



FINANCIAL COMPASS

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January 1, 2020

This brochure provides information about the qualifications and business practices of Financial Compass, LLC. If you have any questions about the contents of this brochure, please contact us using the information above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Financial Compass, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Use of the term Registered Investment Advisor (RIA) does not imply a certain level of skill or training.

Material Changes

On January 1, 2020 this brochure was amended with updated pricing for planning services.

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Advisory Business

Financial Compass (Formerly Compass Financial Advisors, LLC) was established in January of 2008, and as a Registered Investment Advisory Firm in the State of New Jersey in 2009. The business name was changed in 2016 to Financial Compass (herein referred to as "Compass") to better reflect the small, sole planner nature of how the business is run. The President and singular advisor of Financial Compass is Julie McNulty Wielehowski, ChFC, CFP®.

Financial Compass ("Compass") provides personalized, comprehensive financial planning and investment management to individuals, trusts, and estates. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate recommendations.

Compass is strictly a fee-only practice. We do not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. No commissions or finder's fees of any form are accepted; nor are referral fees paid.

Investment advice is provided, with the client making the final decision on selection. Compass does not act as custodian of client assets. The client always maintains asset control. Compass may place trades for clients under a limited power of attorney. The investment strategy for a client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

An evaluation of each client's initial situation is provided to the client, in the form of online planning & financial statements. For ongoing clients, periodic reviews are communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but do not always trigger communication to the client, unless immediate changes are recommended. Other professionals such as lawyers, accountants, and insurance agents are engaged directly by the client on an as needed basis; Compass will often facilitate and may attend meetings as required. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Client relationships vary in scope and length of service.

Compass's management services may involve the following categories of service:

- 1) *Financial Planning Advice Through Individual Consultations* 10%
- 2) *Investment Supervisory Services (Asset Management)* 90%

Comprehensive Financial Planning

A financial plan is designed to help the client with all aspects of financial planning, with or without ongoing investment management after the financial plan is completed. The plan may include, but is not limited to: net worth and cash flow statements, a review of all investment accounts, asset allocations and repositioning recommendations, strategic tax planning, retirement account review and recommendations as well as scenarios, insurance policy review for adequacy and recommendations on changes or supplements, estate planning, and education planning, if required. High level investment advice and

recommendations using index funds, as well as online access to plan details are provided as part of the financial plan. Implementation of the plan is at the discretion of the client. Compass can be retained to provide implementation assistance. Agreements may not be assigned to another planner without clients consent.

Compass does not participate in wrap fee programs.

Compass manages assets on a discretionary basis, and oversees approximately \$30 million of assets as of December 31, 2019.

Fees and Compensation

Comprehensive Planning- Fixed Fee

The fee for this planning engagement is estimated after the initial consultation and is predicated on facts given in that interview. Significant changes that occur during the course of planning may require a revision to the fee, which the client must approve in writing before further work can continue. When a copy of this brochure is not provided more than 48 hours prior to signing a contract, the client has five business days to cancel without penalty.

A deposit of at least \$800 is payable at contract signing. The balance is payable ratably over the course of plan delivery meetings. Fees typically range from \$2400 to \$3500+ depending upon the complexity of the client's situation and the areas they need to cover. The fee includes a retainer which provides the client with the ability to ask questions via phone or email for 20 business days from the date of final plan delivery meeting without incurring hourly fees, as well as access online planning tools. There are no refunds for fees paid/incurred as the work would have already been performed, with the exception of 3% which would be attributable to the retainer period.

Limited Scope Arrangements- Hourly Services

Compass can provide limited follow up planning for a fee of \$300/ hour, depending on availability. Upon the execution of Compass's Client Agreement, a one-time hourly engagement fee of \$300 may be charged by Compass. This amount will be applied by Compass toward the Client's overall bill resulting from Compass's planning services provided on an hourly basis. The accumulated balance, less any adjustment(s) in relation to the hourly engagement fee, shall be due and payable in full upon receipt of the financial advice by the Client. Compass shall bill in increments of fifteen (15) minutes, however the minimum fee amount charged by Compass for hourly financial planning services will be \$300. No refunds are available for hourly fees.

Ongoing Services/ Investment Management

Full Service

Some clients will chose to have Compass manage their investable assets in order to obtain ongoing, in-depth advice and financial planning, and continued online access to their plans. All aspects of the client's financial affairs are reviewed on at least an annual basis. Investments will be managed per an Investment Policy Statement to be agreed upon by the client and Compass. The scope of work and fee for a comprehensive asset management agreement is provided to the client in writing prior to the start of the relationship. A financial management engagement typically includes cash flow management, income tax review, insurance review, ongoing investment management & rebalancing (including performance reporting), education planning, retirement planning, estate planning, as well as assistance with implementation of recommendations within each area.

