Compass Financial Management LLC
Firm CRD #156345
www.compassfmllc.com

Form ADV Part 2B Brochure Supplement

Professional Backgrounds of:

Matthew Markowski, Director/Chief Compliance Officer, Personal CRD #3092149

Michael Markowski, Director, Personal CRD #2671573

Christopher Markowski, Director, Personal CRD #2556011

Joshua M. Markowski, Investment Adviser Representative, Personal CRD #6549370

Richard Mark Allison, Investment Adviser Representative, Personal CRD #1813496

This brochure supplement provides information about the individuals mentioned above that supplements the Compass Financial Management LLC brochure. You should have received a copy of that brochure. Please contact Matthew Markowski, Director/CCO if you did not receive Compass Financial Management LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about the individuals mentioned above is available on the SEC's website at www.adviserinfo.sec.gov.

Professional Biographies of Directors/Investment Adviser Representatives

Matthew Markowski, CFP®

Director/Chief Compliance Officer

- Date of Birth: August 26, 1976
- Education: Bachelor's Degree in Math & Economics, Hamilton College
    - MBA in Finance, Seton Hall University
- Business Experience: Partner Compass Financial Management LLC July 2018-Present
    - 25 years of experience
    - Investment Advisor Representative
- Licenses: Series 63, Life Health and Annuity, and CFP®
- Disciplinary Information: None
- Other Business Activities:. Matthew is a licensed insurance agent, so he can offer insurance products to his customers. He is also a Partner of Markowski Investments, a SEC Registered Investment Advisory. As fiduciaries of both Compass and Markowski Investments, Matthew Markowski sees no conflicts of interest.
- Additional Compensation: None
- Supervision: Michael Markowski is responsible for supervision of Matthew Markowski. He continually monitors the advisory business and the Investment Adviser Representatives that advise our clients.

Michael Markowski

Director

- Date of Birth: March 17, 1973
- Education: Bachelor's Degree in Business, Hartwick College
- Business Experience: Partner Compass Financial Management LLC July 2018-Present
    - 25 years of experience
    - Investment advisor representative
- Licenses: Series 63, Series 65, and Life Health and Annuity
- Disciplinary Information: None
- Other Business Activities: Michael is a licensed insurance agent, so he can offer insurance products to his customers. He is also a Partner of Markowski Investments, a SEC Registered Investment Advisory. As fiduciaries of both Compass and Markowski Investments, Matthew Markowski sees no conflicts of interest.
- Additional Compensation: None
- Supervision: Matthew Markowski is the Chief Compliance Officer and responsible for supervision of all the Investment Adviser Representatives of the firm. He continually monitors the advisory business and the Investment Adviser Representatives that advise our clients

Christopher Markowski

Director

- Date of Birth: June 26, 1971
- Education: Bachelor's Degree in Political Science, Syracuse University
- Business Experience: Partner Compass Financial Management LLC July 2018-Present
  - 25 years of experience
  - Investment advisor representative
- Licenses: Series 65
- Disciplinary Information: None
- Other Business Activities: Christopher is also a Partner of Markowski Investments, a SEC Registered Investment Advisory. As fiduciaries of both Compass and Markowski Investments, Matthew Markowski sees no conflicts of interest.
- Additional Compensation: None
- Supervision: Matthew Markowski is the Chief Compliance Officer and responsible for supervision of all the Investment Adviser Representatives of the firm. He continually monitors the advisory business and the Investment Adviser Representatives that advise our clients.

Joshua Markowski, ChFC®

Investment Advisor Representative

- Date of Birth: August 28, 1997
- Education: Bachelor's Degree in Accountancy, Saint Leo University
- Business Experience: Investment Advisor Representative, Compass Financial Management LLC October 2020-Present; Investment Advisor Representative, Markowski Investments, May 2016-Present; Registered Representative.
- Licenses: Series 63, Series 65 and ChFC
- Disciplinary Information: None
- Other Business Activities: He is an Investment Advisor Representative with Markowski Investments, a SEC Registered Investment Advisory. As fiduciaries of both Compass and Markowski Investments, Matthew Markowski sees no conflicts of interest.
- Additional Compensation: None.
- Supervision: Matthew Markowski is the Chief Compliance Officer and responsible for supervision of all the Investment Adviser Representatives of the firm. He continually monitors the advisory business and the Investment Adviser Representatives that advise our clients.

