

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.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Christina Kramlich

Personal CRD Number: 6014754
Investment Adviser Representative

Chicory Wealth
148 Mead Road
Decatur, GA 30030
(404) 294-5917
christinakramlich@chicorywealth.com

UPDATED: 10/7/2021

Item 2: Educational Background and Business Experience

Name: Christina N Kramlich, CFP® **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 is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Christina Kramlich does not currently have any arrangements where she receives substantial economic benefit from someone other than a client for providing investment advice.

Item 6: Supervision

Christina Kramlich's advisory activities are supervised by James Hadaway, Chief Compliance Officer of Chicory Wealth. Mr. Hadaway is responsible for ensuring that Christina Kramlich adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for James Hadaway is (513) 832-5477.