The quarterly fee for such engagement is based on a percentage of the client's total investable assets according to the following schedule.

0.25% on the first 1,000,000

0.075% on amounts greater than \$1,000,000

The minimum annual fee is \$8,000 and requires investable assets of at least \$800,000. Fees are billed quarterly, in arrears based on account values at the end of the quarter. Payment is typically deducted from a client asset account to facilitate billing.

The client or Compass may terminate an agreement by 30 day written notice to the other party. At termination, fees will be billed on a pro-rata basis, based on the net worth at the completion of the prior quarter. Compass obtains written authorization from the client to deduct advisory fees from an account held at a qualified custodian, and will send that custodian written notice of the

amount of the fee to be deducted, and will also send a written invoice to the client, itemizing the fee, formula to calculate the fee, and the amount of assets under management on which the fee was based.

These schedules are used as a guideline only; all fees are subject to negotiation at the sole discretion of Compass.

All clients invested may be subject to other fees (not payable to Compass) including but not limited to, commissions to brokerages on trades, mutual fund expenses, redemption fees, taxes, and other transaction costs that may be related to their investments. For more information on Brokerages please refer to the Brokerage section of this document.

Performance-Based Fees and Side-By-Side Management

Financial Compass, LLC does not charge performance based fees or conduct side by side management.

Types of Clients

Financial Compass, LLC provides personalized, comprehensive financial planning and investment management to individuals, trusts, estates and small businesses.

Methods of Analysis, Investment Strategies and Risk of Loss

At Compass we believe that investing in a well-diversified portfolio over the long-term with low expenses and high tax efficiency, at the appropriate asset allocation for the client, is the best way to achieve client's goals. Timing and control of tax consequences and controlling expenses are important to a portfolio. We manage risk with an appropriately diversified portfolio of cash, bond and stock funds, which would be based on the client's time horizon as well as the results of a risk tolerance calculation. Generally our clients are recommended portfolios consisting of no and low-load, low cost, tax-efficient (when necessary) mutual funds and ETFs in an effort to minimize expenses and negative tax consequences. The majority of our clients investment plans are built primarily on passively managed funds and often these funds are from Vanguard, iShares, Dimensional, Invesco, TRowe Price, or other families. As we do not participate in classic market timing, we generally are not using sector funds or individual stocks, unless warranted by the incoming portfolio situation. Often funds that are needed within five years are recommended in high yield savings accounts or equivalents, or fixed income securities with maturity dates equal to the clients need for the funds. Generally we recommend rebalancing to the allocation monthly when outside of 20% of the target. We revise allocations in the event of major changes in the client's situation, or as the passing of time warrants.

All funds invested in the market are subject to risk of loss. Past performance does not predict future returns.

All funds carry some level of risk. With mutual funds and ETFs, you may lose some or all of the money you invest because the securities held by a fund can go down in value. Dividends or interest payments may also change as market conditions change.

Investments are subject to:

Interest rate risk: as interest rates rise, the price of bonds tends to fall

Reinvestment risk: risk of having to reinvest bond proceeds at a lower rate than the funds were previously earning

Default risk: investors may lose their bond investment should the company become insolvent

Market risk: loss due to factors affecting the overall performance of financial markets. Stock market bubbles and crashes are good examples of heightened market risk.

Inflation risk: the cash flowing from an investment today won't be worth as much in the future.

Liquidity risk: an investment can't be bought or sold quickly enough to prevent or minimize a loss.

In addition to risks inherent in all stock investing, international investing has specific risk associated with stocks of non-U.S. developed nations. Foreign markets, especially in emerging markets, have liquidity, currency & political risk in addition to other risks inherent in stock investing.

Small and medium capitalization companies are generally more volatile and less liquid than large cap stocks.

Disciplinary Information

Financial Compass has no applicable Disciplinary Information.

Other Financial Industry Activities and Affiliations

Compass does not have any applicable other Financial Industry Affiliations or Activities that would pose a conflict of interest. In the event that a conflict of interest should arise between Compass and a client, the client would be notified in writing. Compass does not accept referral fees from other professionals, including attorneys, insurance agents, accountants, broker-dealers, or others.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Compass and its employees may buy or sell securities (limited to mutual funds) that are also held by or recommended to clients. Employees may not trade their own accounts ahead of client trades. All trades must be documented on a Trade Reporting file.

