fee to be paid by the custodian.

### **Fee Billing**

Fees for investment management are charged quarterly, in advance, at a rate of one quarter of the annual fee, with the amount based on the market value of assets under management (AUM) on the last day of the previous quarter. For purposes of calculating the fee, related accounts, subject to certain conditions, are combined.

### **Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

All fees paid to us for the investment management services described above are separate and distinct from any fees and expenses charged by any mutual funds or exchange-traded funds to their shareholders. These fees and expenses are described in each fund's prospectus. Similarly, any commissions or other fees charged to you by the custodians are separate and distinct from the above-described fees paid to us. We does not share in any of these fees, expenses or commissions charged your accounts by any mutual funds or Custodians, or any other third parties.

### **Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to us.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

## **Item 6: Performance Based Fees**

### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.



We do not use a performance-based fee structure because of the potential conflict 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.

## **Item 7: Types of Clients**

### **Description**

We generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

### **Account Minimums**

The minimum level of assets under management is normally \$1,000,000. Accounts with assets as low as \$500,000 may be accepted subject to restrictions on the types of securities managed (e.g., mutual funds only). These provisions are subject to negotiation.

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

### **Methods of Analysis**

#### **First Alternate**

##### **Stock Selection Process**

Our stock selection combines fundamental and technical analysis and questions of "what" and "when" to buy. It is a straightforward five-step process.

##### **Step 1: Market Analysis**

Our main market indicator is the New York Stock Exchange Bullish Percent Index. The NYSE Bullish Percent calculates the percentage of NYSE stocks on point and figure buy signals. This indicator tells us whether the main trend of the market is bullish or bearish.

##### **Step 2: Sector Analysis**

We analyze forty market sectors to determine which are most attractive. We seek out-of-favor sectors where downside risk appears limited.

##### **Step 3: Fundamental Research**

We create and monitor an inventory of fundamentally sound stocks in each of 40 market sectors. We want to own the most fundamentally sound stocks in the sector. Our resources include Value Line and Standard & Poor's, among others.

#### Step 4: Technical Analysis

We use the Point and Figure method of charting, a logical, organized method of recording supply and demand. The charts provide us with a "road map" of each stock and clearly depict the battle between supply and demand. We look for stocks exhibiting positive relative strength (vs. the market in general and vs. its peer group) and in a positive trend to increase our odds of success.

#### Step 5: Monitor and follow-up

We monitor our stocks' progress for changes in both fundamental and technical attributes. We reap profits along the way and formulate an exit strategy for each position.

### **Second Alternate**

Security analysis methods include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that we may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, and the World Wide Web.

### **Investment Strategies**

Portfolio construction is based first on asset allocation, and second on selection of investment vehicles to fulfill the asset allocation. Investment selections typically include exchange-traded index funds (ETFs), individual stocks and bonds. Bonds may include corporate bonds, government and government-agency bonds, and municipal bonds. Other investment vehicles may be used, including certificates of deposit, money market funds, managed futures, annuities, listed options, and the use of separate account managers.

We intend to allocate investment management assets of its client accounts on a discretionary basis, in accordance with the investment objectives of the Client, as discussed above. Unless you direct otherwise, we shall generally recommend that Charles Schwab & Co. serve as the broker-dealer/custodian for your investment management assets.

The investment strategy for you is based upon the objectives stated by you during consultations. You may change these objectives at any time. You will execute an Investment Policy Statement that documents your objectives and your desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

## **Risk of Loss**

All investment programs have certain risks that are borne by you. Our investment approach constantly keeps the risk of loss in mind.

You face the following investment risks:

**Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

**Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

**Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

**Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

**Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

**Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

**Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

**Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Item 9: Disciplinary Information**

### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **Financial Industry Activities**

We are not involved in any other financial industry activities.

### **Affiliations**

We have no arrangements that are material to its advisory business or our clients with any other entity.

