

GBS Financial Corp

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

GBS Financial Corp requires that Investment Advisor Representatives have a bachelor's degree, coursework, or sufficient work experience that demonstrates their aptitude for financial planning and investment management knowledge of financial planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA.

Professional Certifications

Some GBS Financial Corp Investment Advisor Representatives have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

Stephanie Alton

Year of Birth: 1959

Educational Background:

- BA Long Beach State, CA

Business Experience:

- 08/2008 – Present GBS Financial Corp
- 01/2008 – 08/2008 Associated Securities

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Ms. Alton is supervised by Lynn Morrill, CCO. She reviews Ms. Alton's work through frequent office interactions as well as remote interactions. She also reviews Ms. Alton's activities through our client relationship management system.

Lynn Morrill's contact information:
707-568-2400 Lmorrill@gbsfinancial.com

Charles Bachtell

Year of birth: 1946

Educational Background:

- High School

Business Experience:

- 11/2008 – Present GBS Financial Corp
- 06/1996 – 11/2008 First Montauk Securities

Disciplinary Information: None

Other Business Activities:

Training: Academy of California Examination and ACE Financial Training approximately 2 Saturdays a month.

Additional Compensation: \$7500 - \$10,000

Supervision:

Mr. Bachtell is supervised by Lynn Morrill, CCO. She reviews Mr. Bachtell's work through frequent office interactions as well as remote interactions. He also reviews Mr. Bachtell's activities through our client relationship management system.

SUPERVISOR'S contact information:
707-568-2400 Lmorrill@gbsfinancial.com

Mark Baksic

Year of birth: 1974

Educational Background:

- BS University of Wisconsin – Stout
- MBA University of California - Irvine

Business Experience:

- 11/2010 – Present GBS Financial Corp
- 06/2009 – Present The Precision Companies
- 04/2008 – 09/2008 Cold Jet LLC
- 06/2006 – 06/2007 Cogent Financial Group
- 05/2002 – 05/2006 Emhart Teknologies

Disciplinary Information: None

Other Business Activities:

Real Estate Brokerage, Corporate Counseling

Additional Compensation: \$75,000

Supervision:

Mr. Baksic is supervised by Lynn Morrill, CCO. She reviews Mr. Baksic's work through frequent office interactions as well as remote interactions. He also reviews Mr. Baksic's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Frank Bentley

Year of birth: 1949

Educational Background:

- BS Brigham Young University, UT
- E.M.B.A The Claremont Graduate School, CA

Business Experience:

- 01/1996 – Present GBS Financial Corp

Disciplinary Information: None

Other Business Activities:

Mr. Bentley also owns Bentley Financial Services Corp which provides service in tax preparation, bookkeeping, payroll, trust and life insurance.

Additional Compensation: \$40,000

Supervision:

Mr. Bentley is supervised by Lynn Morrill, CCO. She reviews Mr. Bentley's work through frequent office interactions as well as remote interactions. She also reviews Mr. Bentley's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Justin Betance

Year of birth: 1979

Educational Background:

- MBA UCLA, Irvine, CA

Business Experience:

- 01/2010 – Present GBS Financial Corp
- 01/2008 – Present Precision Realty, Inc
- 06/2002 – 01/2008 Medicredit
- 09/2001 – 06/2002 Inflow

Disciplinary Information: None

Other Business Activities:

Mr. Betance's outside activities include Real Estate Brokerage (real estate transactions, finance, & escrow), Corporate Consulting, and Martial Arts instruction.

Additional Compensation: \$80,000

Supervision:

Mr. Betance is supervised by Lynn Morrill, CCO. She reviews Mr. Betance's work through frequent office interactions as well as remote interactions. She also reviews Mr. Betance's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Andrew Boyd

Year of birth: 1952

Educational Background:

- BA, MBA Brigham Young, UT

Business Experience:

- 12/1997 – Present GBS Financial Corp

Disciplinary Information: None

Other Business Activities:

Mr. Boyd offers services that include tax preparation, life insurance and fixed annuity sales through Core Financial.

