

Part 2B of Form ADV: *Brochure Supplement*

White Lighthouse Investment Management, Inc. – Head Office
(Previously known as White Lighthouse Investment Management and
JJK Investment Management)

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This brochure supplement provides information about Otto Rivera that supplements the White Lighthouse Investment Management ADV brochure. You should have received a copy of that brochure. Please contact Otto Rivera at 1 407 508 9908 if you did not receive White Lighthouse Investment Management’s ADV brochure or if you have any questions about the contents of this supplement.

Additional information about Otto Rivera and White Lighthouse Investment Management is available on the SEC’s website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Otto Rivera – Born 1978

Education:

BS – Business Administration
University of Phoenix - 2007

Certificate in Financial Planning
Bryant University - 2020

Business Experience:

Financial Planner/Investment Manager - White Lighthouse Investment Management
2019 – present

Senior Relationship Specialist/ Registered Representative — Charles Schwab & Co.
2014 – 2019

Quality Assurance Specialist — Florida Department of Transportation (Private Contractor)
2008 – 2014

Otto Rivera is a Certified Financial Planner and member of the Financial Planning Association. The Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification: no federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net. It is recognized in the United States and other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 91,900 individuals have obtained CFP® certification in the United States.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a

foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The CFP® exam is a 170-question, multiple-choice test that consists of two 3-hour sections during one day. Each section is divided into two distinct subsections. The exam includes stand-alone questions, as well as questions associated with case studies. These case studies and client scenarios are designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – 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;

Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require the CFP® professionals provide financial planning services at a fiduciary planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

There have been no disciplinary events against Otto Rivera.

Other Business Activities

Otto Rivera does not currently engage in other business activities.

Additional Compensation

No additional compensation is received. Compensation is only received directly from clients.

Supervision

As an employee of White Lighthouse Investment Management, Otto is responsible for serving clients and abides by the firm's Code of Conduct, which are the CFP Board's Standards of Professional Conduct. He is monitored by the Chief Compliance Officer (CCO), Kathleen Quintero and supervised by Jonathan Lachowitz, the firm's owner.

Otto abides by the firm's code of ethics which is also inclusive of the CFP Board's code of ethics.

Requirements for State-Registered Advisors

Otto Rivera has never been found liable in any arbitration claim alleging damages in excess of \$2500 (or any amount) involving: investments, investment related activities, fraud, false statements, omissions, theft, embezzlement, wrongfully taking property, bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices or for any other matter.

Otto Rivera has never been found liable in any civil, self-regulatory organization of administrative proceeding involving investments, investment related activities, fraud, false statements, omissions, theft, embezzlement, wrongfully taking property, bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices or for any other matter.

Otto Rivera has never been the subject of a bankruptcy petition.