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

### **Code of Ethics**

We maintains a Code of Ethics that requires that all personnel act with integrity, competence, dignity and in an ethical manner when dealing with the public, clients, prospective clients, employers and employees. The code of ethics places upon us the duty to exercise its authority and responsibility for the benefit of its clients, to place the interests of its clients first and to refrain from having outside interests that conflict with the interests of its clients. We will not disclose any nonpublic personal information about a client to any nonaffiliated third party without the client's express permission to do so. We are also obligated under its code of ethics to maintain the security of client information, including information stored on computers. The code of ethics provides specific guidance in the areas of disclosure of conflicts of interest, acceptance of gifts, personal securities transactions, prohibited transactions, nonpayment of referral fees, prohibition on insider trading and others. All personnel of ours are covered by the code of ethics and failure to comply may result in disciplinary action, including termination. We will provide a copy of its complete code of ethics to any client or prospective client upon request.

### **Participation or Interest in Client Transactions**

We may buy and sell the same securities that may be recommended to you. If the possibility of a conflict or interest occurs, the client's interest will prevail.

As this situation may represent a conflict of interest, we have established the following restrictions in order to ensure its fiduciary responsibilities:

- 1) A principal, director, officer or employee of ours shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment at Gaskin unless the information is also available to the investing public on reasonable inquiry. No such person shall prefer his or her own interest to that of the advisory Client.
- 2) We maintain a list of all securities holdings for itself, and anyone associated with this advisory practice. The Chief Compliance Officer reviews these holdings on a regular basis.
- 3) We require that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- 4) Any individual not in observance of the above may be subject to termination

## **Item 12: Brokerage Practices**

### **Selecting Brokerage Firms**

We do not have any affiliation with product sales firms. Specific custodian recommendations are made to you based on their need for such services. We recommend custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

We recommend that you use Charles Schwab and Co., Inc. ("Schwab") as your broker. The services provided by Schwab are a factor in the firm's suggestion that you use Schwab, whose services will ordinarily include monthly or at least quarterly account statements to you. Schwab will also provide us with computer software services whereby we can place orders and obtain up to date review of client accounts.

We recommend that you establish brokerage accounts with the Schwab Institutional® division of Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, to maintain custody of you assets and to effect trades for your accounts. Although we may recommend/require that you establish accounts at Schwab, it is your decision to custody assets with Schwab. We are independently owned and operated and not affiliated with Schwab.

We do not receive fees or commissions from any of these arrangements.

### **Best Execution**

We review the execution of trades at each custodian annually. The review is documented in our Compliance Manual. Trading fees charged by the custodian is also reviewed on an annual basis. We do not receive any portion of the trading fees.

### **Soft Dollars**

We do not receive any soft dollars.

### **Order Aggregation**

We may aggregate numerous Clients' purchases or sales as a single transaction. Transactions are usually aggregated to seek a lower commission, lower costs, or a more advantageous net price. The benefits, if any, obtained because of such aggregation, are generally allocated pro-rata among the accounts of the clients that participated in the aggregated transaction. Subject to any minimum transaction fees imposed by the broker-dealer.

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

### **Trade Errors**

From time-to-time we may make an error in submitting a trade order on your behalf. When this occurs, we may place a correcting trade with the broker-dealer which has custody of your account. If an investment gain results from the correcting trade, the gain will remain in your account unless the same error involved other client account(s) that should have received the gain, it is not permissible for you to retain the gain, or we confer with you and you decide to forego the gain (e.g., due to tax reasons). If the gain does not remain in your account and Charles

Schwab & Co. Inc. ("Schwab") is the custodian, Schwab will donate the amount of any gain \$100 and over to charity. If a loss occurs greater than \$100, we will pay for the loss. Schwab will maintain the loss or gain (if such gain is not retained in your account) if it is under \$100 to minimize and offset its administrative time and expense. Generally, if related trade errors result in both gains and losses in your account, they may be netted.

## **Item 13: Review of Accounts**

### **Periodic Reviews**

Your investments are reviewed at the inception of our relationship, and thereafter as often as is mutually agreed between us based on your stated objectives.

All reviews are conducted by Gregory S. Gaskin.

### **Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

### **Regular Reports**

Generally all investment reports are provided to you at inception of the relationship and during each review cycle with you, as mutually agreed. The custodian of the assets also provides reports to you.

## **Item 14: Client Referrals and Other Compensation**

### **Incoming Referrals**

We have been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

### **Referrals Out**

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

## **Other Compensation**

Schwab provides us with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon our committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds

and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For Our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to us other products and services that benefit us but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of ours accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of ours fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help us manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to us. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, We may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

We do not receive any commissions or referral fees for any recommendations she makes to other professionals.

