

# GBS Advisors

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

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### Education and Business Standards

GBS Advisors requires that Investment Advisor Representatives have a bachelor's degree, coursework, or sufficient work experience that demonstrates their aptitude for financial planning and investment management knowledge of financial planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA.

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### Professional Certifications

Some GBS Advisors Investment Advisor Representatives have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

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**Stephanie Alton**

Year of Birth: 1959

Educational Background:

- BA Long Beach State, CA

Business Experience:

- 08/2008 – Present GBS Advisors
- 01/2008 – 08/2008 Associated Securities

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Ms. Alton is supervised by Lynn Morrill, CCO. She reviews Ms. Alton's work through frequent office interactions as well as remote interactions. She also reviews Ms. Alton's activities through our client relationship management system.

Lynn Morrill's contact information:

707-568-2400 Lmorrill@gbsfinancial.com

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**Charles Bachtell**

Year of birth: 1946

Educational Background:

- High School

Business Experience:

- 11/2008 – Present GBS Advisors
- 06/1996 – 11/2008 First Montauk Securities

Disciplinary Information: None

Other Business Activities:

Training: Academy of California Examination and ACE Financial Training approximately 2 Saturdays a month.

Additional Compensation: \$7500 - \$10,000

Supervision:

Mr. Bachtell is supervised by Lynn Morrill, CCO. She reviews Mr. Bachtell's work through frequent office interactions as well as remote interactions. He also reviews Mr. Bachtell's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

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**James Bacigalupi**

**Year of birth: 1954**

**Educational Background:**

- **University of California, Berkeley 1976-1977**

**Business Experience:**

- 08/2012 – Present GBS Advisors
- 03/2007 – 08/2012 1<sup>st</sup> Allied Securities
- 03/2002 – 03/2007 RBD Dain Rauscher
- 02/1999 – 03/2002 Sutro & Co

**Disciplinary Information:** None

**Other Business Activities:** None

**Additional Compensation:** None

**Supervision:**

Mr. Bacigalupi is supervised by Lynn Morrill, CCO. She reviews Mr. Bacigalupi's work through frequent office interactions as well as remote interactions. He also reviews Mr. Bacigalupi's activities through our client relationship management system.

**SUPERVISOR'S contact information:**

707-568-2400 Lmorrill@gbsfinancial.com

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**Mark Baksic**

**Year of birth: 1974**

**Educational Background:**

- BS University of Wisconsin – Stout
- MBA University of California - Irvine

**Business Experience:**

- 11/2010 – Present GBS Advisors
- 06/2009 – Present The Precision Companies
- 04/2008 – 09/2008 Cold Jet LLC
- 06/2006 – 06/2007 Cogent Financial Group
- 05/2002 – 05/2006 Emhart Teknologies

**Disciplinary Information:** None

Other Business Activities:  
Real Estate Brokerage, Corporate Counseling

Additional Compensation: \$75,000

Supervision:

Mr. Baksic is supervised by Lynn Morrill, CCO. She reviews Mr. Baksic's work through frequent office interactions as well as remote interactions. He also reviews Mr. Baksic's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 [Lmorrill@gbsfinancial.com](mailto:Lmorrill@gbsfinancial.com)

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**Justin Betance**

Year of birth: 1979

Educational Background:

- MBA UCLA, Irvine, CA

Business Experience:

- 01/2010 – Present GBS Advisors
- 01/2008 – Present Precision Realty, Inc
- 06/2002 – 01/2008 Medicredit
- 09/2001 – 06/2002 Inflow

Disciplinary Information: None

Other Business Activities:

Mr. Betance's outside activities include Real Estate Brokerage (real estate transactions, finance, & escrow), Corporate Consulting, and Martial Arts instruction.

Additional Compensation: \$80,000

Supervision:

Mr. Betance is supervised by Lynn Morrill, CCO. She reviews Mr. Betance's work through frequent office interactions as well as remote interactions. She also reviews Mr. Betance's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 [Lmorrill@gbsfinancial.com](mailto:Lmorrill@gbsfinancial.com)

**Thomas R. Biggs**

Year of birth: 1952

Educational Background:

- California State University Sacramento

Business Experience:

- 12/01/2002 – Present GBS Advisors
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Disciplinary Information: None

Other Business Activities: None

Supervision:

Mr. Biggs is supervised by Lynn Morrill, CCO. She reviews Mr. Biggs' work through frequent office interactions as well as remote interactions. She also reviews Mr. Biggs' activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400

[Lmorrill@gsbfinancial.com](mailto:Lmorrill@gsbfinancial.com)

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**Kathy Buda, ChFC**

Year of birth: 1953

Educational Background:

