This brochure supplement provides information about Andrew St. Jean that supplements the Solitude Financial Services brochure. You should have received a copy of that brochure. Please contact Andrew St. Jean, 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 Andrew St. Jean, CRD# **6666984**, is also available on the SEC's website at www.adviserinfo.sec.gov.*

Solitude Financial Services

Form ADV Part 2B – Individual Disclosure Brochure

for

Andrew St. Jean

Personal CRD Number: **6666984**

Investment Adviser Representative

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

UPDATED: 4/28/2023

Form ADV Part 2B
Individual Disclosure Brochure

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FINANCIAL SERVICES
LEAVE THE CROWD BEHIND

Item 2: Educational Background and Business Experience

Name: Andrew St. Jean
Born: June 22, 1994

Education, Business Experience, and Professional Designations:

Andrew is a 2016 graduate of the University of Virginia with Bachelors degrees in Mathematics and Music. He came to Solitude from Ameriprise Financial Services, where he was a Financial Advisor. He joined Ameriprise as an intern in 2016.

Andrew 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 Andrew material to any clients or prospective clients.

Item 4: Other Business Activities

Andrew 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, Andrew 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

Andrew 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 Andrew 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 Andrew and Solitude's clients in annual reviews, planning sessions, trading initiatives, and ad hoc meetings throughout the day.