

**FORM ADV Part 2B**  
**Disclosure Brochure Supplement • 3/4/2016**

**KARIN LYNN TYSON**  
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**20/20 CAPITAL MANAGEMENT, INC**  
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This brochure supplement provides clients with information about KARIN TYSON 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 KARIN TYSON is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

20/20 Capital Management, INC 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.

KARIN LYNN TYSON

Year of birth: 1968

### **Education**

Cedar Cliff High School, Camp Hill, Pennsylvania, 1987

The American University, Washington D.C. Bachelor's Degree, International Business, 1991

### **Business Experience**

- Managing Partner, 20/20 Capital Management, INC, (10/2015 – Present)
- Managing Partner, 20/20 Financial Advisers, LLC – Holding Company (A Delaware LLC) – (2013 – Present)
- Owner & Member, 20/20 Financial Advisors Houston, (2013 Present)
- Registered Representative & IAR, Ameritas Investment Corp, (2007 - Present)
- Marketing Director then Vice President, The AFP Group, (1992 - 2012)
- Financial Consultant, AFP Investment Advisory, Inc. (2002 - 2012)

### **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.

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.

## **DISCIPLINARY INFORMATION**

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

KARIN TYSON 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 an OBA name, listed below.

- 20/20 Financial Advisers, Houston LLC

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

### **ADDITIONAL COMPENSATION**

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