

ROWLING & ASSOCIATES LLC

FIRM BROCHURE SUPPLEMENT (ADV PART 2B)

MARCH 21, 2023

SUPERVISED PERSONS COVERED BY THIS SUPPLEMENT:

Stephen Andrew Doster, CFP®
Lorenzo Andres Sanchez-Lopez, CFP®
Shalmali Suhas Kulkarni, CFP®, CSLP®
Ashley Jo Stroud, CFP®

*8889 Rio San Diego Dr., Suite 202
San Diego, California 92108
Phone: (619) 295-0200
Email: Juan@Rowling.com*

This Brochure Supplement provides information about the individuals named above that supplements Rowling & Associate LLC's Brochure (ADV Part 2A). You should have received a copy of that Brochure. Please contact Juan Aguilar at (619) 295-0200 or Juan@Rowling.com, if you did not receive the Brochure or if you have any questions about the contents of this supplement.

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

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen Andrew Doster, CFP®

Born: 1970

Education:

University of California-Irvine – Personal Financial Planning Program 2009

Arizona State University – M.B.A. with Finance Specialization 2003

University of Arizona– B.S. in Mechanical Engineering 1993

Designations:

CERTIFIED FINANCIAL PLANNER™ Professional - 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 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 70,000 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); and
- 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.

Business Background:

Rowling & Associates LLC – October 2020 – Present

- Financial Planning Manager

Rowling & Associates – September 2014 – October 2020

- Financial Planning Manager

Doster Financial Planning – October 2009 – December 2018

- President

JPMorgan Chase – June 2003 – January 2009

- Vice President

Honeywell Aerospace – 1997 –2001

- Project Manager

Westinghouse Electric – 1993 –1997

- Field engineer

ITEM 3. DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4. OTHER BUSINESS ACTIVITIES

A. Investment Related Other Business Activities: Mr. Doster does not have any investment related other business activities.

B. Non-Investment Related Other Business Activities: Mr. Doster does not have any non-investment related other business activities.

ITEM 5. ADDITIONAL COMPENSATION

Mr. Doster does not receive any additional compensation outside of his primary compensation from the firm.

ITEM 6. SUPERVISION

Mr. Doster's activities and investment advice are supervised by Lorenzo Sanchez-Lopez. You can contact Mr. Sanchez-Lopez at (619) 295-0200.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Lorenzo Andres Sanchez-Lopez, CFP®

Born: 1989

Education:

San Diego State University – Executive Financial Planner Program 2014

University of Notre Dame – B.B.A. in Finance 2012

Designations:

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- 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 and practice standards for CFP® professionals.

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- 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.

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Business Background:

Rowling & Associates LLC – October 2020 – Present

- Director of Wealth Management & Principal

Rowling & Associates – November 2013 – October 2020

- Director of Wealth Management

Kenworth Mexicana – November 2012 – October 2013

- Credit Analyst

ITEM 3. DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4. OTHER BUSINESS ACTIVITIES

A. Investment Related Other Business Activities: Mr. Sanchez-Lopez does not have any other investment related business activities.

B. Non-Investment Related Other Business Activities: Mr. Sanchez-Lopez does not have any non-investment related other business activities.

ITEM 5. ADDITIONAL COMPENSATION

Mr. Sanchez-Lopez does not receive any additional compensation outside of his primary compensation from the firm.

ITEM 6. SUPERVISION

Mr. Sanchez-Lopez’s is bound by Rowling & Associates LLC Code of Ethics. You can contact Mr. Sanchez-Lopez at (619) 295-0200.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Shalmali Suhas Kulkarni, CFP[®], CSLP[®]

Born: 1990

Education:

San Diego State University – M.S.B.A. in Financial & Tax Planning 2018

NMIMS, India – B.B.A (Bachelors in Business Administration) 2011

Designations:

CERTIFIED FINANCIAL PLANNER[™] Professional - 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 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 70,000 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); and
- 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:

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- 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.

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CERTIFIED STUDENT LOAN PROFESSIONAL – The Certified Student Loan Professional (“CSLP”) designation is a voluntary certification; no federal or state law or regulation requires financial professionals to hold CSLP® designation. The CSLP program is an online course and certification for licensed financial professionals. The program trains financial professionals on the advisement of student loan repayment within the scope of financial goals.

To attain the right to use the CSLP certification, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a comprehensive online course of study addressing student loan subject areas that the CSLP Board has determined as necessary to advise individuals with student loans.
- Examination – Pass the comprehensive CSLP certification exam.
- Continuing Education – Annual completion of online module(s) in connection with student loan advisory services.

Business Background:

Rowling & Associates LLC – October 2020 – Present
- Financial Planner

Rowling & Associates – May 2017 – October 2020
- Financial Planner

San Diego State University – March 2013 – May 2017
- Student

FPguru.com – July 2011 – March 2013
-Para Planner

ITEM 3. DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4. OTHER BUSINESS ACTIVITIES

A. Investment Related Other Business Activities: Ms. Kulkarni does not have any other investment related business activities.

B. Non-Investment Related Other Business Activities: Ms. Kulkarni does not have any non-investment related other business activities.

ITEM 5. ADDITIONAL COMPENSATION

Ms. Kulkarni does not receive any additional compensation outside of her primary compensation from the firm.

ITEM 6. SUPERVISION

Ms. Kulkarni's activities and investment advice are supervised by Lorenzo Sanchez-Lopez. You can contact Mr. Sanchez-Lopez at (619) 295-0200.

ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ashley Jo Stroud, CFP®

Born: 1986

Education:

San Diego State University –B.A. 2008

Designations:

CERTIFIED FINANCIAL PLANNER™ Professional - 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”).

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- 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); and
- 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.

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- 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.

Business Background:

Rowling & Associates LLC – March 2021 – Present
- Associate Financial Planner

Unemployed – November 2020 – March 2021

Pure Financial Advisors, Inc. – May 2014 – October 2020
- Financial Planning Manager

Dowling & Yahnke – August 2010 – May 2014
-Client Service Specialist

ITEM 3. DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4. OTHER BUSINESS ACTIVITIES

A. Investment Related Other Business Activities: Ms. Stroud does not have any other investment related business activities.

B. Non-Investment Related Other Business Activities: Ms. Stroud does not have any non-investment related other business activities.

ITEM 5. ADDITIONAL COMPENSATION

Ms. Stroud does not receive any additional compensation outside of her primary compensation from the firm.

ITEM 6. SUPERVISION

Ms. Stroud's activities and investment advice are supervised by Lorenzo Sanchez-Lopez. You can contact Mr. Sanchez-Lopez at (619) 295-0200.