Richard Allison

Investment Advisor Representative

- Date of Birth: 09/26/1956
- Education: University of Arkansas, Little Rock, Graduate, Criminal Justice Major, Personal Finance Minor
- Business Experience: Marian Financial Services, Inc., President/CCO/IAR 10/2008-Present, RIA Rules, LLC, Principal 2004-Present, INI Realty Referral, Inc., Real Estate Sales Associate 2017-Present, INI Realty Investments, Inc., Real Estate Sales Associate 2013-2016.
- Licenses: Florida Real Estate License (SL3177487), Certified Financial Planner (CFP®) #45467, Chartered Advisor for Senior Living (CASL®) #1067658, Chartered Mutual Fund Counselor (CMFC®) #7431090
- Disciplinary Information: None.
- Other Business Activities: RIA Rules, LLC - Compliance Consulting for Small RIA firms.
  - INI Realty Referral, Inc. - Real Estate - If I refer to another real estate agent, I can earn a fee. Also allows me to legally advise on real estate matters by being licensed.
  - Estate Guru - Notarization and coordination with Estate Guru attorneys for online legal document preparation.
  - Conflict of interest perhaps if I were to earn a real estate commission or Estate Guru fees in addition to AUM fees with Compass FM, LLC. It is not required to use me for real estate or legal document help through Estate Guru.
- Additional Compensation: technically Marian Financial Services, Inc., because I pay myself a salary in order to save in a Solo 401k.
  - RIA Rules, LLC - about $5,800 per year.
  - Estate Guru - varies but about $1,000 to $2,000 per year.
  - Real Estate Commission - $0, but I could earn a referral fee in the future.
  - I plan to put any fees from Compass FM, LLC into Marian Financial Services, Inc. so I can continue to fund my Solo 401k even if at smaller amounts.
- Supervision: Matthew Markowski is the Chief Compliance Officer and responsible for supervision of all the Investment Adviser Representatives of the firm. He continually monitors the advisory business and the Investment Adviser Representatives that advise our clients.

Professional Designations

This Summary of Professional Designations is provided to assist you in evaluating our investment professionals who hold these designations.

CFP®: CERTIFIED FINANCIAL PLANNER™

A CERTIFIED FINANCIAL PLANNER™ is a professional designation issued by the Certified Financial Planner Board of Standards, Inc. Candidates for the CFP® designation are tested on over 100 topics in the following areas: Financial planning, insurance, investment planning and retirement and estate planning. A CERTIFIED FINANCIAL PLANNER™ must participate in continuing education, including ethics training, to maintain his or her certification.

CMFC®: CHARTERED MUTUAL FUND COUNSELOR®

The Chartered Mutual Fund Counselor (CMFC) designation is a professional credential from the College for Financial Planning (a Kaplan company) that signals specialized expertise in mutual funds and related investment strategies. Holders completed a dedicated education program and exam covering topics such as fund types and characteristics, selection and evaluation, asset allocation, risk and return, tax-efficient investing, and retirement planning. Although the program is no longer offered to new candidates, existing designees must complete 16 hours of continuing education every two years and follow a code of professional conduct to keep using the mark. In practice, it indicates an advisor who can assess a client's overall portfolio and recommend mutual funds suited to their goals and risk profile.

CASL®: CHARTERED ADVISOR FOR SENIOR LIVING®

The Chartered Advisor for Senior Living (CASL) designation from The American College of Financial Services marks a financial professional with specialized training to guide clients from middle age through retirement, focusing on managing, preserving, and transferring wealth. Holders completed a five-course curriculum covering topics such as understanding older clients, retirement income decisions, investments, health and long-term care financing, and estate planning, plus experience and ethics requirements. The program is now a legacy designation no longer open to new candidates, but existing designees must complete ongoing recertification to keep using it. In practice, a CASL advisor can help with Social Security and pension distributions, longevity risk, long-term care planning, and related strategies for senior clients.