

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

## **Firm Brochure**

(Part 2B of Form ADV)

### **Item 1**

**Margaret M. Capehart  
Gibson Financial Solutions, LLC  
P.O. Box 1093  
67 Franklin Street  
Ellsworth, Maine 04605  
(207) 667-9993**

This brochure supplement provides information about Margaret M. Capehart that supplements the Gibson Financial Solutions, LLC brochure. You should receive a copy of that brochure. Please contact Gibson Financial Solutions, LLC if you did not receive Gibson Financial Solutions, LLC brochure or if you have any questions about the contents of this supplement.

May 4, 2012

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

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### Education and Business Standards

We require that our advisers have a bachelor's degree and further coursework demonstrating knowledge of financial planning and investments. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisers must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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**CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.**

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**Margaret M. Capehart, CFP®**

Educational Background: B.S. degree

- Date of birth: April 24, 1978
- CFP® 2011
- Husson College, 2002, BS
- Passed Series 7 General Securities Representative exam
- Passed Series 63 Uniform Securities Agent State Law exam
- Passed Series 6 Investment Company Products/Variable Contracts Limited Representative exam

Business Experience:

- Gibson Financial Solutions, LLC, Investment Consultant; present
- Albrecht Financial Services, Branch Office Manager; 2004-2011
- Albrecht Financial Services, Financial Assistant; 2002-2004
- Putnam Investments, Team Leader; 2000-2002

Disciplinary Information: No disciplinary events have occurred.

Other Business Activities:

Member Financial Planning Association (FPA)

Sub5 Track Club, President

Volunteer Cross Country & Track Coach, John Bapst Memorial High School

Educational Seminars on Financial Topics

Additional Compensation: No additional compensation is received

Supervision:

Capehart is supervised by Anne C. Gibson, Owner, who reviews Capehart's work through frequent office interactions as well as remote interactions. She also reviews Capehart's activities through monitoring work completed and archived in client and business files and is available for questions. All outgoing and incoming correspondence is seen by Anne Gibson.

Gibson's contact information:

PHONE: 667-9993    EMAIL: annegibson@gibsongfs.com

Arbitration Claims: There have been no arbitration claims.

Self-Regulatory Organization or Administrative Proceeding: There have been no administrative proceedings by any Self-Regulatory Organization.

Bankruptcy Petition: No bankruptcy petitions have been filed.

