



# WEALTH MANAGEMENT SOLUTIONS

## Brochure Supplement

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### Form ADV Part 2B

March 1, 2023

This brochure supplement provides information about M. Tanu Happonen, Martin L. Hopkins, Adam B. Wilkins, and Suet “Jenny” Ignarski that supplements the Wealth Management Solutions, LLC brochure, Form ADV Part 2A. You should have received a copy of that brochure. Please contact Martin L. Hopkins, Chief Compliance Officer, at (410) 757-7980 if you did not receive a copy of the firm brochure or if you have questions about the content of this supplement.

Additional information about M. Tanu Happonen, Martin L. Hopkins, Wendell R. Globig, Suet “Jenny” Ignarski, Adam Wilkins, and Wealth Management Solutions, LLC is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## WEALTH MANAGEMENT SOLUTIONS

### M. Tanu Happonen, b. 1978

#### **Item 2 - Educational Background and Business Experience**

Tanu Happonen earned a B.S.B.A. in Economics and International Business Administration from Temple University in 2001. He has been with Registrant since October 2015 and is a principal of the firm. Prior to joining Wealth Management Solutions, LLC, Mr. Happonen was a registered representative with Mutual Securities, Inc. (2015 to 2017); a financial advisor with Wharton Advisory Group, LLC (2012 to 2015); a registered representative with LPL Financial (2012 to 2015); a financial advisor with Market Street Wealth Management, LLC (2011 to 2012); and a registered representative with USA Financial Securities, Inc. (2010 to 2012).

Mr. Happonen holds the Certified Financial Planner™ (CFP®) designation and the Chartered Financial Consultant (ChFC®) designation, both which are explained at the end of this Form ADV Part 2B.

#### **Item 3 - Disciplinary Information**

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 for Mr. Happonen.

#### **Item 4 - Other Business Activities**

Mr. Happonen is not engaged in other businesses. This item is not applicable.

#### **Item 5 - Additional Compensation**

Mr. Happonen does not receive any economic benefit for providing advisory services to anyone other than clients of Wealth Management Solutions, LLC. He also does not receive any bonus based upon the number or amount of sales, client referrals or new accounts.

#### **Item 6 - Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("Act"). The Registrant's Chief Compliance Officer, Martin L. Hopkins, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Hopkins at (410) 757-7980.





## Martin Llewellyn Hopkins, b. 1952

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### Item 2 - Educational Background and Business Experience

Mr. Hopkins received his Bachelor of Commerce in Accounting and Business Administration from the University of Natal in 1973. Also from the University of Natal, Mr. Hopkins received his LL.B., the equivalent to the American J.D., in 1975. Prior to joining Wealth Management Solutions, LLC in 2021, Mr. Hopkins was the owner of and an investment advisor with Hopkins Investment Management, LLC. He previously served as a financial adviser with Morgan Stanley (1998 to 2001) and as president of Rock Foundation Management, LLC (1997 to 1998). He joined Wealth Management Solutions as the CEO and CCO in July of 2021. Mr. Hopkins has held the Certified Financial Planner™ (CFP®) designation since 2003. This designation is explained at the end of this Form ADV Part 2B.

### Item 3 - Disciplinary Information

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 for Mr. Hopkins.

### Item 4 - Other Business Activities

Mr. Hopkins is the managing member of Hopkins Capital Partners Fund GP LLC (HCPF GP), which is the general partner to the Hopkins Capital Partners LP (HCPF LP). HCPF LP is a private equity fund

and most of its investors are clients of Wealth Management Solutions.

### Item 5 - Additional Compensation

Mr. Hopkins does not receive any economic benefit for providing advisory services to anyone other than clients of Wealth Management Solutions, LLC. He also does not receive any bonus based upon the number or amount of sales, client referrals or new accounts.

### Item 6 - Supervision

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## WEALTH MANAGEMENT SOLUTIONS

Suet "Jenny" Ignarski, b. 1965

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### Item 2 - Educational Background and Business Experience

Ms. Ignarski graduated from Rutgers State University in Newark in 1998, with a Bachelor of Science degree in Business Administration with a concentration in Finance. Ms. Ignarski has been an investment adviser representative at Wealth Management Solutions, LLC since July 2021. Prior to that, she was an investment advisor with Hopkins Investment Management, LLC (2013 to 2021), a paraplanner at Ameriprise Financial Services, Inc. (2012 to 2013), and an advisor and a paraplanner at Ameriprise Financial Services, Inc. (1994 to 2010). She joined Wealth Management Solutions as a Senior Advisor in July of 2021.