Additional Compensation: \$25,500

Supervision:

Mr. Boyd is supervised by Lynn Morrill, CCO. She reviews Mr. Boyd's work through frequent office interactions as well as remote interactions. She also reviews Mr. Boyd's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Robert Boyd

Year of Birth: 1959

Educational Background:

- BA Brigham Young University, UT

Business Experience:

- 12/1997 – Present GBS Financial Corp

Disciplinary Information: None

Other Business Activities:

Mr. Boyd offers services that include tax preparation, life insurance and fixed annuity sales through Core Financial.

Additional Compensation: \$25,500

Supervision:

Mr. Boyd is supervised by Lynn Morrill, CCO. She reviews Mr. Boyd's work through frequent office interactions as well as remote interactions. She also reviews Mr. Boyd's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Kathy Buda, ChFC

Year of birth: 1953

Educational Background:

- BA UCLA, CA

Business Experience:

- 06/2001 – Present GBS Financial Corp
- 04/2000 – 06/2001 Prim Securities Inc

Disciplinary Information: None

Other Business Activities: Non

Additional Compensation: None

Supervision:

Ms. Buda is supervised by Lynn Morrill, CCO. She reviews Ms. Buda's work through frequent office interactions as well as remote interactions. She also reviews Ms. Buda's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Ronald Buono CFP®, EA

Year of birth: 1945

Educational Background:

- University of San Francisco
- Golden Gate University
- UC Berkeley Extension

Business Experience:

- 01/2000 – Present GBS Financial Corp
- 06/1992 – 03/2000 H.D.Vest Investment Securities Inc

Disciplinary Information: None

Other Business Activities:

Mr. Buono offers tax preparation and planning through Catalyst Tax 7 Financial Services.

Additional Compensation: \$7000

Supervision:

Mr. Buono is supervised by Lynn Morrill, CCO. She reviews Mr. Buono's work through frequent office interactions as well as remote interactions. She also reviews Mr. Buono's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

J. Scott Burford

Year of birth: 1962

Educational Background:

- BS University of Oregon.

Business Experience:

- 06/1990 – Present GBS Financial Corp

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Burford is supervised by Lynn Morrill, CCO. She reviews Mr. Burford's work through frequent office interactions as well as remote interactions. She also reviews Mr. Burford's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 LMORRILL@GBSFINANCIAL.COM

Brian Eisenbarth, CFA

Year of birth: 1968

Educational Background:

- BS Utah State University
- MBA Golden Gate University, CA

Business Experience:

- 05/2010 – Present GBS Financial Corp
- 06/2006 – 05/2010 Nollenberger Capital Partners, Inc
- 06/2009 – 06/2009 Morgan Stanley Smith Barney
- 07/2007 – 06/2009 Citigroup Global Markets
- 04/2006 – 08/2006 Merrill Lynch
- 06/2001 – 04/2006 D A Davidson

Disciplinary Information: None

Other Business Activities:

Mr. Eisenbarth offers investment management services through Lava Creek Capital Management.

Additional Compensation: None

Supervision:

Mr. Eisenbarth is supervised by Lynn Morrill, CCO. She reviews Mr. Eisenbarth's work through frequent office interactions as well as remote interactions. She also reviews Mr. Eisenbarth's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Lee Epstein

Year of birth: 1945

Educational Background:

- BS University of San Francisco, CA

Business Experience:

- 06/2010 – Present GBS Financial Corp
- 02/1996 – Present ALDICA
- 07/1995 – 07/2011 Money Market 1 Institutional Investment
- 04/2002 – 01/2003 APFINVEST
- 07/1993 – 02/1996 Smith Barney
- 03/1984 – 07/1993 Lehman Brothers

Disciplinary Information: None

Other Business Activities:

Mr. Epstein offers investment management services through Decision Analytics.

