

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)

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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.

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. 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. Currently, more than 95,000 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 an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The CFP® exam is a 170-question, multiple-choice test that consists of two 3-hour sections during one day. Each section is divided into two distinct subsections. The exam includes stand-alone questions, as well as questions associated with case studies. These case studies and client scenarios are 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 three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing 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 two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field;

Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require the CFP® professionals provide financial planning services at a fiduciary planning services in the best interests of their clients.

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 York does not currently engage in other business activities.

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 is the CFP Board's Standards of Professional 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.