

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

Additional information about Margaret A Kulyk is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Margaret A Kulyk

Personal CRD Number: 4527484

Investment Adviser Representative

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

UPDATED: 10/7/2021

Item 2: Educational Background and Business Experience

Name: Margaret A Kulyk, CRPC®, Chartered SRI Counselor™

Born: 1962

Educational Background and Professional Designations:

Education:

Masters in Divinity Theology, Emory University - 1996

BA Political Philosophy, West Chester State University - 1985

Professional Designations:

Chartered Retirement Planning Counselor (“CRPC®”) – Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

The Chartered SRI Counselor™ (CSRIC™) – Individuals who hold this professional designation have completed study and coursework in the field of sustainable, responsible and impact investing (SRI). It provides financial advisors and investment professionals with information about the history, definitions, trends, portfolio construction principles, fiduciary responsibilities, and best practices for sustainable investments. The CSRIC™ Professional Education Program is a 3-semester credit graduate level course. Students spend approximately 90-135 hours in course-related activities in order to study and prepare adequately for the course examination. To attain the right to use the CSRIC™ marks, an individual has completed a graduate-level course of study addressing the history, fundamentals and analysis of ESG/SRI; passed the comprehensive CSRIC™ Certification Examination; and completed 16 hours of continuing education hours every two years.

Business Background:

01/2018 - Present

CEO & Founder

M. Kulyk & Associates, LLC

07/2002 – 01/2018

Investment Adviser Representative and
Registered Representative
Ameriprise Financial Services, Inc.

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

Margaret A. Kulyk is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Margaret A. Kulyk 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

Margaret Kulyk is supervised by James Hadaway, the firm's Chief Compliance Officer. Mr. Hadaway is responsible for ensuring that Margaret Kulyk 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.