Form ADV Part 2B

Brochure Supplement

Michael Whitney

Wealth Planner

Individual CRD Number: 7251258

September 11, 2026

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Item 1: Cover Page

This Brochure Supplement provides information about Michael Whitney that supplements the Disclosure Brochure for Solitude Financial Services, Inc. ("SFS"). You should have received a copy of that Disclosure Brochure. Please contact Gene Kowalski, Founder and Principal of SFS, if you did not receive SFS's Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Michael Whitney is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Michael Whitney

- CRD Number: 7251258
- Born: 1996

Education and Business Experience

Michael is a 2018 graduate of Clemson University with a Bachelor of Science degree in Financial Management.

Michael was previously a Financial Planner with Albany Financial Group from May 2020 to June 2026 and an Administrative Associate with LPL Financial, LLC from April 2020 to June 2026. He joined SFS as a Wealth Planner in June 2025.

Professional Designations, Certifications, and Licensing

Michael is a CERTIFIED FINANCIAL PLANNER® ("CFP®") professional. The CFP® certification is granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board") to individuals who meet defined professional standards in financial planning. It is a voluntary certification recognized for its emphasis on education, examination, experience, and ethics. To attain and maintain the right to use the CFP® certification, an individual must:

- Hold a bachelor's degree from an accredited college or university;
- Obtain three years of full-time personal financial planning experience or the equivalent (measured as 2,000 hours per year);
- Pass the CFP® Certification Examination, which tests the application of financial planning knowledge in real-life scenarios;
- Adhere to the CFP Board's *Code of Ethics and Standards of Conduct*, which sets forth the ethical and practice standards for CFP® professionals; and
- Complete 30 hours of continuing education every two years, including ethics training, to maintain competence and keep up with developments in the financial planning field.

Item 3: Disciplinary Information

Michael has never been involved in an arbitration claim of any kind and has never been found liable in any criminal or civil actions, self-regulatory organization proceeding, administrative proceeding, or other hearings or formal adjudications.

Item 4: Other Business Activities

Michael has no disclosable other business activities.

Item 5: Additional Compensation

Other than the salary and annual or regular bonuses paid by SFS, Michael does not receive any additional compensation from non-clients for providing advisory services.

Item 6: Supervision

The firm's principal, Gene Kowalski, supervises the advisory activities of the firm and its supervised persons. All supervised persons are subject to the firm's compliance program, which is administered through written policies and procedures and overseen by the firm's Chief Compliance Officer, Ty Bilderback. Gene and Ty can be reached at (434) 218-2201.