

FORM ADV Part 2B
Disclosure Brochure Supplement • 11/02/2015

STEPHEN D AMBROSINI
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20/20 CAPITAL MANAGEMENT, INC
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This brochure supplement provides clients with information about STEPHEN AMBROSINI that supplements the 20/20 Capital Management, Inc Form ADV 2A or other relevant program disclosure brochures.

You should have received a copy of the 20/20 Capital Management, Inc Form ADV 2A or other relevant program disclosure brochures. Please contact THOMAS KRUEGER, Supervisory Specialist at (888) 541-9694 x708 if you did not receive a copy of the relevant disclosure brochure or if you have any questions about the contents of this brochure supplement. 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.

Additional information about STEPHEN AMBROSINI is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

20/20 Capital Management requires that all investment advisor supervised persons in an advisory function within the firm possess, minimally, a college degree and/or appropriate business experience or designations.

STEPHEN D AMBROSINI

Year of birth: 1955

Education

Alfred G. Berner, Massapequa, New York, 1973

Nassau Community College, AA, 1975

Albany State University, No degree, 1975

Business Experience

- Managing Partner / Investment Advisor Representative, 20/20 Capital Management, Inc, (10/2015 – Present)
- Managing Partner, 20/20 Financial Advisers of Cardiff, LLC, (01/2013 – Present)
- Managing Partner – with 20/20 Financial Advisers, LLC – Holding Company (A Delaware LLC), (01/2007 – Present)
- Life Policy Advisor, Life Settlement, (12/2007 – Present)
- Licensed Agent, Ameritas Life Insurance Corp of New York, (09/2006 – Present)
- Registered Representative, Ameritas Investment Corp, (10/2003 – Present)
- Agent, Ameritas Life Insurance Company, (10/2003 – Present)
- Owner, Ambrosini Insurance Agency, (08/1982 – Present)
- Agent / Partner, 20/20 Financial Advisers of San Diego, (04/1999 – 01/2013)
- Agent, Union Central Life Insurance, (06/2006 – 12/2011)
- Agent, Acacia Life Insurance, (10/2003 – 12/2011)

Professional Licenses/Designations

Chartered Financial Consultant (ChFC) - The ChFC, Chartered Financial Consultant designation is a financial credential awarded by the American College to individuals who satisfy educational, work experience and ethics requirements. Recipients of the ChFC certification have completed, and passed examinations, on at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least three elective courses on the financial system, estate planning

applications, executive compensation, and/or retirement decisions. In order to maintain this designation, ChFC holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE"), which includes at least 30 hours of continuing education every two years.

Chartered Life Underwriter (CLU) - The Chartered Life Underwriter® (CLU®) is the world's most respected designation of insurance expertise, focusing on the insurance needs of individuals, business owners and professional clients. Designees must have three years of full-time business experience within the five years preceding the awarding of the designation, with an undergraduate degree counting towards only one of those years. Designees must adhere to the American College Code of Ethics and complete 30 hours of CE credits every two years.

Life Underwriting Training Council Fellow (LUTCF) - Life Underwriting Training Council Fellow (LUTCF) designation, which is jointly conferred by the American College and the National Association of Insurance and Financial Advisors (NAIFA), combines essential product knowledge with basic planning concepts. Advisors must complete five required courses, plus one course on ethics, and then pass a final examination.

Series 65 - Uniform Registered Investment Adviser Law Exam (RIA)--To obtain the Series 65 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 66 - Uniform Investment Adviser, Combined State Laws Exam 66--To obtain the Series Combined 63 and 65 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

DISCIPLINARY INFORMATION

Clients and prospective clients can view the CRD records (registration records) for STEPHEN AMBROSINI through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's Broker Check database online at www.finra.org/brokercheck.

Your Investment Adviser Representative currently has no material legal or disciplinary events to disclose. Materiality is subject to 20/20 Capital Management's discretion, and/or defined by the SEC for purposes of this disclosure document.

OTHER BUSINESS ACTIVITIES

STEPHEN AMBROSINI may receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a registered representative of Ameritas Investment Corp (AIC) – A broker dealer. This may include distribution or service ("trail") fees from the sale of mutual funds. While your IARs endeavor at all times to put your interest first as part of AIC's fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Your investment adviser operates under a DBA name, listed below.

- 20/20 Financial Advisers of Cardiff by the Sea, LLC

Your investment adviser is licensed as an independent insurance agent for the purpose of selling fixed insurance products.

Your investment adviser offers fixed insurance products through a DBA name, listed below.

- 20/20 Financial Advisers of Cardiff by the Sea, LLC

In addition, your investment adviser has the following other investment-related business activities to disclose, listed below.

- 20/20 Financial Advisers of Cardiff by the Sea, LLC, Managing Partner
- 20/20 Financial Advisers, LLC – A Delaware Holding Company, Managing Partner
- Approved to offer life settlements on fixed insurance products.

ADDITIONAL COMPENSATION

STEPHEN AMBROSINI may be eligible to receive incentive prizes, awards, and certain reimbursements for advertising, sales literature and promotions offered by product promoters such as mutual fund or insurance companies. Our policy is to permit all advisory representatives to accept such awards and prizes to the extent that they are usual and customary within the industry, and in compliance with the SEC, FINRA, or state rules, regulations or guidelines. Because an advisory representative may receive such incentives, a conflict of interest exists.

Your investment adviser has no additional compensation to disclose.

SUPERVISION

The individual responsible for monitoring the advisory activities of STEPHEN

AMBROSINI is THOMAS KRUEGER, Supervisor THOMAS may be reached at (888) 541-9694 x708. THOMAS reviews the trading activities of STEPHEN AMBROSINI. In addition, each portfolio manager signs off on their individual trade blotter on a daily basis and THOMAS KRUEGER cross-checks all trades.