Ms. Ignarski has held the Certified Financial Planner™ (CFP®) designation since 1998. This designation is explained at the end of this Form ADV Part 2B.

### Item 3 - Disciplinary Information

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 for Ms. Ignarski.

### Item 4 - Other Business Activities

Ms. Ignarski is not engaged in other businesses. This item is not applicable.

### Item 5 - Additional Compensation

Ms. Ignarski does not receive any economic benefit for providing advisory services to anyone other than clients of Wealth Management Solutions, LLC. She also does not receive any bonus based upon the number or amount of sales, client referrals or new accounts.

### Item 6 - Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("Act"). The Registrant's Chief Compliance Officer, Martin L. Hopkins, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Hopkins at (410) 757-7980.



## WEALTH MANAGEMENT SOLUTIONS

### Adam Barry Wilkins, b. 1995

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#### **Item 2 - Educational Background and Business Experience**

Mr. Wilkins graduated from Alfred State College, with a Bachelor's degree in Financial Planning in 2018. He started his career as a Paraplanner for Nocon and Associates from 2016-2018. He then worked as an Associate Advisor for Mariaca Wealth Management from 2018-2020, and Senior Advisor for WealthFD from 2020-2022 before joining Wealth Management Solutions in July of 2022. He holds CFP®, DACFP®, CSLP® designations explained at the end of this ADV Part 2B.

#### **Item 3 - Disciplinary Information**

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 for Mr. Wilkins.

#### **Item 4 - Other Business Activities**

Mr. Wilkins is not engaged in any other investment-related businesses. This item is not applicable.

#### **Item 5 - Additional Compensation**

Mr. Wilkins does not receive any economic benefit

for providing advisory services to anyone other than clients of Wealth Management Solutions, LLC. He also does not receive any bonus based upon the number or amount of sales, client referrals or new accounts.

#### **Item 6 - Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("Act"). The Registrant's Chief Compliance Officer, Martin L. Hopkins, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Hopkins at (410) 757-7980.

### **Explanation of the Certified Financial Planner™ or CFP® designation:**

The CERTIFIED FINANCIAL PLANNER™ and 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 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily complete an advanced college-level course of study, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). Additionally, the individual must pass the comprehensive CFP® Certification Examination, complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year), and agree to be bound by CFP Board’s Standards of Professional Conduct.

Individuals who become certified must complete 30 hours of continuing education hours every two years and renew an agreement to be bound by the Standards of Professional Conduct in order to maintain the right to continue to use the CFP® marks.

(More information about this designation is available at [www.cfp.net/home](http://www.cfp.net/home).)

### **Explanation of the Chartered Financial Consultant (ChFC®) designation:**

The ChFC® curriculum covers extensive education and application training in all aspects of financial planning, income taxation, investments, and estate and retirement planning. In order to become a ChFC® candidate, applicants must have three years of full-time, relevant business experience. ChFC® candidates must complete nine college-level courses, seven required and two electives. The required courses include *Financial Planning: Process and Environment*; *Fundamentals of Insurance Planning*; *Income Taxation*; *Planning for Retirement Needs*; *Investments*; *Fundamentals of Estate Planning*; and *Financial Planning Applications*. Candidates must also pass nine closed-book, course-specific, two-hour proctored exams.

Designation holders must adhere to The American College’s Code of Ethics, which includes the following professional pledge: “I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.” They must also complete 30 hours of continuing education every two years and may be removed for unethical conduct through the certification committee of The American College’s Board of Trustees.

(More information on this designation is available at <https://www.theamericancollege.edu/designations-degrees/ChFC>)



## Explanation of the Digital Assets Council of Financial Professionals (DACFP®) Designation

DACFP gives financial professionals the ability to establish expertise in blockchain technology and digital assets through its online self-study program, the Certificate in Blockchain and Digital Assets®, webinars and conferences, video interviews with leaders in the field, the DACFP Yellow Pages and unmatched consulting services.

(More information about this designation is available at <https://dacfp.com>)

## Explanation of the Certified Student Loan Professional (CSLP®) Designation

The CSLP® designation is for financial advisors with further expertise and dedication to providing accurate and comprehensive information about student loan borrowing and repayment planning.

(More information about this designation is available at <https://cslainstitute.org/the-cslp-program>)