



## Part 2B of Form ADV: Brochure Supplement

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Jonathan Lachowitz

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This brochure supplement provides information about Jonathan Lachowitz that supplements the White Lighthouse Investment Management brochure. You should have received a copy of that brochure. Please contact Jonathan Lachowitz at +41 22 548 1431 if you did not receive White Lighthouse Investment Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Lachowitz 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**

Jonathan Lachowitz – Born 1969

### **Business Experience:**

Financial Planner – Investment Advisor White Lighthouse Investment Management 2006 – present

### **Education:**

MBA – Finance, Marketing, International Business

New York University – Stern School of Business 1977

BA – Economics

Hamilton College 1991

Certificate in Financial Planning

Kaplan University 2005

Jonathan Lachowitz 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”).

Jonathan is the Chairmen of American Citizen’s Abroad Inc. (ACA). Jonathan has been on the Executive committee of ACA since 2008. 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. ACA favors a balanced approach to subjects, supporting efforts that provide tangible results and practical solutions. ACA is the premier thought-leader on issues affecting US Citizens living and working overseas. Jonathan has never received compensation for his volunteer work at ACA.

Jonathan is a former [2011 –2016] board member and a member of the SFPO (Swiss Financial Planning Organization). SFPO is, authorized by the FPSB (Financial Planning Standards Board) in Washington, DC to grant the CFP(R) marks in Switzerland. Jonathan voluntarily resigned from the SFPO Board in 2016 due to time constraints after serving for 5 years and he remains a member of SFPO in good standing.

From 2014 – 2016, Jonathan wrote for the Wall Street Journal on International Personal Finance issues and in 2019 Jonathan started writing for Bloomberg – all of his previous articles can be found on the White Lighthouse website at [www.white-lighthouse.com](http://www.white-lighthouse.com).

Jonathan teaches occasionally at Business schools as a guest lecturer and has taught Executive Education at IMD in Lausanne, Switzerland and on the Wealth-Management Programs at ESCP's London Campus.

### **Disciplinary Action**

There have been no disciplinary events against Jonathan Lachowitz.

### **Other Business Activities**

Jonathan Lachowitz is the owner of White Lighthouse Investment Management Inc. with an office in Lexington, MA where business is conducted from. WHITE LIGHTHOUSE INVESTMENT MANAGEMENT Inc. is registered with the SEC.

White Lighthouse Investment Management Inc. is a fee only investment advisory firm that operates in a similar manner to White Lighthouse Investment Management S.A.R.L., but with a focus on serving clients whose assets are held in custody in the US.

There are no material conflicts of interest based on the work Jonathan does at White Lighthouse Investment Management S.A.R.L. with respect to serving clients at White Lighthouse Investment Management. The two firms serve distinctly separate client markets, though due to personal circumstances some clients may be clients of both companies.

In 2014 Jonathan joined the Board of Advisors of OnShore Wealth SA, a Swiss Registered Independent Asset Management Firm. OnShore Wealth SA was formed by Yves Bonnard, an attorney based in Lausanne, Switzerland. Mr. Bonnard and Jonathan Lachowitz have known each other personally and professionally for many years and have worked together serving some of the same clients. OnShore Wealth is the only "Solicitor" for White Lighthouse Investment Management and this agreement pertains to 3 clients for WLIM Inc. and zero clients of WLIM Sarl. Jonathan has not received any compensation, client referrals or other material benefit for his role at OnShore Wealth nor has Jonathan paid or given any material benefit for being in this role. In January 2019, OnShore Wealth has been restructured and the name has changed to OnSa Advisors SA. Jonathan's role remains as described above.

**Additional Compensation**

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

**Supervision**

As the owner of White Lighthouse Investment Management, Jonathan is responsible for serving his clients and abides by the firm's Code of Conduct which are the CFP Board's Standards of Professional Conduct. White Lighthouse Investment Management S.A.R.L. is registered in Switzerland with the financial authorities (FINMA) and with the SEC. WLIM SARL is subjected to annual audits of compliance as governed by the SRO Polyreg for both compliance to anti-money laundering regulations and compliance to the PolyAsset Code of Conduct. This code of conduct is similar in nature to the fiduciary standard; is required to be given to all clients and requires special contractual terms for the protection of client interests.

Jonathan abides by the firm's code of ethics includes the CFP Board's code of ethics.

**Requirements for State Registered Advisors**

Jonathan Lachowitz 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.

Jonathan Lachowitz 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.

Jonathan Lachowitz has never been the subject of a bankruptcy petition.