

**Form ADV Part 2B Brochure Supplement  
Dated July 15, 2021**

**Professional Backgrounds of:**

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

**Michael Markowski, Director, Personal CRD #2671573**

**Christopher Markowski, Director, Personal CRD #2556011**

**Joshua M. Markowski, Investment Adviser Representative, Personal CRD #6549370**

**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](http://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 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. As fiduciaries of both Compass and Markowski Investments, Matthew Markowski sees no conflicts of interest.
- Additional Compensation: None
- Supervision: Michael Markowski is responsible for supervision of Matthew Markowski. 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 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. As fiduciaries of both Compass and Markowski Investments, Matthew Markowski sees no conflicts of interest.
- 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

## 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. As fiduciaries of both Compass and Markowski Investments, Matthew Markowski sees no conflicts of interest.
- 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.

## Joshua Markowski, ChFC®

### *Investment Advisor Representative*

- Date of Birth: August 28, 1997
- Education: Studying for Bachelor's Degree in Accountancy, Saint Leo University, graduation date to be in 2022.
- Business Experience: Investment Advisor Representative, Compass Financial Management LLC October 2020-Present; Investment Advisor Representative, Markowski Investments, May 2016-Present; Registered Representative, Westminster Financial Securities, Inc., September 2016-December 2020; Unemployed, May 2015-May 2016.
- Licenses: Series 4, Series 7, Series 24, Series 63 and Series 65.
- Disciplinary Information: None
- Other Business Activities: He is an Investment Advisor Representative with Markowski Investments, a SEC Registered Investment Advisory. As fiduciaries of both Compass and Markowski Investments, Matthew Markowski sees no conflicts of interest.
- 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.

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## 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.

### **ChFC®: CHARTERED FINANCIAL CONSULTANT™**

Chartered Financial Consultant (ChFC) is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.