

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

HOWARD JAMES BUCK
PHONE 302-777-2020 Ext. 101
FAX 302-777-7727

20/20 CAPITAL MANAGEMENT, INC
940 SOUTH COAST DRIVE, STE 110
COSTA MESA, CA 92626
MAIN PHONE: 714-433-1299

This brochure supplement provides clients with information about HOWARD BUCK 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 HOWARD BUCK 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.

HOWARD JAMES BUCK

Year of birth: 1962

Education

Holy Spirit High School, Abescon, NJ, 1980

University of Tampa, Bachelor's Degree, Finance, 1984

Business Experience

- Managing Partner / Investment Advisor Representative, 20/20 Capital Management, Inc (10/2015 – Present)
- Agent, Ameritas Life Insurance (06/2006 – Present)
- Managing Partner, 20/20 Financial Advisers of Delaware, Inc (09/2002 – Present)
- Managing Partner – with 20/20 Financial Advisers, LLC – Holding Company (A Delaware LLC) – (01/2007 – Present)
- Registered Representative / Investment Advisor Representative – with Ameritas Investment Corp. (10/2003 – Present)
- Agent – with Acacia Life Insurance – (06/2006 – 12/2011)
- Agent – with Union Central Life Insurance – (09/1991 – 12/2011)

Professional Licenses/Designations

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 HOWARD BUCK 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

HOWARD BUCK 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 Delaware, Inc

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 Delaware, Inc

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

- Buck and Buck, Partner
- 20/20 Financial Advisers of Delaware, Inc, Managing Partner
- 20/20 Financial Advisers, LLC – A Delaware Holding Company, Managing Partner

ADDITIONAL COMPENSATION

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