This brochure supplement provides information about Michael Aaron Kauffman that supplements the Solitude Financial Services brochure. You should have received a copy of that brochure. Please contact Michael Aaron Kauffman, 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 Michael Aaron Kauffman, CRD# 6726044, is also available on the SEC's website at www.adviserinfo.sec.gov.

Solitude Financial Services

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Aaron Kauffman

Personal CRD Number: 6726044

Investment Adviser Representative

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

UPDATED: 1/5/2023

Form ADV Part 2B

Individual Disclosure Brochure

SOLITUDE FINANCIAL SERVICES
LEAVE THE CROWD BEHIND

Item 2: Educational Background and Business Experience

Name: Michael Aaron Kauffman
Born: April 20, 1985

Education, Business Experience, and Professional Designations:

Michael is a 2008 graduate of the US Air Force Academy in Colorado Springs, Colorado with a Bachelor of Science degree in Social Sciences. During his tenure in the US Air Force, Michael completed a certification in Contracting and Program Management from the Defense Acquisition University, and in 2011 earned a Master's degree in Contract Management from American Graduate University.

After honorably serving, Michael participated in a 2015 mentorship with a hedge fund, before joining Schwab in 2016. While with Schwab, he completed the licensing requirements for the Series 7 and Series 63 in 2017, and Series 66 in 2018. He gained experience on the brokerage and trading floor before transitioning to a more holistic wealth management position within Schwab Private Client Advisory in 2018. Michael joined Solitude Financial Services as a Wealth Advisor in 2019 where he remains presently.

Michael 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.

Michael also is a Chartered Financial Consultant®. To attain and maintain the right to use the ChFC® marks, an individual must:

- Have a minimum of three years of full-time work experience within the five years preceding the awarding of the designation;
- Complete nine college level courses (or 27 hours of college credit) within the financial planning industry;
- Pass The American College's examination;
- Adhere to *The American College Code of Ethics and Procedures*; and
- Complete 30 hours of continuing education hours every two years 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 Michael material to any clients or prospective clients.

Item 4: Other Business Activities

Michael 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, Michael 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

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