This brochure supplement provides information about Gene Michael Kowalski that supplements the Solitude Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Gene Michael Kowalski, Registered Investment Advisor if you did not receive Solitude Financial Services, Inc.' brochure or if you have any questions about the contents of this supplement.

Additional information about Gene Michael Kowalski, CRD# 150348, is also available on the SEC's website at www.adviserinfo.sec.gov.

Solitude Financial Services, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Gene Michael Kowalski

Investment Adviser Representative

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Palmyra, VA 22963
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SolitudeFinancial.com
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UPDATED: 03/27/2018

Item 2: Educational Background and Business Experience

Name: Gene Michael Kowalski
Born: December 17, 1962

Education Background and Professional Designations:

Gene is a 1985 graduate of the US Air Force Academy in Colorado Springs Colorado with a Bachelor of Science degree in Aeronautical Engineering. He holds a Masters in Business Administration from Penn State University, graduating in 1998. His studies at Penn State emphasized corporate finance including:

- 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
- A thesis on the calculation of transfer prices within vertically integrated companies

He has a Life and Annuities License in Virginia, Colorado, and Florida, for advice or sales on fixed and guaranteed insurance products. Since 2006, he is a partner of Professional Settlement Solutions Group for structured product sales as well as fixed annuities for those customers who need those products to achieve their goals. He completed series 63 and 65 testing and licensing requirements in the state of Virginia in 2009.

Item 3: Disciplinary Information

There are no legal or disciplinary events against Mr. Kowalski material to any clients or prospective clients.

Item 4: Other Business Activities

Mr. Kowalski is an airline pilot and spends 50% of his time in this employment.

Mr. Kowalski is also an insurance agent and represents Professional Settlement Solutions Group LLC of 1603 Zealand Avenue North, Golden Valley, MN 55427. He serves as a Settlement Planner for legal plaintiffs who are receiving a sum of money as compensation for damages. PSSG is a plaintiff-loyal settlement planner, and has no specific affiliation with the insurance companies who sell the products. PSSG, and each of its partners, can freely advise the clients on a variety of solutions and vendors to solve the unique tax and means-testing income issues that a settlement must address.

This business requires an insurance license, expertise on fixed and guaranteed insurance products, and training and knowledge in the special tax and benefit consequences of accepting cash payments as a settlement for damages. In rare occurrences, a settlement-planning client may require the use of financial planning on non-settlement or post-settlement funds. Similarly, in rare cases a financial planning client may need a settlement planning analysis or a fixed life insurance product.

Clients should be aware that these services pay a commission and involve a potential conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. SFS always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are not required to purchase insurance products through any representative of SFS in their capacity as an insurance agent.

In each case, clients have their options described fully to them. Mr. Kowalski reinforces that they are welcome to choose another planner for the secondary services. He ensures the client understands that there are no fees charged for insurance product advice as the products themselves pay a commission to the insurance agent at the time of sale only.

While a commissioned product sale is more vulnerable to suitability issues, two factors limit the potential for an unsuitable product sale to our clients:

1. If an insurance product is needed for any client, multiple vendors will always be quoted, no exceptions. The clients will be free to choose from the list of providers, or independently choose another provider. Meeting the need will take precedence over any partnered sale, since this is a very small part of the business income of Mr. Kowalski and SFS.

2. For settlement planning products, all companies that are willing to quote the case will be listed on any forms for consideration. As settlement planning has unique challenges and tax laws to consider, and the number of companies that can create settlement products is more limited, quoting all market participants as a plaintiff loyal advocate will ensure that the client's rights to choose and understand the best solution will be preserved.

Item 5: Additional Compensation

Mr. Kowalski receives sales commissions for the sale of settlement planning products or fixed life insurance products. Mr. Kowalski also receives compensation as an airline pilot.

Item 6: Supervision

As the chief supervisor of Solitude Financial Services, Inc., Mr. Kowalski supervises all duties and activities of the firm. Mr. Kowalski's contact information is on the cover page of this disclosure document. Mr. Kowalski adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

Gene Michael Kowalski has not been fined or otherwise been found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following:

a) An investment or an investment-related business or activity;
b) Fraud, false statement(s), or omissions;
c) Theft, embezzlement, or other wrongful taking of property;
d) Bribery, forgery, counterfeiting, or extortion; or
e) Dishonest, unfair, or unethical practices.

Gene Michael Kowalski has not been fined or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

a) An investment or an investment-related business or activity;
b) Fraud, false statement(s), or omissions;
c) Theft, embezzlement, or other wrongful taking of property;
d) Bribery, forgery, counterfeiting, or extortion; or
e) Dishonest, unfair, or unethical practices.

Gene Michael Kowalski has not been the subject of a bankruptcy petition.