



## 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 Militia Drive, Suite 205

Lexington, MA 02421

508-471-4431

Otto Rivera  
2767 Mead Ave  
St. Cloud, FL 34771  
407-508-9908

This brochure supplement provides information about Otto Rivera that supplements the White Lighthouse Investment Management 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'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 are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Education Background and Business Experience**

Otto Rivera – Born 1978

**Business Experience:**

Financial Planner/Investment Advisor — 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

**Education:**

BS – Business Administration

University of Phoenix 2007

Certificate in Financial Planning

Bryant University

Otto Rivera joined White Lighthouse Investment Management as a Cross-Border Financial Planner/ Investment Advisor in November 2019. He came from our custodian Charles Schwab & Co. where he worked for almost six years. During his time at Charles Schwab & Co., he managed the service relationships of several Registered Investment Advisor firms with more than six billion in assets under management.

Otto was considered one of the top International Subject Matter Experts in the Schwab service organization and provided guidance to multiple teams regarding policy and complex cross border inquiries.

Otto has passed Finra's Series 7, 9, 10 and 63 examinations. He is currently preparing to take the CFP exam in March 2021.

**Disciplinary Action**

There have been no disciplinary events against Otto Rivera.

**Other Business Activities**

Otto Rivera does not currently engage in other business activities.

**Additional Compensation**

No additional compensation is received.

**Supervision**

As an employee of White Lighthouse Investment Management, Otto is responsible for serving clients and abides by the firm's Code of Conduct, which are the CFP Board's Standards of Professional Conduct. He is monitored by the Chief Compliance Officer and supervised by Jonathan Lachowitz, the firm's owner.

Otto 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**

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.