



Form ADV Part 2B Brochure Supplement

Gene Michael Kowalski

Founder and Principal

Individual CRD Number: 5665299

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Item 1: Cover Page

This Brochure Supplement provides information about Gene Kowalski 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 Gene Kowalski is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Gene Michael Kowalski

- CRD Number: 5665299
- Born: 1962

Education and Business Experience

Gene is a 1985 graduate of the U.S. Air Force Academy in Colorado Springs, Colorado, with a Bachelor of Science degree in Aeronautical Engineering. He holds a Master in Business Administration degree from Penn State University, graduating in 1998. His studies at Penn State emphasized corporate finance, including, but not limited to:

- The use of stocks, bonds, and commercial paper to finance businesses;
- An in-depth study of stocks, bonds, and commercial paper to understand the rights, benefits, risks, and value to both the owners and the issuers;
- Market methods for arriving at security prices, bid/ask spreads, and addressing securities and exchange arbitrage;
- Global macroeconomic effects on asset and currency pricing;
- Using discount rates to calculate asset present value and predict likely future values from a cash stream of payments;
- In-depth study and analyses of corporate financial statements;
- The common measures of corporate liquidity, financial strength, pricing power, leverage, growth, return on assets, return on equity, and solvency;
- Options and other derivative instruments;
- The control, measurement, and definitions of financial risks; and
- A thesis on the calculation of transfer prices within vertically integrated companies.

Gene founded SFS in 2006, previously operating under the name Kowalski Consulting until 2011. He is the Principal of SFS, where he remains presently.

Professional Designations, Certifications, and Licensing

Gene holds the Uniform Investment Adviser Law Examination ("Series 65") license, which is a license granted by the North American Securities Administrators Association ("NASAA"). To obtain the Series 65 license, candidates must successfully pass the Series 65 exam administered by the Financial Industry Regulatory Authority, Inc. ("FINRA"). The exam consists of 130 scored questions. Candidates have 180 minutes to complete the exam and must correctly answer at least 94 of the 130 scored questions. For more information, refer to the NASAA website at www.nasaa.org/exams.

Item 3: Disciplinary Information

Gene 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

Gene is also an airline pilot and spends 50% of his time in this outside business activity.

Item 5: Additional Compensation

Other than salary, annual or regular bonuses, and ownership equity distributions paid by SFS, Gene 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.