Additional Compensation: None

Supervision:

Mr. Epstein is supervised by Lynn Morrill, CCO. She reviews Mr. Epstein's work through frequent office interactions as well as remote interactions. She also reviews Mr. Epstein's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Cliff Gamble JD, CLU

Year of birth: 1945

Educational Background:

- BBA Oklahoma University
- MBA Harvard Business School

Business Experience:

- 07/2010 – Present GBS Financial Corp
- 12/2008 – 06/2010 Securities America
- 06/1999 – 01/2009 EPlanning Securities

Disciplinary Information: None

Other Business Activities:

Mr. Gamble offers insurance services through various underwriters.

Additional Compensation: \$32,000

Supervision:

Mr. Gamble is supervised by Lynn Morrill, CCO. She reviews Mr. Gamble's work through frequent office interactions as well as remote interactions. She also reviews Mr. Gamble's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

S. Bill Gasset

Year of birth: 1944

Educational Background:

- MBA Harvard

Business Experience:

- 09/2010 – Present GBS Financial Corp
- 09/2009 – 09/2010 Equitas America LLC
- 11/1996 – 09/2003 Round Hill Securities
- 11/1996 – Present Silas William Gasset, Inc

Disciplinary Information: None

Other Business Activities:

Mr. Gasset also offers investment advice and management through Silas William Gasset Inc.

Additional Compensation: \$240,000

Supervision:

Mr. Gasset is supervised by Lynn Morrill, CCO. She reviews Mr. Gasset's work through frequent office interactions as well as remote interactions. She also reviews Mr. Gasset's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Don Gloisten JD

Year of birth: 1927

Educational Background:

- BA St. Francis College NY
- JD Seton Hall School of Law NJ
- PFP UCLA

Business Experience:

- 07/1985 – 06/2006 GBS Financial Corp

Disciplinary Information: None

Other Business Activities:

Mr. Gloisten serves as an arbitrator for FINRA Arbitrations

Additional Compensation: \$100 -\$150

Supervision:

Mr. Gloisten is supervised by Lynn Morrill, CCO. She reviews Mr. Gloisten's work through frequent office interactions as well as remote interactions. She also reviews Mr. Gloisten's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gsbfinancial.com

Gerard Gloisten

Year of birth: 1961

Educational Background:

- BA Sonoma State University, CA

Business Experience:

- 07/1997 – Present GBS Financial Corp
- 01/995 – 07/1997 Merrill Lynch

Disciplinary Information: None

Other Business Activities: None

Additional Compensations: None

Supervision:

Mr. Gloisten is supervised by Lynn Morrill, CCO. She reviews Mr. Gloisten's work through frequent office interactions as well as remote interactions. She also reviews Mr. Gloisten's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gsbfinancial.com

Robert Hansen

Year of birth: 1973

Educational Background:

- Utah Valley University

Business Experience:

- 12/2008 – Present GBS Financial Corp
- 06/200/ - 12/2008 EPlanning Inc
- 11/2003 – 06/2008 SPC
- 02/2002 – 06/2008 Samons Securities Inc
- 01/2000 – 02/2002 Walnut Street Securities

Disciplinary Information: None

Other Business Activities:

Mr. Hansen is the owner of Goldrush Financial Services and offers health and fixed life insurance through various carriers, managed account research, managed futures options and commodities. Mr. Hansen is registered with the CFTC and the NFA.

Additional Compensation: \$41,000

Supervision:

Mr. Hansen is supervised by Lynn Morrill, CCO. She reviews Mr. Hansen's work through frequent office interactions as well as remote interactions. She also reviews Mr. Hansen's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Chris Irvin, Ph.D.

Year of birth: 1951

Educational Background:

- BA Wesleyan University
- MA & Ph,D University of Michigan.

Business Experience:

- 11/2010 – Present GBS Financial Corp
- 08/2006 – 10/2010 UBS Financial Services
- 07/1996 – 08/2006 Piper Jaffray & Co

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Chris Irvin is supervised by Lynn Morrill, CCO. She reviews Mr. Irvin's work through frequent office interactions as well as remote interactions. She also reviews Mr. Irvin's activities through our client relationship management system.