- BA UCLA, CA

Business Experience:

- 06/2001 – Present GBS Advisors
- 04/2000 – 06/2001 Prim Securities Inc

Disciplinary Information: None

Other Business Activities: Non

Additional Compensation: None

Supervision:

Ms. Buda is supervised by Lynn Morrill, CCO. She reviews Ms. Buda's work through frequent office interactions as well as remote interactions. She also reviews Ms. Buda's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400

[Lmorrill@gsbfinancial.com](mailto:Lmorrill@gsbfinancial.com)

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**Ronald Buono CFP®, EA**

Year of birth: 1945

Educational Background:

- University of San Francisco
- Golden Gate University
- UC Berkeley Extension

Business Experience:

- 01/2000 – Present GBS Advisors
- 06/1992 – 03/2000 H.D.Vest Investment Securities Inc

Disciplinary Information: None

Other Business Activities:

Mr. Buono offers tax preparation and planning through Catalyst Tax & Financial Services.

Additional Compensation: \$7000

Supervision:

Mr. Buono is supervised by Lynn Morrill, CCO. She reviews Mr. Buono's work through frequent office interactions as well as remote interactions. She also reviews Mr. Buono's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

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**Lee Epstein**

Year of birth: 1945

Educational Background:

- BS University of San Francisco, CA

Business Experience:

- 06/2010 – Present GBS Advisors
- 02/1996 – Present ALDICA
- 07/1995 – 07/2011 Money Market 1 Institutional Investment
- 04/2002 – 01/2003 APFINVEST
- 07/1993 – 02/1996 Smith Barney
- 03/1984 – 07/1993 Lehman Brothers

Disciplinary Information: None

Other Business Activities:

Mr. Epstein offers investment management services through Decision Analytics. Decision Analytics offers strategic institutional investment consulting for clients above \$50 million AUM; Invest by Design works with state and local governments in the same regard.

Additional Compensation: None

Supervision:

Mr. Epstein is supervised by Lynn Morrill, CCO. She reviews Mr. Epstein's work through frequent office interactions as well as remote interactions. She also reviews Mr. Epstein's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 [Lmorrill@gbsfinancial.com](mailto:Lmorrill@gbsfinancial.com)

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**Cliff Gamble JD, CLU**

Year of birth: 1945

Educational Background:

- BBA Oklahoma University
- MBA Harvard Business School

Business Experience:

- 07/2010 – Present GBS Advisors
- 12/2008 – 06/2010 Securities America
- 06/1999 – 01/2009 EPlanning Securities

Disciplinary Information: None

Other Business Activities:

Mr. Gamble offers insurance services through various underwriters.

Additional Compensation: \$32,000

Supervision:

Mr. Gamble is supervised by Lynn Morrill, CCO. She reviews Mr. Gamble's work through frequent office interactions as well as remote interactions. She also reviews Mr. Gamble's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 [Lmorrill@gbsfinancial.com](mailto:Lmorrill@gbsfinancial.com)



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**Don Gloisten JD**

Year of birth: 1927

Educational Background:

- BA St. Francis College NY
- JD Seton Hall School of Law NJ
- PFP UCLA

Business Experience:

- 07/1985 – 06/2006 GBS Advisors

Disciplinary Information: None

Other Business Activities:

Mr. Gloisten serves as an arbitrator for FINRA Arbitrations

Additional Compensation: \$100 -\$150

Supervision:

Mr. Gloisten is supervised by Lynn Morrill, CCO. She reviews Mr. Gloisten's work through frequent office interactions as well as remote interactions. She also reviews Mr. Gloisten's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 [Lmorrill@gbsfinancial.com](mailto:Lmorrill@gbsfinancial.com)

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**Gerard Gloisten**

Year of birth: 1961

Educational Background:

- BA Sonoma State University, CA

Business Experience:

- 07/1997 – Present GBS Advisors
- 01/1995 – 07/1997 Merrill Lynch

Disciplinary Information: None

Other Business Activities: None

Additional Compensations: None

Supervision:

Mr. Gloisten is supervised by Lynn Morrill, CCO. She reviews Mr. Gloisten's work through frequent office interactions as well as remote interactions. She also reviews Mr. Gloisten's activities through our client relationship management system.

SUPERVISOR'S contact information:  
707-568-2400 Lmorrill@gbsfinancial.com

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**Chris Irvin, Ph.D.**

Year of birth: 1951

Educational Background:

- BA Wesleyan University
- MA & Ph,D University of Michigan.

