This brochure supplement provides information about Ariel Nicole Johnson that supplements the Solitude Financial Services brochure. You should have received a copy of that brochure. Please contact Ariel Nicole Johnson, 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 Ariel Nicole Johnson, CRD# 6667237, is also available on the SEC's website at www.adviserinfo.sec.gov.

Solitude Financial Services

Form ADV Part 2B – Individual Disclosure Brochure

for

Ariel Nicole Johnson

Personal CRD Number: 6667237

Investment Adviser Representative

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

UPDATED: 1/5/2023

Form ADV Part 2B

Individual Disclosure Brochure

Item 2: Educational Background and Business Experience

Name: Ariel Nicole Johnson
Born: April 25, 1992

Education, Business Experience, and Professional Designations:

Ariel is a 2015 graduate of the Florida State University in Tallahassee, Florida with a Bachelor of Science degree in Mechanical Engineering.

After graduation, Ariel worked with Vanguard (through Randstad) as an Operations Processor before joining Schwab as a Retirement Plan Specialist in 2017. In addition to gaining experience in qualified retirement plans with Schwab's Retirement Plan Services, she obtained her Series 7 and Series 66 licenses while employed with Schwab before transitioning to an Operations Coordinator and then Relationship Manager position with AssetMark, a turnkey asset management platform, in 2018 to 2019. Ariel joined Solitude Financial in 2020 as an where she remains presently as a Wealth Planner.

Ariel is a candidate for the CFP® (Certified Financial Planner) professional designation. 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 S*tandards 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 Ariel material to any clients or prospective clients.

Item 4: Other Business Activities

Ariel has no disclosable other business activities.

Item 5: Additional Compensation

Other than salary and annual or regular bonuses paid by Solitude Financial Services, Ariel 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

Ariel 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 Ariel provides to clients by periodically reviewing financial plans created by her, by reviewing and approving investment strategies before they are implemented, and by collaborating directly with Ariel and Solitude's clients in annual reviews, planning sessions, trading initiatives, and ad hoc meetings throughout the day.