

# Part 2B of Form ADV: *Brochure Supplement*

## Item 1 Cover Page

Page 1

January 16, 2015

WHITE LIGHTHOUSE INVESTMENT MANAGEMENT, INC.—Head Office

(previously known as White Lighthouse Investment Management and JJK Investment Management)

5 Miltia Drive Suite 205

Lexington, MA, 02421

580-471-4431

Marina Hernandez

33 Penarth Rd

Bala Cynwyd, PA 19004

215-352-4494

This brochure supplement provides information about Marina Hernandez that supplements the White Lighthouse Investment Management brochure. You should have received a copy of that brochure. Please contact Marina Hernandez at 215-352-4494 if you did not receive White Lighthouse Investment Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Marina Hernandez and White Lighthouse Investment Management are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



# Part 2B of Form ADV: *Brochure Supplement*

## Item 2 Educational Background and Business Experience

Page 2

Marina Hernandez – Born 1971

### **Business Experience:**

Financial Planner - Investment Advisor White Lighthouse Investment Management 2014 – present

Tax Advisor – MHTax 2009-present

### **Education:**

MBA – Corporate Finance and International Business – University of Georgia – Terry College of Business 1998

BA in Accounting – Universidad Catolica Argentina – Facultad de Ciencias Economicas 1994

Certificate in Financial Planning - Temple University 2013

Marina Hernandez is a Certified Financial Planner and member of the Financial Planning Association. The Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.



## Part 2B of Form ADV: *Brochure Supplement*

### Item 3 Disciplinary Action

Page 3

There have been no disciplinary events against Marina Hernandez



# Part 2B of Form ADV: *Brochure Supplement*

## Item 4 Other Business Activities

Page 4

Marina Hernandez is the owner and principal of MHTax, a tax preparation and advisory services firm.

The firm operates independently from White Lighthouse Investment Management, Inc.



## Part 2B of Form ADV: *Brochure Supplement*

### Item 5 Additional Compensation

Page 5

No additional compensation is received. Compensation is only received directly from clients.



## Part 2B of Form ADV: *Brochure Supplement*

### Item 6 Supervision

Page 6

Marina abides by the firm's Code of Conduct which are the CFP® Board's Standards of Professional Conduct. She is monitored by Jonathan Lachowitz, the firm's Owner and Chief Compliance Officer.

Marina abides by the firm's Code of Ethics which also includes the CFP® Board's Code of Ethics.



# Part 2B of Form ADV: *Brochure Supplement*

## Item 7 Requirements for State Registered Advisors

Page 7

Marina Hernandez has **never** been found liable in any arbitration claim alleging damages in excess of \$2500 (or any amount) involving: investments, investment related activities, fraud, false statements, omissions, theft, embezzlement, wrongfully taking property, bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices or for any other matter.

Marina Hernandez has **never** been found liable in any civil, self-regulatory organization or administrative proceeding involving: investments, investment related activities, fraud, false statements, omissions, theft, embezzlement, wrongfully taking property, bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices or for any other matter.

Marina Hernandez has **never** been the subject of a bankruptcy petition.

