

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

TOM RAYMOND GIBBINGS SR

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20/20 CAPITAL MANAGEMENT, INC

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This brochure supplement provides clients with information about TOM GIBBINGS 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, 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 TOM GIBBINGS 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.

TOM RAYMOND GIBBINGS SR

Year of birth: 1955

Education

Point Loma High School, San Diego, California

San Diego State University, Bachelor of Arts, Psychology, 1979

Business Experience

- Managing Partner, 20/20 Capital Management, Inc, (10/2015 – Present)
- Managing Partner, 20/20 Financial Advisers, LLC – Holding Company (A Delaware LLC) – (01/2007 – Present)
- 20/20 Financial Advisers of San Diego, LLC, (10/2002 – Present)
- Registered Representative, Ameritas Investment Corp. (10/2003- Present)
- Agent, Ameritas Life Insurance Company, (10/2003- Present)
- Agent, Union Central Life Insurance, (06/2006- Present)
- Agent, Acacia Life Insurance, (10/2003- Present)
- Agent, Acacia Mutual Life, (08/1979- Present)

Professional Licenses/Designations

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.

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.

DISCIPLINARY INFORMATION

Clients and prospective clients can view the CRD records (registration records) for

TOM GIBBINGS 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

TOM GIBBINGS 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 San Diego, LLC
- 20/20 Financial Advisers, LLC, a Delaware Company

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

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