Compass Code of Ethics:

CODE OF ETHICS- Adopted from the National Association of Personal Financial Advisors

Objectivity: We strive to be as unbiased as possible in providing advice to clients and practice on a fee-only basis.

Confidentiality: We shall keep all client data private unless authorization is received from the client to share it. We shall treat all documents with care and take care when disposing of them. Relations with clients shall be kept private.

Competence: We shall strive to maintain a high level of knowledge and ability. We shall attain continuing education at least at the minimum level required by NAPFA/ CFP® Board of Standards. Members shall not provide advice in areas where they are not capable.

Fairness & Suitability: Dealings and recommendation with clients will always be in the client's best interests. We put clients first.

Integrity & Honesty: We will endeavor to always take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. We will be diligent to keep actions and reactions so far above board that a thinking client, or other professional, would not doubt intentions. In all actions, we should be mindful that in addition to serving our clients, we are about the business of building a profession and our actions should reflect this.

Regulatory Compliance: We will strive to maintain conformity with legal regulations.

Full Disclosure: We shall fully describe method of compensation and potential conflicts of interest to clients and also specify the total cost of investments.

Professionalism: We shall conduct ourselves in a way that would be a credit to our profession at all times. This includes acting with integrity, honest treatment of clients, and treating people with respect.

Privacy Policy

We are committed to protecting and safeguarding all confidential information we receive in the normal course of business and hold such information in the strictest of confidence. We never provide your information to any third party for the purpose of solicitation. During the course of normal business, your information may be shared with the following parties: limited information is shared with the asset custodian; client information may be viewed by government agencies during routine State and SEC investment adviser examinations, or when required by law; limited information may be shared with vendors and application service providers to enhance client service. All of these entities are required to follow strict confidentiality guidelines and can only use client data for the purpose of conducting normal operations. We will not disclose your information to other nonaffiliated third parties without your request or without obtaining prior permission from you. Circumstances where we may request disclosure include, but are not limited to; tax preparation, legal representation, insurance applications, and loan applications. We maintain a secure office environment to ensure that your information is not placed at unreasonable risk. If you have any questions about our privacy policy, please feel free to contact us.

Brokerage Practices

SECURITIES AND BROKERAGE SERVICES

Compass is not a broker-dealer. Unless Client directs otherwise, Compass shall generally recommend that all such client accounts be maintained at, by, or through certain other firms that are unaffiliated with Compass. Such firms shall generally be broker-dealers that may also maintain registrations that allow such firms to engage in other types of businesses outside of their broker-dealer activities. Any such other firm may act in the capacity of "broker of record" for Compass's clients' accounts, in which case, another firm may serve as the custodian for the Client account(s). Alternatively, any such other firm may serve as both the "broker of record" and "custodian" for Compass's clients' accounts. In no case shall Compass act or attempt to act in the capacity of "broker of record" or "custodian" of any Client account, funds, or other assets. Although not all-inclusive, Compass may recommend the following brokers of record and their corresponding custodian: Vanguard, Shareholder Services (Pershing), TD

Ameritrade, and Fidelity. Advisor is not affiliated with any brokerage firm. Broker does not supervise the advisor, its agents or activities.

In addition to Compass's fees or brokerage commissions and/or transaction fees, the client may also incur, relative to all mutual fund purchases, charges imposed at the mutual fund level (e.g. advisory fees and other fund expenses). The brokerage commissions and/or transaction fees charged by a broker-dealer/custodian are exclusive of, and in addition to, Compass's financial planning or asset management fees.

Factors which Compass considers in recommending certain broker-dealers or custodians to clients may include such entity's financial strength, reputation, execution, pricing, research, and service. In return for effecting securities transactions through certain broker-dealers/custodians, Compass or certain of its representatives may receive certain investment research products and/or services. Such investment research products and/or related services may assist Compass in its investment decision making process for all of Compass's clients. In seeking best execution, the determinative factor is not always the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including factors such as the value of research provided, execution capability, commission rates, and customer responsiveness. Accordingly, although Compass will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. Although the investment research products and/or services that may be obtained by Compass will generally be used to service all of Compass's clients, a brokerage commission paid by a specific client may be used (indirectly and in part) to pay for research that is not used in managing that specific client's account.

In most circumstances, Compass will provide its clients with advice regarding securities transactions and effect such transactions on Client's behalf. When requested by a client, Compass may direct client securities transactions to a specific broker-dealer.

