

FORM ADV Part 2B

Disclosure Brochure Supplement • 3/4/2016

LARRY PALMER

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20/20 CAPITAL MANAGEMENT, INC

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This brochure supplement provides clients with information about LARRY PALMER 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 BLAKE BJORDAHL, Supervisory Specialist at (888) 541-9694 x704 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 LARRY PALMER 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.

LARRY WAYNE PALMER

Year of birth: 1950

Education

Hoover High School, San Diego, CA 1969

San Diego State University, Bachelor's Degree, Business Administration 1974

Business Experience

- Managing Partner, 20/20 Capital Management, Inc. (10/2015 – Present)
- Managing Partner, 20/20 Financial Advisers LLC, A Delaware Holding Company (02/2007 – Present)
- Managing Partner, 20/20 Financial Advisers of San Diego, LLC (10/2002 – Present)
- Registered Representative, Ameritas Investment Corp., (1994 – Present)
- Agent, Ameritas Life Insurance Company, (1994 - Present)
- Agent, Union Central Life Insurance, (2006 – 2011)
- Agent, Acacia Life Insurance, (1994 – 2011)

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 LARRY PALMER 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

LARRY PALMER 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 is licensed as an independent insurance agent for the purpose of selling fixed insurance products.

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

- 20/20 Financial Advisers of San Diego, LLC, Managing Partner
- 20/20 Financial Advisers, LLC, a Delaware Company, Managing Partner

ADDITIONAL COMPENSATION

LARRY PALMER 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 LARRY PALMER is BLAKE BJORDAHL and may be reached at (888) 541-9694 x704. BLAKE BJORDAHL reviews the trading activities of LARRY PALMER. In addition, each portfolio manager signs off on their individual trade blotter on a daily basis and BLAKE BJORDAHL cross-checks all trades.