



This brochure supplement provides information about Gene Michael Kowalski that supplements the Solitude Financial Services brochure. You should have received a copy of that brochure. Please contact Gene Michael Kowalski, Registered Investment Adviser Representative if you did not receive Solitude Financial Services' brochure or if you have any questions about the contents of this supplement.

Additional information about Gene Michael Kowalski, CRD# 5665299, is also available on the SEC's website at www.adviserinfo.sec.gov.

Solitude Financial Services
Form ADV Part 2B – Individual Disclosure Brochure
for
Gene Michael Kowalski
Personal CRD Number: 5665299
Investment Adviser Representative

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Form ADV Part 2B

Individual Disclosure Brochure



Item 2: Educational Background and Business Experience

Name: Gene Michael Kowalski

Born: December 17, 1962

Education, Business Experience, and Professional Designations:

Gene is a 1985 graduate of the US Air Force Academy in Colorado Springs, Colorado with a Bachelor of Science degree in Aeronautical Engineering. He holds a Master's in Business Administration from Penn State University, graduating in 1998. His studies at Penn State emphasized corporate finance, including, but not limited to:

- The use of stocks, bonds, and commercial paper to finance businesses;
- An in-depth study of stocks, bonds, and commercial paper to understand the rights, benefits, risks, and value to both the owners and the issuers;
- Market methods for arriving at security prices, bid/ask spreads, and addressing securities and exchange arbitrage;
- Global macroeconomic effects on asset and currency pricing;
- Using discount rates to calculate asset present value and predict likely future values from a cash stream of payments;
- In-depth study and analyses of corporate financial statements;
- The common measures of corporate liquidity, financial strength, pricing power, leverage, growth, return on assets, return on equity, and solvency;
- Options and other derivative instruments;
- The control, measurement, and definitions of financial risks; and
- A thesis on the calculation of transfer prices within vertically integrated companies.

While at Kowalski Consulting, he completed his Series 63 and Series 65 licensing requirements in 2009. Gene founded Solitude Financial Services in May 2011 and it is where he remains presently.

Item 3: Disciplinary Information

There are no legal or disciplinary events against Gene material to any clients or prospective clients.

Item 4: Other Business Activities

Gene is an airline pilot and spends 50% of his time in this other business activity.



Item 5: Additional Compensation

Other than salary, annual or regular bonuses, and ownership equity distributions paid by Solitude Financial Services, Gene does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services or client referrals.

Item 6: Supervision

As the founder of Solitude Financial Services, Gene supervises all duties and activities of the firm. However, like all supervised persons, he is subject to the firm's compliance policies and procedures which is overseen by the Chief Compliance Officer, Ashley Vice. Mr. Vice can be reached at 434-218-2201. Mr. Vice oversees a review of the firm's compliance program on at least an annual basis.