

*This brochure supplement provides information about Christina Kramlich that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Margaret A Kulyk if you did not receive Chicory Wealth's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Christina Kramlich is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Chicory Wealth**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Christina Kramlich**

Personal CRD Number: 6014754

Investment Adviser Representative

Chicory Wealth  
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Decatur, GA 30033  
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UPDATED: 11/1/2019

## Item 2: Educational Background and Business Experience

**Name:** Christina N Kramlich      **Born:** 1969

### Education:

1996 - 1998	Northwestern University, MBA
1989 - 1992	Columbia University, BA
1987 - 1989	UC Santa Barbara

### Professional Designations:

**Certified Financial Planner ("CFP")** - CFP certificants must pass the comprehensive CFP Certification Examination, pass CFP Board's Candidate Fitness Standards, agree to abide by CFP Board's Code of Ethics and Professional Responsibility which puts clients' interests first, and comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement. In addition to completing courses that cover the financial planning topics required for CFP certification, a bachelor's degree (or higher), or its equivalent (in any discipline, from an accredited college or university) is required to attain CFP certification. The bachelor's degree requirement is a condition of initial certification; it is not a requirement to be eligible to take the CFP Certification Examination.

### Business Background:

10/2019 - Present	Investment Advisor Representative, Chicory Wealth
11/2018 - 7/2019	Director, Parkside Advisors LLC
1/2012 - 3/2018	Senior Director, Social Finance Inc (SoFi)

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

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

Christina Kramlich has no outside business activities to report.

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

Christina Kramlich does not receive any economic benefit from any person, company, or organization, other than Chicory Wealth in exchange for providing clients advisory services through Chicory Wealth.

#### **Item 6: Supervision**

Christina Kramlich's advisory activities are supervised by James Hadaway, Chief Compliance Officer of Chicory Wealth. Mr. Hadaway may be contacted by calling 513-832-5477.