Business Experience:

- 11/2010 – Present GBS Advisors
- 08/2006 – 10/2010 UBS Financial Services
- 07/1996 – 08/2006 Piper Jaffray & Co

Disciplinary Information: None

Other Business Activities: Sonoma State University teaching International Business.

Additional Compensation: \$3000

Supervision:

Chris Irvin is supervised by Lynn Morrill, CCO. She reviews Mr. Irvin's work through frequent office interactions as well as remote interactions. She also reviews Mr. Irvin's activities through our client relationship management system.

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**Karen Jaber**

Year of birth: 1957

Educational Background:

- BS Rensselaer Poly Tech Institute
- MBA University of Houston

Business Experience:

- 07/2009 – Present GBS Advisors
- 01/2009 – 07/2009 Wedbush Morgan Securities
- 04/1999 – 12/2008 First Wall Street Corp

Disciplinary Information: None

Other Business Activities:

Ms. Jaber offers life insurance, long term care insurance, fixed and equity

indexed annuities with various insurance carriers.

Additional Compensation: \$80,000

Supervision:

Ms. Jaber is supervised by Lynn Morrill, CCO. She reviews Ms. Jaber's work through frequent office interactions as well as remote interactions. She also reviews Ms. Jaber's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400      Lmorrill@gbsfinancial.com

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**Matt Kasper**

Year of birth:      1955

Educational Background:

- BA      University of Alaska

Business Experience:

- 03/2008 – Present      GBS Advisors
- 10/1993 – 03/2008      Wedbush Morgan Securities Inc

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Kasper is supervised by Lynn Morrill, CCO. She reviews Mr. Kasper's work through frequent office interactions as well as remote interactions. She also reviews Mr. Kasper's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400      Lmorrill@gbsfinancial.com

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**Marc Miller**

Year of birth:      1953

Educational Background:

- University of Oklahoma

Business Experience:

- 05/1998 – Present      GBS Advisors

Disciplinary Information: None

Other Business Activities:

Mr. Miller offers rental property management through Marin Executive Suites and is a member of the Civil Air Patrol.

Additional Compensation: None

Supervision:

Mr. Miller is supervised by Lynn Morrill, CCO. She reviews Mr. Miller's work through frequent office interactions as well as remote interactions. She also reviews Mr. Miller's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

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### **John Newhouse**

Year of birth: 1955

Educational Background:

- BS University of Southern California

Business Experience:

- 05/2000 – Present GBS Advisors

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Newhouse is supervised by Lynn Morrill, CCO. She reviews Mr. Newhouse's work through frequent office interactions as well as remote interactions. She also reviews Mr. Newhouse's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

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### **Adam Wiatrak**

Year of birth: 1972

Educational Background:

- BS University of San Diego, CA

Business Experience:

- 01/2008 – Present GBS Advisors
- 04/2008 – 06/2008 Quest Capital Strategies
- 01/2003 – 11/2007 Wachovia
- 12/2003 – 12/2004 Atlas Securities
- 09/1997 – 07/2002 Morgan Stanley

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Wiatrak is supervised by Lynn Morrill, CCO. She reviews Mr. Wiatrak's work through frequent office interactions as well as remote interactions. She also reviews Mr. Wiatrak's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 [Lmorrill@gbsfinancial.com](mailto:Lmorrill@gbsfinancial.com)

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**Robert S Wilkinson**

Year of birth: 1955

Educational Background:

- BA Indiana University
- MBA Harvard Business School

Business Experience:

- 03/2011 – Present GBS Advisors
- 01/2009 – 02/2011 Securities America Inc
- 11/2005 – 01/2009 EPlanning Inc
- 08/2001 – 12/2005 The Advisor's Group
- 10/2003 – 11/2005 Ameritas Investment Corp
- 11/1995 – 08/2001 The Advisor's Group

Disciplinary Information: None

Other Business Activities:

Mr. Wilkinson offers real estate management through Wilkinson Enterprises and various insurance services.

Additional Compensation: \$40,000

Supervision:

Mr. Wilkinson is supervised by Lynn Morrill, CCO. She reviews Mr. Wilkinson's work through frequent office interactions as well as remote

interactions. She also reviews Mr. Wilkinson's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

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**Dave Williams**

Year of birth: 1951

Educational Background:

- AA Pierce College, CA

Business Experience:

- 02/1986 – Present GBS Advisors

Disciplinary Information: None

Other Business Activities:

Mr. Williams also offers real estate services, residential property management, and insurance services.

Additional Compensation: \$36,300

Supervision:

Mr. Williams is supervised by Lynn Morrill, CCO. She reviews Mr. Williams' work through frequent office interactions as well as remote interactions. She also reviews Mr. Williams' activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com