Compass's general policies relative to the execution of client securities and brokerage transactions are as follows:

Consistent with obtaining best execution, transactions in an account may be effected through broker-dealers in return for research products and/or services, which assist Compass in its investment decision-making process. Such research may be used to service all of Compass's clients, but brokerage commissions paid by clients may be used to pay for research that is not used in managing client account(s). Transactions for each client account generally will be effected independently, unless Compass decides to purchase or sell the same securities for several clients at approximately the same time. Compass may (but is not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable transaction rates.

To the extent that Compass elects to aggregate client orders for the purchase or sale of securities, including securities in which Compass's principal(s) and/or associated person(s) may invest, Compass shall generally do so in accordance with the parameters set forth in SEC No-Action Letter, *SMC Capital, Inc.* Compass shall not receive any additional compensation or remuneration as a result of the aggregation.

The client may direct Compass to use a particular broker-dealer (subject to Compass's right to decline and/or terminate the engagement) to execute some or all transactions for the client's account. In such an event, the client will negotiate terms and arrangements for the account with that broker-dealer, and Compass will not seek better execution services or prices from other broker-dealers or be able to "batch" the client's transactions for execution through other broker-dealers with orders for other accounts managed by Compass. As a result, client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

From time to time, Compass may refer its clients to broker-dealers for the purposes of the effecting of securities transactions.

Compass may recommend broker-dealers with which clients may establish accounts to be managed by Compass. In recommending these broker-dealers, Compass takes into account the range and quality of services provided by the broker-dealer to the client and to Compass in its capacity as investment manager for the client's account, including, but not limited to, the broker-dealer's computer software and support systems that enable Compass to access online account information, generate account statements and reports and place orders to buy or sell securities for the account.

Compass generally will direct transactions in securities for the account of a client to the broker-dealer firm that the client has selected as its broker-dealer and account custodian, provided that Compass reasonably believes that such broker-dealer will provide best execution for such transactions.

Review of Accounts

Asset Management Clients -

Within twelve months of the delivery of any financial plan, Compass shall offer to review the plan in order to determine if any updates may be necessary for the client to consider. Compass may, at the request of a client, provide a review of such plan prior to Compass's standard annual financial plan review. It is the Client's responsibility to notify Compass immediately if any change in the Client's personal or financial situation occurs so that any impact on the Client's financial plan can be examined.

Annually, each Client's managed assets are reviewed. The Designated Principal will review the performance of each Client's portfolio. Client objectives are used to review for suitability. Any recommended changes to a Client's portfolio will be communicated to the Client. The Client must approve changes to the portfolio.

Events that may trigger further client account reviews in addition to the standard review process may include, but would not be limited to, a notable increase in the volume of requests by a client to effect transactions in their accounts, where such transactions may appear to be inconsistent with the client's previously stated investment objectives. Other factors may include requests by a client to liquidate certain securities positions/contracts where such transactions may appear to be inconsistent with the client's previously stated investment objectives.

Additional triggering factors could be the performance on an individual account being outliers to the performance of accounts with similar investment objectives, and a very important trigger would be customer complaints.

Annually, Compass will attempt to contact the Client in order to update the Client's information. The client must provide the advisor with notice once the client's investment objectives or financial situation changes and during reviews, the advisor will attempt to ensure the Firm has the latest information for the client.

Reviewers:

Number of reviewers: 1

Name and title of Designated Principal: Julie McNulty Wielehowski, President

Ms. Wielehowski will employ the procedures noted above for each Client account subject to Compass's investment management services.

Client Referrals and Other Compensation

At Compass we do not accept compensation for referrals, therefore there are no conflicts of interest that would arise from client referrals from a monetary standpoint. Any other possible conflicts, such as having another family member as a client, would be disclosed to the client in writing.

Custody

Compass has limited custody over asset management accounts as a result of fee deduction. Compass does not have custody over accounts of planning-only clients.

Managed Asset Clients Broker of Record Custodian may be any of the following, and this list is subject to change. Advisor is not affiliated with the custodian. The custodian does not supervise the advisor, its agents or activities.

Broker: Shareholders Service Group, Inc. Custodian: Pershing, LLC

Broker-dealers with whom a Compass Client's account(s) may be maintained may charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity/debt securities transactions, etc.). All such transactions shall be effected in compliance with Section 28(e) of the Securities Exchange Act of 1934.

Clients will receive account statements from the broker-dealer, bank or other qualified custodian and clients should carefully review those statements. Compass urges clients to compare the account statements they receive from the qualified custodian to their plan.

