

*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](http://www.adviserinfo.sec.gov).*

## **Chicory Wealth**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Margaret A Kulyk**

Personal CRD Number: 4527484

Investment Adviser Representative

M. Kulyk & Associates, LLC  
148 Mead Road  
Decatur, GA 30030  
(404) 294-5917  
[maggiekulyk@chicorywealth.com](mailto:maggiekulyk@chicorywealth.com)

UPDATED: 1/8/2024

## 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.

*This brochure supplement provides information about Mary Barbara Shaltis that supplements the M. Kulyk & Associates, LLC brochure. You should have received a copy of that brochure. Please contact Mary Barbara Shaltis 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 Mary Barbara Shaltis 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*

**Mary Barbara Shaltis**

Personal CRD Number: 6217165

Investment Adviser Representative

M. Kulyk & Associates, LLC  
148 Mead Road  
Decatur, GA 30030  
(404) 294-5917  
[maryshaltis@chicorywealth.com](mailto:maryshaltis@chicorywealth.com)

UPDATED: 1/8/2024

## Item 2: Educational Background and Business Experience

**Name:** Mary Barbara Shaltis, CPA, CFP®, APMA®

**Born:** 1963

### **Educational Background and Professional Designations:**

#### **Education:**

BA Accounting, Virginia Tech - 1985

#### **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.

#### **CPA - Certified Public Accountant**

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing

financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

**Accredited Portfolio Management Advisor ("APMA")** - Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. 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. Individuals must sign a code of ethics and complete 16 hours of continuing education every two years.

### **Business Background:**

01/2018 - Present	Investment Advisor Representative M. Kulyk & Associates, LLC
08/2013 - 01/2018	Financial Advisor Maggie Kulyk & Associates, a private wealth advisory practice of Ameriprise Financial, Inc.
01/2012 - 08/2013	Accountant Madison Services
06/2004 - 12/2011	Consultant Shaltis Consulting

### **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**

Mary Barbara Shaltis is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Mary Barbara Shaltis 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**

As a representative of Maggie Kulyk & Associates, LLC, Mary Shaltis is supervised by James Hadaway, the firm's Chief Compliance Officer. Mr. Hadaway is responsible for ensuring that Mary Shaltis 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.

*This brochure supplement provides information about Jacob Edward Newcomer that supplements the M. Kulyk & Associates, LLC brochure. You should have received a copy of that brochure. Please contact Jacob Edward Newcomer 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 Jacob Edward Newcomer 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*

**Jacob Edward Newcomer**

Personal CRD Number: 6526049

Investment Adviser Representative

M. Kulyk & Associates, LLC

148 Mead Road

Decatur, GA 30030

(404) 294-5917

[jacobnewcomer@chicorywealth.com](mailto:jacobnewcomer@chicorywealth.com)

UPDATED: 1/8/2024



## Item 2: Educational Background and Business Experience

**Name:** Jacob Edward Newcomer, CFP®      **Born:** 1990

### **Educational Background and Professional Designations:**

#### **Education:**

BBA Finance and Management Information Systems, University of Georgia - 2013

#### **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:**

01/2018 - Present	Investment Advisory Representative M. Kulyk & Associates, LLC
07/2015 - 12/2017	Associate Financial Advisor Maggie Kulyk & Associates, a private wealth advisory practice of Ameriprise Financial, Inc.
07/2013 - 05/2015	Financial Analyst Siemens Industry, 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**

Jacob Edward Newcomer is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Jacob Edward Newcomer does not currently have any arrangements where he receives substantial economic benefit from someone other than a client for providing investment advice.

### **Item 6: Supervision**

As a representative of Maggie Kulyk & Associates, LLC, Jacob Newcomer is supervised by James Hadaway, the firm's Chief Compliance Officer. Mr. Hadaway is responsible for ensuring that Jacob Newcomer 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.

