

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

Sara Nelb

1980 Colt Road

Media, PA 19063

(215) 352-4397

This brochure supplement provides information about Sara Nelb that supplements the White Lighthouse Investment Management brochure. You should have received a copy of that brochure. Please contact Sara Nelb at 215-352-4397 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 Sara Nelb and White Lighthouse Investment Management are available on the SEC's website at www.adviserinfo.sec.gov.



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Item 2 Educational Background and Business Experience

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Sara Nelb – Born 1986

Business Experience:

Financial Planner/Investment Advisor, White Lighthouse Investment Management: January 2017 - Present

Financial Planner, Hoover Financial Advisors: February 2015 – March 2016

Senior Investment Officer, The Haverford Trust Company: February 2010 – February 2015

Education:

Bachelor of Science – Business Administration, Concentration: Finance – Drexel University, 2008

Certificate in Financial Planning - Temple University, 2013

Sara Nelb 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.



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Item 3 Disciplinary Action

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There have been no disciplinary events against Sara Nelb.



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Item 4 Other Business Activities

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Sara Nelb is a licensed life agent appointed with the state of Pennsylvania.



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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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Sara abides by the firm's Code of Ethics which also includes the CFP® Board's Code of Ethics and the CFP® Board's Standards of Professional Conduct. She is monitored by Jonathan Lachowitz, the firm's Owner and Chief Compliance Officer (CCO).



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Item 7 Requirements for State Registered Advisors

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Sara Nelb 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.

Sara Nelb 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.

Sara Nelb has **never** been the subject of a bankruptcy petition.

