

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

White Lighthouse Investment Management Inc. – Head Office  
(Previously known as White Lighthouse Investment Management and  
JJK Investment Management)

5 Dutton Lane  
Bedford, MA 01730  
(508) 471-4431

Otto Rivera  
2767 Mead Ave  
St. Cloud, FL 34771  
Phone: (407) 508-9908

This brochure supplement provides information about Otto Rivera that supplements the White Lighthouse Investment Management Inc. ADV brochure. You should have received a copy of that brochure. Please contact Otto Rivera at 407-508-9908 if you did not receive White Lighthouse Investment Management Inc.'s ADV brochure or if you have any questions about the contents of this supplement.

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

## **Educational Background and Business Experience**

Otto Rivera – Born 1978

### **Education:**

BS – Business Administration  
University of Phoenix - 2007

Certificate in Financial Planning  
Bryant University - 2020

### **Business Experience:**

Financial Planner/Investment Manager - White Lighthouse Investment Management  
2019 – present

Senior Relationship Specialist/ Registered Representative — Charles Schwab & Co.  
2014 – 2019

Quality Assurance Specialist — Florida Department of Transportation (Private Contractor)  
2008 – 2014

Otto Rivera 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 the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net). It is recognized in the United States and 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. CFP® Professionals are held to a fiduciary standard which requires them to act in their clients’ best interests. Currently, more than 98,000 individuals have obtained CFP® certification in the United States.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

**Education** – Complete college or university-level coursework through a CFP Board Registered Program and become well-versed in these major financial planning areas: Professional Conduct and Regulation, General Principles of Financial Planning, Risk Management and

Insurance Planning, Investment Planning, Tax Planning, Retirement Savings and Income Planning, Estate Planning, Psychology of Financial Planning and Financial Plan Development.

**Examination** – Pass the comprehensive CFP® Certification Examination. The CFP® exam is a 170-question, multiple-choice test addressing areas included in the Principal Knowledge Topics listed above. The test consists of two 3-hour sections which include stand-alone questions, short scenario questions and case studies 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 6,000 hours of financial planning-related experience.

**Ethics** – Commit to the CFP Board to act as a fiduciary, submit to a detailed background check, and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct which include an expanded scope of the fiduciary duty standard for CFP® professionals.

Individuals who become certified must complete the following continuing 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 2 hours on the Code of Ethics and 28 hours on other parts of the Code of Ethics and Standards of Conduct in order to introduce or review the competencies and knowledge that enhances the performance of CFP® professionals.

**Ethics** – Complete a pre-approved 2-hour CFP Board Ethics program that is specific to CFP® Certification.

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

### **Disciplinary Information**

There have been no disciplinary events against Otto Rivera.

### **Other Business Activities**

Otto has a seasonal tax company, Emergent Tax Services, LLC. To prevent conflicts of interest, Otto does not prepare or sign tax returns for clients of White Lighthouse Investment Management.

Otto does pro bono financial planning coaching for a variety of non-profit organizations including Homes for our Heroes, Wings for Widows, and After Innocence.

Otto also volunteers his time at the Financial Planning Association (FPA) working on International/Cross-Border and Neurodivergent topics. He spends his time organizing and coordinating calls with other members and has done some presentations on these topics.

### **Additional Compensation**

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

### **Supervision**

As an employee of White Lighthouse Investment Management Inc., Otto is responsible for serving clients and abides by the firm's Code of Conduct, which mirrors the CFP Board's Code of Ethics and Standards of Conduct. He is monitored by the Chief Compliance Officer (CCO), Kathleen Quintero, and supervised by Jonathan Lachowitz, the firm's owner.

### **Requirements for State-Registered Advisors**

Otto Rivera 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.

Otto Rivera has never been found liable in any civil, self-regulatory organization of 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.

Otto Rivera has never been the subject of a bankruptcy petition.