*This brochure supplement provides information about Daniel Colin McNabb that supplements the M. Kulyk & Associates, LLC brochure. You should have received a copy of that brochure. Please contact Daniel Colin McNabb 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 Daniel Colin McNabb 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*

**Daniel Colin McNabb**

Personal CRD Number: 6320759

Investment Adviser Representative

M. Kulyk & Associates, LLC  
148 Mead Road  
Decatur, GA 30030  
(404) 294-5917  
[danielmcnabb@chicorywealth.com](mailto:danielmcnabb@chicorywealth.com)

UPDATED: 1/8/2024

## Item 2: Educational Background and Business Experience

**Name:** Daniel Colin McNabb, CFP®

**Born:** 1992

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Arts Accounting, University of Georgia - 2014

#### **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:**

01/2018 - Present

Investment Advisor Representative  
M. Kulyk & Associates, LLC

06/2014 - 01/2018

Operations Specialist  
Maggie Kulyk & Associates, a private wealth  
advisory practice of Ameriprise Financial, 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**

Daniel Colin McNabb is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Daniel Colin McNabb does not currently have any arrangements where he receives substantial economic benefit from someone other than a client for providing investment advice.

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

As a representative of Maggie Kulyk & Associates, LLC, Daniel McNabb is supervised by James Hadaway, the firm's Chief Compliance Officer. Mr. Hadaway is responsible for ensuring that Daniel McNabb 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.

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

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

## **Maggie Kulyk & Associates, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Daniel Robert Kirslis**

Personal CRD Number: 6856306

Investment Adviser Representative

Maggie Kulyk & Associates, LLC  
148 Mead Road  
Decatur, GA 30030  
(404) 294-5917  
[dankirslis@chicorywealth.com](mailto:dankirslis@chicorywealth.com)

UPDATED: 1/8/2024

## Item 2: Educational Background and Business Experience

**Name:** Daniel Robert Kirslis, CFP® **Born:** 1991

### **Educational Background and Professional Designations:**

#### **Education:**

Neuroscience and Behavioral Biology Neuroscience, Emory University - 2013

#### **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:**

01/2018 - Present	Investment Adviser Representative Maggie Kulyk & Associates, LLC
09/2017 – 12/2017	Registered Representative Maggie Kulyk & Associates, a private wealth advisory practice of Ameriprise Financial, Inc.
07/2011 - 08/2017	Tutor Applerouth Tutoring Services, LLC

## 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**

Daniel Robert Kirslis is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Daniel Robert Kirslis does not currently have any arrangements where he receives substantial economic benefit from someone other than a client for providing investment advice.

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

As a representative of Maggie Kulyk & Associates, LLC, Daniel Robert Kirslis is supervised by James Hadaway, the firm's Chief Compliance Officer. Mr. Hadaway is responsible for ensuring that Daniel Robert Kirslis 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.



*This brochure supplement provides information about Katherine Hagedorn 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 Katherine Hagedorn 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*

### **Katherine Hagedorn**

Personal CRD Number: 6196836

Investment Adviser Representative

Chicory Wealth  
148 Mead Road  
Decatur, GA 30030  
(404) 294-5917  
[katiehagedorn@chicorywealth.com](mailto:katiehagedorn@chicorywealth.com)  
<https://chicorywealth.com>

UPDATED: 1/8/2024

## Item 2: Educational Background and Business Experience

**Name:** Katherine D. Hagedorn, CFP®, CRPC®, BFA™ **Born:** 1991

### **Education:**

Bachelor of Science in Business, Virginia Tech University - 2013

### **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.

**Chartered Retirement Planning Counselor (“CRPC® ”)** – Individuals who hold the CRPC® designation have completed a course of study encompassing pre- and postretirement 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.

**Behavioral Financial Advisor (“BFA™”)** – Individuals who hold the BFA™ designation have completed a two-course program related to behavioral finance. The program was designed to train, develop and improve the moral and emotional competencies necessary to help clients make better decisions throughout the financial planning process. Once the program has been completed, candidates must pass a certification exam. BFA™ designees must complete 20 hours of continuing education requirements every two years.

### **Business Background:**

2/2021 – Present	Investment Advisor Representative, Chicory Wealth
6/2013 – 2/2021	Registered Rep, 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**

Katherine Hagedorn is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Katherine Hagedorn 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**

Katherine Hagedorn's advisory activities are supervised by James Hadaway, Chief Compliance Officer of Chicory Wealth. Mr. Hadaway is responsible for ensuring that Katherine Hagedorn 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.

