This brochure supplement provides information about Charles "Travis" Reader that supplements the Solitude Financial Services brochure. You should have received a copy of that brochure. Please contact Charles"Travis" Reader, 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 Charles "Travis" Reader, CRD# **6289943**, is also available on the SEC's website at www.adviserinfo.sec.gov.*

Solitude Financial Services

Form ADV Part 2B – Individual Disclosure Brochure

for

Charles "Travis" Reader

Personal CRD Number: **6289943**

Investment Adviser Representative

236 E High Street
Charlottesville, VA 22902
(434) 218-2201
SolitudeFinancial.com
travis@solitudefinancial.com

UPDATED: 2/14/2024

Form ADV Part 2B

Individual Disclosure Brochure

Item 2: Educational Background and Business Experience

Name: Charles "Travis" Reader
Born: October 14, 1977

Education, Business Experience, and Professional Designations:

Travis is a 2008 graduate of Indiana University Southeast with a Bachelor of Science degree in Finance. Additionally, he has received a Master of Science in Financial Services from the American College of Financial Services in 2016. After working for Yum! Brands as a financial analyst, he began working as a financial planner with Coats Financial Planning in 2013. In 2016 Travis launched Different by Design Financial Planning. Travis joined Solitude Financial Services in 2024 as a Wealth Advisor and remains currently employed with Solitude.

Travis is a CERTIFIED FINANCIAL PLANNER™ professional. To attain and maintain the right to use the CFP® marks, an individual must:
· Hold a bachelor's degree (or higher) from an accredited college or university;
· Obtain three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time);
· Complete the CFP Board's registered program or hold another professional designation accepted by the CFP Board;
· Pass the final certification examination;
· Adhere to the CFP Board's Standards of Professional Conduct; and
· 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.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Travis has no disclosable other business activities.

Item 5: Additional Compensation

Other than the salary, annual or regular bonuses, and ownership equity distributions paid by Solitude Financial Services, Travis 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

Travis is supervised by Gene Michael Kowalski, Solitude's principal advisor, and owner. Mr. Kowalski can be reached at 434-218-2201. Mr. Kowalski monitors the advice Travis provides to clients by periodically reviewing financial plans created by him, by reviewing and approving investment strategies before they are implemented, and by collaborating directly with Travis and Solitude's clients in annual reviews, planning sessions, trading initiatives, and ad hoc meetings throughout the day.