SUPERVISOR'S contact information:
707-568-2400 Lmorrill@gbsfinancial.com

Matt Kasper

Year of birth: 1955

Educational Background:

- BBA University of Alaska

Business Experience:

- 03/2008 – Present GBS Financial Corp
- 10/1993 – 03/2008 Wedbush Morgan Securities Inc

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Kasper is supervised by Lynn Morrill, CCO. She reviews Mr. Kasper's work through frequent office interactions as well as remote interactions. She also reviews Mr. Kasper's activities through our client relationship management system.

SUPERVISOR'S contact information:
707-568-2400 Lmorrill@gbsfinancial.com

Karen Jaber

Year of birth: 1957

Educational Background:

- BS Rensselaer Poly Tech Institute
- MBA University of Houston

Business Experience:

- 07/2009 – Present GBS Financial Corp
- 01/2009 – 07/2009 Wedbush Morgan Securities
- 04/1999 – 12/2008 First Wall Street Corp

Disciplinary Information: None

Other Business Activities:

Ms. Jaber offers life insurance, long term care insurance, fixed and equity indexed annuities with various insurance carriers.

Additional Compensation: \$80,000

Supervision:

Ms. Jaber is supervised by Lynn Morrill, CCO. She reviews Ms. Jaber's work through frequent office interactions as well as remote interactions. She also reviews Ms. Jaber's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Konrad Kuciej

Year of birth: 1975

Educational Background:

- West Valley High School, WA

Business Experience:

- 02/2011 – Present GBS Financial Corp
- 08/2009 – Present Nelson Securities Inc
- 10/2008 – 10/2008 Morgan Stanley & Co Inc
- 05/2008 – 08/2008 Merriman Curhan Ford & Co
- 10/2004 – 05/2008 Merrill Lynch Pierce Fenner & Smith
- 02/2002 – 10/2004 Morgan Stanley DW Inc
- 04/2001 – 12/2001 Bear Stearns & Co Inc

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Kuciej is supervised by Lynn Morrill, CCO. She reviews Mr. Kuciej's work through frequent office interactions as well as remote interactions. She also reviews Mr. Kuciej's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Wayne Malley CFP®, EA

Year of birth: 1956

Educational Background:

- BA San Diego State University, CA

Business Experience:

- 10/2002 – Present GBS Financial Corp

- 01/1995 – 10/2002 Tradeway Securities Group

Disciplinary Information: None

Other Business Activities:

Mr. Malley offers tax preparation, insurance, rental real estate, real estate loans through Malley & Associates.

Additional Compensation: \$135,000

Supervision:

Mr. Malley is supervised by Lynn Morrill, CCO. She reviews Mr. Malley's work through frequent office interactions as well as remote interactions. She also reviews Mr. Malley's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Marc Miller

Year of birth: 1953

Educational Background:

- University of Oklahoma

Business Experience:

- 05/1998 – Present GBS Financial Corp

Disciplinary Information: None

Other Business Activities:

Mr. Miller offers rental property management through Marin Executive Suites and is a member of the Civil Air Patrol.

Additional Compensation: None

Supervision:

Mr. Miller is supervised by Lynn Morrill, CCO. She reviews Mr. Miller's work through frequent office interactions as well as remote interactions. She also reviews Mr. Miller's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Michael Minnoch

Year of birth: 1976

Educational Background:

- BS Weaver State University, UT

Business Experience:

- List here in detail. (Year From – Year To)

Disciplinary Information: (if applicable)

Other Business Activities:

Mr. Minnoch offers traditional insurance services, business consulting, and personal bookkeeping through Vantage Point Investments.

Additional Compensation: \$50,000

Supervision:

Mr. Minnoch is supervised by Lynn Morrill, CCO. She reviews Mr. Minnoch's work through frequent office interactions as well as remote interactions. She also reviews Mr. Minnoch's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

John Newhouse

Year of birth: 1955

Educational Background:

- BS University of Southern California

Business Experience:

- 05/2000 – Present GBS Financial Corp

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Newhouse is supervised by Lynn Morrill, CCO. She reviews Mr. Newhouse's work through frequent office interactions as well as remote interactions. She also reviews Mr. Newhouse's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Bruce Nollenberger

Year of birth: 1951

Educational Background:

- BS University of Colorado at Boulder – Leeds School of Business

Business Experience:

- 07/2010 – Present GBS Financial Corp
- 12/2002 – 02/2010 Nollenberger Capital Partners Inc
- 06/2001 – 08/2001 Wells Fargo & Company

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Nollenberger is supervised by Lynn Morrill, CCO. She reviews Mr. Nollenberger's work through frequent office interactions as well as remote interactions. She also reviews Mr. Nollenberger's activities through our client relationship management system.