*This brochure supplement provides information about Rosanna Marie Neil 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 Rosanna Marie Neil 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*

### **Rosanna Marie Neil**

Personal CRD Number: 7467593

Investment Adviser Representative

Chicory Wealth  
148 Mead Road  
Decatur, GA 30030  
(404) 294-5917

[rosannamneil@chicorywealth.com](mailto:rosannamneil@chicorywealth.com)  
<https://chicorywealth.com>

UPDATED: 1/8/2024

## Item 2: Educational Background and Business Experience

**Name:** Rosanna Marie Neil, CFP® **Born:** 1983

### **Educational Background and Professional Designation:**

Juris Doctor, Harvard Law School – 2009

Bachelor of Arts, Howard University – 2005

### **Professional Designation:**

**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:**

10/2021 – Present	Financial Advisor, Chicory Wealth
4/2019 – 9/2021	Policy Counsel, North American Marine Alliance
2/2018 – 3/2019	Policy Consultant, Self-employed

## 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

Rosanna Marie Neil is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Rosanna Marie Neil 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**

Rosanna Marie Neil's advisory activities are supervised by James Hadaway, Chief Compliance Officer of Chicory Wealth. Mr. Hadaway is responsible for ensuring that Rosanna Marie Neil 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.

*This brochure supplement provides information about Heike F. Lautenschlaeger 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 Heike F. Lautenschlaeger 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*

**Heike F. Lautenschlaeger**

Personal CRD Number: 7907199

Investment Adviser Representative

Chicory Wealth  
148 Mead Road  
Decatur, GA 30030  
(404) 294-5917

[heikelautenschlaeger@chicorywealth.com](mailto:heikelautenschlaeger@chicorywealth.com)

<https://chicorywealth.com>

UPDATED: 4/23/2024

## Item 2: Educational Background and Business Experience

**Name:** Heike F. Lautenschlaeger    **Born:** 1986

### **Educational Background:**

Master of Social Development, University of New South Wales, 2009

Bachelor of Commerce, University of New South Wales, 2008

### **Business Background:**

11/2023 – Present            Associate Advisor, Chicory Wealth

10/2016 – 11/2023        Technical Officer – Labor Migration, International  
Labour Organization

## 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

Heike Lautenschlaeger is not engaged in any investment-related business or occupation (other than this advisory firm).

## Item 5: Additional Compensation

Heike Lautenschlaeger 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

Heike Lautenschlaeger's advisory activities are supervised by James Hadaway, Chief Compliance Officer of Chicory Wealth. Mr. Hadaway is responsible for ensuring that Heike Lautenschlaeger 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.



*This brochure supplement provides information about Ariel Rebecca Rosenberg 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 Ariel Rebecca Rosenberg 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*

**Ariel Rebecca Rosenberg**

Personal CRD Number: 786779

Investment Adviser Representative

Chicory Wealth  
148 Mead Road  
Decatur, GA 30030  
(404) 294-5917

[ariosenberg@chicorywealth.com](mailto:ariosenberg@chicorywealth.com)  
<https://chicorywealth.com>

UPDATED: 10/8/2024

## Item 2: Educational Background and Business Experience

**Name:** Ariel Rebecca Rosenberg    **Born:** 1984

### **Educational Background:**

BA in Psychology, Bates College – 2006

### **Business Background:**

10/2024 – Present	Financial Advisor, Chicory Wealth
2/2024 – 9/2024	Associate Advisor, Chicory Wealth
3/2020 – 7/2023	Director of Development & Finance, The Community Empowerment Fund
2/2019 – 1/2020	Ambitious Program Director, Catalyzing Capital, Center for Cultural Innovation

## 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

Ariel Rebecca Rosenberg is not engaged in any investment-related business or occupation (other than this advisory firm).

## Item 5: Additional Compensation

Ariel Rebecca Rosenberg 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

Ariel Rebecca Rosenberg's advisory activities are supervised by James Hadaway, Chief Compliance Officer of Chicory Wealth. Mr. Hadaway is responsible for ensuring that Ariel Rebecca Rosenberg 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.