



*This brochure supplement provides information about Ty Bilderback that supplements the Solitude Financial Services brochure. You should have received a copy of that brochure. Please contact Ty Bilderback, Registered Investment Adviser Representative if you did not receive Solitude Financial Services' brochure or if you have any questions about the contents of this supplement.*

Additional information about Ty Bilderback, CRD# 3113353, is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Solitude Financial Services**

Form ADV Part 2B – Individual Disclosure Brochure

for

**Ty W. Bilderback**

Personal CRD Number: 3113353

Investment Adviser Representative

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# Form ADV Part 2B

## Individual Disclosure Brochure



### Item 2: Educational Background and Business Experience

**Name:** Ty W. Bilderback

**Born:** October 29, 1973

#### Education, Business Experience, and Professional Designations:

Ty graduated from the University of Arkansas in 1995 with a bachelor's degree in business administration with a focus on financial management. After college he played professional baseball for three years. He started his financial services career at Merrill Lynch in 1998 and joined Solitude in 2024.

Ty is a CERTIFIED FINANCIAL PLANNER™ professional. To attain and maintain the right to use the CFP® marks, an individual must:

- Hold a bachelor's degree (or higher) from an accredited college or university;
- Obtain three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time);
- Complete the CFP Board's registered program or hold another professional designation accepted by the CFP Board;
- Pass the final certification examination;
- Adhere to the CFP Board's *Standards of Professional Conduct*; and
- 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.

Ty also holds a CFA® (Chartered Financial Analyst) professional designation. To attain and maintain the right to use the CFA® marks, an individual must:

- Have a minimum of four years professional work experience or be in the final year of a bachelor's degree program or a combination of professional and university experience that totals at least four years;
- Pass all three levels of the CFA Institute's examination; and

- Obtain four years of work experience in the investment decision-making process (accrued before, during, or after participation in the CFA Program).



### **Item 3: Disciplinary Information**

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

### **Item 4: Other Business Activities**

Ty has no disclosable other business activities.

### **Item 5: Additional Compensation**

Other than the salary, annual or regular bonuses, and ownership equity distributions paid by Solitude Financial Services, Ty does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services or client referrals.

### **Item 6: Supervision**

Ty is supervised by Gene Michael Kowalski, Solitude's principal advisor, and owner. Mr. Kowalski can be reached at 434-218-2201. Mr. Kowalski monitors the advice Ty provides to clients by periodically reviewing financial plans created by him, by reviewing and approving investment strategies before they are implemented, and by collaborating directly with Ty and Solitude's clients in annual reviews, planning sessions, trading initiatives, and ad hoc meetings throughout the day.