

**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

John York  
Ukenastrasse 23a  
Aurich 26603, Germany  
Phone: +1 (617) 701-7337

This brochure supplement provides information about John York that supplements the White Lighthouse Investment Management Inc. ADV brochure. You should have received a copy of that brochure. Please contact John York at +1 617-701-7337 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 John York 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**

John York – Born 1990

**Education:**

Bachelor of Science, Accounting – University of Oregon 2012

Master of Science, Financial Analysis – Portland State University 2013

Certified Public Accountant (Licensee #14291) – State of Oregon 2015

Certificate in Financial Planning – Bryant University/Boston Institute of Finance 2021

**Business Experience:**

Financial Planner - White Lighthouse Investment Management: Lexington, MA  
June 2021 - Present

Senior Tax Operations Team Lead at Software Spinner GmbH: Vienna, Austria  
October 2020 - May 2021

US Tax Expert at Taxfix GmbH: Berlin, Germany  
March 2020 - August 2020

Senior Accountant at Friedman LLP: New York, NY  
August 2016 - January 2018 & January 2019 - October 2019

Junior Developer, Quality Assurance at Chronograph: Brooklyn, NY  
August 2018 - December 2018

Staff/Senior Accountant at Geffen Mesher & Co: Portland, OR  
June 2012 - July 2016

John York 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. 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.

To attain the right to use the CFP® marks, an individual must satisfactorily 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 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 John York.

**Other Business Activities**

John has been a member of American Citizens Abroad's (ACA's) Executive Committee since April 2023 and acting Financial Director since January 2024. ACA is a qualified 501(c)(4) non-profit membership organization whose mission is to educate, advocate, and inform both the US government and US citizens living and working overseas on issues of concern to the overseas US citizen community. John's role has consisted of attending monthly meetings, presenting to the Financial Planning Association, and writing on the tax implications of being an American abroad. John does not receive any compensation for his volunteer work.

John has a small US tax preparation company where he prepares US tax returns for a limited number of family, friends, and others. Non-family/friends are pre-approved at White Lighthouse Investment Management's discretion. To prevent conflicts of interest, John is only preparing a tax return for 1 mutual White Lighthouse Investment Management Inc client.

John also does pro bono financial planning work for After Innocence, a program that helps wrongly incarcerated Americans get their financial life back on track.

**Additional Compensation**

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

**Supervision**

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

John York abides by the firm's code of ethics which is also inclusive of the CFP Board's Code of Ethics.

**Requirements for State-Registered Advisors**

John York 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.

John York 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.

John York has never been the subject of a bankruptcy petition.