

Form ADV Part 2B Brochure Supplement
Dated August 3, 2020

Professional Backgrounds of:

Matthew Markowski, Director/Chief Compliance Officer, Personal CRD #3092149

Michael Markowski, Director, Personal CRD #2671573

Christopher Markowski, Director, Personal CRD #2556011

Robert Kleiber, Investment Adviser Representative, Personal CRD #1420735

Michael Lee, Investment Adviser Representative, Personal CRD #4502893

Kathryn Dennen, Investment Adviser Representative, Personal CRD #6174969

Joseph W. Dise, Investment Adviser Representative, Personal CRD #2299007

This brochure supplement provides information about the individuals mentioned above that supplements the Compass Financial Management LLC brochure. You should have received a copy of that brochure. Please contact Matthew Markowski, Director/CCO if you did not receive Compass Financial Management LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about the individuals mentioned above is available on the SEC's website at www.adviserinfo.sec.gov.

Professional Biographies of Directors/Investment Adviser Representatives

Matthew Markowski, CFP®

Director/Chief Compliance Officer

- Date of Birth: August 26, 1976
- Education: Bachelor's Degree in Math & Economics, Hamilton College
 - MBA in Finance, Seton Hall University
- Business Experience: Partner Compass Financial Management LLC July 2018-Present
 - 20 years of experience
 - Investment advisor representative
- Licenses: Series 7, Series 63, Life Health and Annuity, and CFP®
- Disciplinary Information: None
- Other Business Activities: Matthew is a registered representative of Westminster Financial Securities, Inc. to process transactional business. Matthew is also a licensed insurance agent, so he can offer insurance products to his customers. He is also a Partner of Markowski Investments, a SEC Registered Investment Advisory.
- Additional Compensation: None
- Supervision: Matthew Markowski is the Chief Compliance Officer and responsible for supervision of all the Investment Adviser Representatives of the firm. He continually monitors the advisory business and the Investment Adviser Representatives that advise our clients.

Michael Markowski

Director

- Date of Birth: March 17, 1973
- Education: Bachelor's Degree in Business, Hartwick College
- Business Experience: Partner Compass Financial Management LLC July 2018-Present
 - 20 years of experience
 - Investment advisor representative
- Licenses: Series 7, Series 24, Series 63, Series 65, and Life Health and Annuity
- Disciplinary Information: None
- Other Business Activities: Michael is a registered representative of Westminster Financial Securities, Inc. to process transactional business. Michael is also a licensed insurance agent, so he can offer insurance products to his customers. He is also a Partner of Markowski Investments, a SEC Registered Investment Advisory.
- Additional Compensation: None
- Supervision: Matthew Markowski is responsible for supervision of Michael. He continually monitors Michael's business and works with him to serve and advise his clients.

Professional Biographies of Directors/Investment Adviser Representatives

Christopher Markowski

Director

- Date of Birth: June 26, 1971
- Education: Bachelor's Degree in Political Science, Syracuse University
- Business Experience: Partner Compass Financial Management LLC July 2018-Present
 - 20 years of experience
 - Investment advisor representative
- Licenses: Series 65
- Disciplinary Information: None
- Other Business Activities: Christopher is also a Partner of Markowski Investments, a SEC Registered Investment Advisory.
- Additional Compensation: None
- Supervision: Matthew Markowski is responsible for supervision of Christopher. He continually monitors Christopher's business and works with him to serve and advise his clients.

Robert C. Kleiber

Investment Adviser Representative

- Date of Birth: November 9, 1950
- Education: Bachelor's Degree in Economics & Organizational Communication, Ohio University
- Business Experience: Compass Financial Management LLC May 2011-Present
 - 32 years of experience
 - Investment advisor representative
- Licenses: Series 65 and CFP®
- Disciplinary Information: None
- Other Business Activities: Robert is not actively engaged in any other business activity or occupation.
- Additional Compensation: None
- Supervision: Matthew Markowski is responsible for supervision of Robert. He continually monitors Robert's business and works with him to serve and advise his clients.

Kathryn A. Dennen

Investment Adviser Representative

- Date of Birth: September 24, 1961
- Education: Master of Arts, Educational Technology, Fairfield University, graduated 1986; Bachelor of Arts Degree in English, Fairfield University, graduated 1983
- Business Experience: Compass Financial Management LLC, Investment Adviser Representative, February 2020 to Present; United Planners' Financial Services of America A Limited Partner, Financial Representative, December 2019 to December 2019; Lincoln Investment LLC, Financial Representative, December 2015 to December 2019; Capital Analysts, Financial Representative, April 2016 to December 2019; Nylife Securities LLC, Financial Representative, September 2014 to December 2015; New York Life Insurance Company, Financial Representative, April 2014 to

Compass Financial Management LLC
Firm CRD #156345
www.compassfmlc.com

November 2015; Waterbury Symphony Orchestra, Marketing Director, June 2006 to September 2014.

