

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

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

You should have received a copy of the 20/20 Capital Management 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 GARRETT GERMAN 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.

GARRETT GERMAN

Year of birth: 1976

Education

Redwood High School, Visalia, California, 1995

Fresno Pacific University, Bachelor's Degree, Business Administration, Emphasis Finance, 1999

Business Experience

- President & Investment Advisory Representative with 20/20 Capital Management, Inc. (10/2015 – Present)
- Board Member, Exeter Ambulance Board, (02/2010 – 02/2015)
- Registered Representative & Investment Advisory Representative, Ameritas Investment Corp. (06/2006 – Present)
- Agent, Ameritas Life Insurance Company, (06/2006 – Present)
- Agent, Union Central Life, (06/2002 – Present)
- Agent, Vaccaro and Associates, (06/2002 – Present)
- CFP, Valley Financial Group, (08/1999 – Present)
- Registered Representative, Carillon Investments, Inc, (2005 – 2006)

Professional Licenses/Designations

Certified Financial Planner (CFP) - Important Information about the Certified Financial Planner (CFP®) Designation: The Certified Financial Planner (CFP®) certification represents proven expertise within the financial planning profession. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates for the CFP® designation must pass a certification exam administered by the Certified Financial Planner Board of Standards Inc. that focuses on over 100 topics of concern to the financial planning field, such as retirement, estate, and investment planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience (three years full-time or equivalent part-time experience in the financial planning field) and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

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 GARRETT GERMAN 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

GARRETT GERMAN 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.

Valley Financial Group

20/20 Financial Advisers of Exeter, 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.

Valley Financial Group

20/20 Financial Advisers of Exeter, LLC

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

Board Member – Exeter Oversight Board

Board Member – Exeter Kiwanis Club

Managing Partner – Garrett German & Associates

Managing Partner – 20/20 Financial Advisers of Exeter, LLC

Managing Partner – 20/20 Financial Advisers, LLC – A Delaware Holding Company

ADDITIONAL COMPENSATION

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