Investment Discretion

Compass does currently accept limited discretionary authority on managed accounts using parameters outlined in the clients IPS.

Voting Client Securities

Compass does not vote client securities. Clients receive their proxies or other solicitations directly from their custodian or a transfer agent or from Compass, and can contact Compass at info@Compass-financial.com or 856-685-5051.

Financial Information

Compass does not solicit investment management fee prepayment more than 6 months prior to the engagement period, and therefore is not required to provide a company balance sheet.

Requirements for State-Registered Advisers

A. Education and Business Background for Compass Principal

Julie McNulty Wielehowski, CFP® ChFC, graduated from the University of Massachusetts, Amherst, with a degree in Economics. She completed the GE Financial Management Program, with Corporate Honors and was a member of the Corporate Audit Staff. In 2007 completed the Certified Financial Planning Program (GPA 3.5) at the American College.

Business Background:

Financial Compass LLC, Haddonfield, NJ & Newtown, PA, Principal 2008 - present

General Electric, Various locations, Financial Planning & Analysis Manager 1999 - 2009

- B. Compass provides financial planning services in addition to investment advice. Julie & Compass have no other business activities.
- C. Compass does not receive performance based compensation
- D. Julie and Compass have no disciplinary events to disclose nor have been found liable in any proceedings, nor declared bankruptcy.
- E. Julie and Compass have no arrangement with any issuer of securities.

Please refer to the supplement attached for more information.

Chartered Financial Consultant (ChFC®)

Ms. Wielehowski has held the designation of Chartered Financial Consultant (ChFC®) since 2009. ChFC® is a financial planning designation for the financial planning industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Certified Financial Planner (CFP®)

Ms. Wielehowski has been a CERTIFIED FINANCIAL PLANNER™ since 2013. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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 CFP® certification. It is recognized in the United States and a number of 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 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily 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 examination, administered in 10 hours over a two-day period, includes case studies and client scenarios 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) or two years of Apprenticeship experience that meets additional requirements;
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and 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; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP®

professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial 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.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

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January 15, 2020

B. This brochure supplement provides information about Julie McNulty Wielehowski that supplements the Financial Compass brochure. You should have received a copy of that brochure. Please contact info@compass-financial.com if you did not receive Financial Compass' brochure or if you have any questions about the contents of this supplement. Additional information about Julie McNulty Wielehowski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Julie McNulty Wielehowski graduated from the University of Massachusetts, Amherst, with a degree in Economics. She completed the GE Financial Management Program, with Corporate Honors and was a member of the Corporate Audit Staff. In 2007 Julie completed the Certified Financial Planning Program (GPA 3.5) at the American College. Julie was born 1978.

Business Background:

Financial Compass LLC, Haddonfield, NJ & Newtown, PA, Principal & Planner 2008 - present
General Electric, Various locations, Financial Planning & Analysis Manager 1999 - 2009

Item 3 Disciplinary Information

Julie has no disciplinary events to disclose nor has been found liable in any proceedings, nor declared bankruptcy.

Item 4 Other Business Activities

Julie does not participate in any other investment related business activities.

Item 5 Additional Compensation

Julie does not receive compensation from any source other than clients.

Item 6 Supervision

As principal and advisor at Financial Compass, Julie is responsible for her activities.

Item 7 Requirements for State-Registered Advisers

Julie has not been involved in any arbitration, civil, SRO or administrative proceedings, nor been the subject of any bankruptcy proceedings.

INVESTOR PROTECTION INFORMATION FORM

Pursuant to N.J.A.C. 13:47A-2.14 The New Jersey Bureau of Securities (“Bureau”), an arm of the Office of the New Jersey Attorney General, is charged with protecting investors from investment fraud, and regulating the securities industry in New Jersey.

In addition to bringing investigative and enforcement actions against firms or individuals who violate the New Jersey Uniform Securities Law and regulations thereunder, the Bureau registers securities offered or sold in New Jersey and oversees the firms and individuals selling securities or providing investment advice to or from New Jersey.

Investors can contact the Bureau to research the professional background of current and former registered broker-dealers, investment advisers, agents, and investment adviser representatives.

To research a financial professional, contact the Bureau via phone at 1-866- I-Invest (within New Jersey) or at 973-504-3600 (both within and outside New Jersey) or via email at njbos@lps.state.nj.us.

Investors can also file complaints with the Bureau against individuals and firms selling securities or offering investment advice, as well as companies issuing securities investments directly. To file a complaint or learn more about the Bureau, visit the Bureau’s website at www.NJSecurities.gov.