## **Item 15: Custody**

### **Account Statements**

All assets are held at qualified a custodian, which means the custodians provide account statements directly to you at your address of record at least quarterly.

### **Performance Reports**

You are urged to compare the account statements received directly from your custodians to the performance report statements provided by us.

## **Item 16: Investment Discretion**

We accept discretionary authority to manage securities accounts on your behalf. We have the authority to determine, without obtaining your specific consent, the securities to be bought or sold.

You approve the custodian to be used and the commission rates paid to the custodian. We do not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved.

### **Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose.

## **Item 17: Voting Client Securities**

We do not vote proxies. Therefore, although we may provide investment advisory services relative to your investment assets, you maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by you shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. We and/or you shall correspondingly instruct each custodian of the assets to forward to you copies of all proxies and shareholder communications relating to your investment assets.

## **Item 18: Financial Information**

### **Financial Condition**

We do not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because we do not serve as a custodian for client funds or securities, and do not require prepayment of fees of more than \$500 per client, and six months or more in advance.

## **Item 19: Requirements for State Registered Advisors**

All principal executive officers and management persons are described in ADV Part 2 B attached.

We are not actively engaged in any other business.

We do not receive any performance based compensation.

No disclosure events have occurred.



## California Disclosures

The California Code of Regulations (10 CCR Section 260.235.2) imposes two notice requirements upon financial advisers: (a.) lower cost comparable services may be available from others, and (b.) the possibility exists for a conflict of interest between your interests and ours. You are under no obligation to purchase advice or services from us.

All material conflicts of interest under CCR Section 260.238 (k) have been disclosed regarding the adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

## Business Continuity Plan

### General

We have a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

### Disasters

The Business Continuity Plan covers natural and man-made disasters.

Electronic files are backed up daily and archived offsite.

### Alternate Offices

An alternate office has been identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

### Information Security Program

#### Information Security

We maintain an information security program to reduce the risk that your personal and confidential information may be breached.

### Privacy Notice

We are committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. Categories of nonpublic information that we collect from Clients will include information about personal finances. If authorized to do so, we will provide specific information to attorneys, accountants, and mortgage lenders with whom Clients have established a relationship. With authorization, we also share a limited amount of information about you with Charles Schwab & Co. in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, data encryption techniques and authentication procedures in our computer environment. It is also our policy to shred any paper containing non-public information

prior to discarding it. We do not provide personal information to mailing list vendors or solicitors.

We have also adopted policies regarding the destruction of data on computers when they are replaced. We will notify Clients in the event that there is a breach of computer security.

We require strict confidentiality in its agreements with unaffiliated third parties that require access to Clients' personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our records and Clients' personal records as permitted by law.

Personally identifiable information about Clients is maintained during the time that they are Clients, and for the required period thereafter as required by federal and state securities laws. After that time, the information will be destroyed.

## **Brochure Supplement (Part 2B of Form ADV)**

**Gaskin Wealth Management, LLC  
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This brochure supplement provides information about Gregory S. Gaskin that supplements the Gaskin Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact us if you did not receive Gaskin Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Gregory S. Gaskin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**DATE  
June 25, 2012**

**Education and Business Standards**

Persons employed to provide advisory services will have a college degree and experience providing investment advice. Appropriate professional designations and certifications are encouraged. Additionally, a thorough knowledge of economic and financial principles, modern portfolio theory, optimization techniques as well as their application must be demonstrated.

## **Gregory S. Gaskin**

### **Item 2. Educational Background and Business Experience:**

Educational Background:

- Year of birth: 1961
- Institutions  
Ohlone College; 1981-82

Business Experience:

- Managing Member & Chief Compliance Officer; Gaskin Wealth Management, LLC; 2007 to present
- First Vice-President; Smith Barney; 1993 to 2007

### **Item 3. Disciplinary Information:**

None

### **Item 4. Other Business Activities:**

None

### **Item 5. Additional Compensation:**

None

### **Item 6. Supervision:**

Gregory Gaskin is the Managing Member and Chief Compliance Officer. As such, Gregory Gaskin is responsible for all advice provided to clients.

SUPERVISOR'S contact information:

PHONE: 925-837-0955

EMAIL: greg@gaskinwm.com

### **Item 7. Requirements for State-Registered Advisers**

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None