SUPERVISOR'S contact information:
707-568-2400 Lmorrill@gbsfinancial.com

Dean Polster

Year of birth: 1959

Educational Background:

- Sacramento State University, CA

Business Experience:

- 03/2006 – Present GBS Financial Corp
- 11/1996 – 03/2006 Dean Witter Reynolds Inc

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Polster is supervised by Lynn Morrill, CC O. She reviews Mr. Polster's work through frequent office interactions as well as remote interactions. She also reviews Mr. Polster's activities through our client relationship management system.

SUPERVISOR'S contact information:
707-568-2400 Lmorrill@gbsfinancial.com

Maria Robinson

Year of birth: 1942

Educational Background:

- BA Wellesley College

- MBA Harvard Business School
- CFA Level I

Business Experience:

- 01/2002 – Present GBS Financial Corp
- 2001 – 01/2002 Cambridge Investment Research Inc

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Ms. Robinson is supervised by Lynn Morrill, CCO. She reviews Ms. Robinson's work through frequent office interactions as well as remote interactions. She also reviews Ms. Robinson's activities through our client relationship management system.

SUPERVISOR'S contact information:
707-568-2400 Lmorrill@gbsfinancial.com

Adam Wiatrak

Year of birth: 1972

Educational Background:

- BS University of San Diego, CA

Business Experience:

- 01/2008 – Present GBS Financial Corp
- 04/2008 – 06/2008 Quest Capital Strategies
- 01/2003 – 11/2007 Wachovia
- 12/2003 – 12/2004 Atlas Securities
- 09/1997 – 07/2002 Morgan Stanley

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Mr. Wiatrak is supervised by Lynn Morrill, CCO. She reviews Mr. Wiatrak's work through frequent office interactions as well as remote interactions. She also reviews Mr. Wiatrak's activities through our client relationship management system.

SUPERVISOR'S contact information:
707-568-2400 Lmorrill@gbsfinancial.com

Robert S Wilkinson

Year of birth: 1955

Educational Background:

- BA Indiana University
- MBA Harvard Business School

Business Experience:

- 03/2011 – Present GBS Financial Corp
- 01/2009 – 02/2011 Securities America Inc
- 11/2005 – 01/2009 EPlanning Inc
- 08/2001 – 12/2005 The Advisor's Group
- 10/2003 – 11/2005 Ameritas Investment Corp
- 11/1995 – 08/2001 The Advisor's Group

Disciplinary Information: None

Other Business Activities:

Mr. Wilkinson offers real estate management through Wilkinson Enterprises and various insurance services.

Additional Compensation: \$40,000

Supervision:

Mr. Wilkinson is supervised by Lynn Morrill, CCO. She reviews Mr. Wilkinson's work through frequent office interactions as well as remote interactions. She also reviews Mr. Wilkinson's activities through our client relationship management system.

SUPERVISOR'S contact information:

707-568-2400 Lmorrill@gbsfinancial.com

Dave Williams

Year of birth: 1951

Educational Background:

- AA Pierce College, CA

Business Experience:

- 02/1986 – Present GBS Financial Corp

Disciplinary Information: None

Other Business Activities:

Mr. Williams also offers real estate services, residential property management, and insurance services.

Additional Compensation: \$36,300

Supervision:

Mr. Williams is supervised by Lynn Morrill, CCO. She reviews Mr. Williams' work through frequent office interactions as well as remote interactions. She also reviews Mr. Williams' activities through our client relationship management system.

SUPERVISOR'S contact information:
707-568-2400 Lmorrill@gbsfinancial.com