

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

## Item 1 Cover Page

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January 5, 2017

### **WHITE LIGHTHOUSE INVESTMENT MANAGEMENT, INC.—Head Office**

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

5 Militia Drive Suite 205

Lexington, MA, 02421

580-471-4431

Jonathan Lachowitz

29 Battle Green Road

Lexington, MA 02421

508-471-4431

This brochure supplement provides information about Jonathan Lachowitz that supplements the White Lighthouse \ Investment Management brochure. You should have received a copy of that brochure. Please contact Jonathan Lachowitz at 508 471 4431 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 Jonathan Lachowitz and White Lighthouse Investment Management are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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## Item 2 Educational Background and Business Experience

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Jonathan Lachowitz - Born 1969

### Business Experience:

Financial Planner - Investment Advisor White Lighthouse Investment Management 2006 - present

### Education:

MBA - Finance, Marketing, International Business - New York University - Stern School of Business 1997

BA - Economics - Hamilton College 1991

Certificate in Financial Planning - Kaplan University 2005

Jonathan Lachowitz is a CERTIFIED FINANCIAL PLANNER™ professional 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.

Jonathan is on the board and a member of the SFPO (Swiss Financial Planning Organization). SFPO is, authorized by the FPSB (Financial Planning Standards Board) in Washington, D.C. to grant the CFP® marks in Switzerland.

From 2014-2016, Jonathan wrote for The Wall Street Journal's Expat Blog on international personal financial issues.



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### Item 3 Disciplinary Action

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There have been no disciplinary events against Jonathan Lachowitz



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### Item 4 Other Business Activities

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Jonathan Lachowitz is the owner of White Lighthouse Investment Management S.A.R.L. in Lausanne, Switzerland. WHITE LIGHTHOUSE INVESTMENT MANAGEMENT S.A.R.L is registered in Switzerland with the financial authorities (FINMA) and with the SEC, and has an office in Lausanne Switzerland where business is conducted from.

White Lighthouse Investment Management S.A.R.L. is a fee only investment advisory firm that operates in a similar manner to White Lighthouse Investment Management, but with a focus on serving clients in the domestic Swiss market.

There are no material conflicts of interest based on the work Jonathan does at White Lighthouse Investment Management S.A.R.L. with respect to serving clients at White Lighthouse Investment Management. The two firms serve distinctly separate client markets.

In 2014 Jonathan joined the Board of Advisors of OnShore Wealth SA, a newly formed Swiss Registered Independent asset management firm. OnShore Wealth SA is being formed by Yves Bonnard an attorney based in Lausanne, Switzerland. Mr. Bonnard and Jonathan Lachowitz have known each other personally and professionally for many years and have worked together serving some of the same clients.



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### Item 5 Additional Compensation

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



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### Item 6 Supervision

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As the owner of White Lighthouse Investment Management, Jonathan is responsible for serving his clients and abides by the firm's Code of Conduct which are the CFP® Board's Standards of Professional Conduct. Jonathan is the Chief Compliance Officer (CCO), though all employees make compliance a priority.



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### Item 7 Requirements for State Registered Advisors

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Jonathan Lachowitz 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.

Jonathan Lachowitz 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.

Jonathan Lachowitz has **never** been the subject of a bankruptcy petition.