- 5 years of experience
 - Financial Representative
- Licenses: Series 7 and 66
- Disciplinary Information: In early 2019, Kathryn was informed by her employer, Lincoln Investment that events had occurred relating to another individual in the Branch Office where Kathryn was located that were unrelated to her and her clients. Kathryn resigned her position with Lincoln Investment on December 6, 2019 to go to another Broker Dealer firm. Upon notifying Lincoln Investment of her resignation, she was informed that she had been terminated. For more details on this termination, contact Matt Markowski, Chief Compliance Officer.
- Other Business Activities: Kathryn is not actively engaged in any other business activity or occupation.
- Additional Compensation: None
- Supervision: Matthew Markowski is responsible for supervision of Kathryn. He continually monitors Kathryn's business and works with her to serve and advise her clients.

Michael T. Lee

Investment Adviser Representative

- Date of Birth: October 10, 1980
- Education: Bachelor of Science Degree in Finance with minors in Economics & Accounting, Fairfield University, graduated 2003
- Business Experience: Compass Financial Management LLC , Investment Adviser Representative February 2020 to Present; Self-employed, November 2019 to Present; Altium Wealth Management LLC, Portfolio Manager & Market Strategist ,September 2018 to November 2019; Commonwealth Financial Network, Principal, February 2017 to September 2018; Investmark Advisory Group LLC, Principal, February 2017 to September 2018; Tiger Wealth Management, Founder, Managing Partner, July 2014 to February 2017; Kestra Financial, Inc., Founder, Managing Partner, June 2014 to February 2017; Kestra Private Wealth Services, LLC, Founder, Managing Partner, June 2014 to February 2017; Morgan Stanley, Vice President, May 2007 to July 2014.
 - 18 years of experience
 - Investment advisor representative
- License: Series 65
- Disciplinary Information: Michael was involved in a FINRA matter, Docket #2016051985602, while employed by Kestra Investment Services, LLC and Kestra Private Wealth Services, engaging in an outside business activity without providing prior written notice to his member firm. The final resolution is an Acceptance, Waiver & Consent (AWC), resolution date July 26, 2019 with the following sanctions ordered, Civil and Administrative Penalty(ies)/Fine(s) Suspension in all capacities with a FINRA member firm for one year, August 5, 2019-August 4, 2020.
- Other Business Activities: Michael is not actively engaged in any other business activity or occupation.
- Additional Compensation: None
- Supervision: Matthew Markowski is responsible for supervision of Michael. He continually monitors Michael's business and works with him to serve and advise his clients.

Joseph W. Dise

Investment Adviser Representative

- Date of Birth: June 6, 1963
- Education: Bachelor of Science, Widener University, 1986
- Business Experience: Investment Adviser Representative, Compass Financial Management LLC August 2020-Present; President, Dise Wealth Management Inc. February 2007-Present
 - 13 years of experience
 - Investment advisor representative
- Licenses: Series 65
- Disciplinary Information: Joseph was involved in a Florida Office of Financial Regulation matter, Docket #91406-S, initiated on January 29, 2019 involving violations of Florida rules and regulations resulting in a civil and administrative penalty which was paid and resolved as of October 29, 2019.
- Other Business Activities: Joseph is the President of a Florida state registered investment advisor firm, Dise Wealth Management Inc. Otherwise, he is not involved in any other business activities.
- Additional Compensation: Other than what has been described in the Brochure, Joseph does not receive any other compensation.
- Supervision: Matthew Markowski is the Chief Compliance Officer and responsible for supervision of all the Investment Adviser Representatives of the firm. He continually monitors the advisory business and the Investment Adviser Representatives that advise our clients.

Professional Designations

This Summary of Professional Designations is provided to assist you in evaluating our investment professionals who hold these designations.

CFP®: CERTIFIED FINANCIAL PLANNER™

A CERTIFIED FINANCIAL PLANNER™ is a professional designation issued by the Certified Financial Planner Board of Standards, Inc. Candidates for the CFP® designation are tested on over 100 topics in the following areas: Financial planning, insurance, investment planning and retirement and estate planning. A CERTIFIED FINANCIAL PLANNER™ must participate in continuing education, including ethics training, to maintain his or her certification.