This brochure supplement provides information about Max Kulyk that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max 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 Max Kulyk is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Max Kulyk

Personal CRD Number: 4527484

Investment Adviser Representative

Chicory Wealth
2786 N Decatur Rd. Ste. 260
Decatur, GA 30033
(404) 294-5917
max@chicorywealth.com

UPDATED: 7/21/2026

Item 2: Educational Background and Business Experience

Name: Max 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 Chicory Wealth

07/2002 – 01/2018	Investment Adviser Representative and Registered Representative Ameriprise Financial Services, Inc.

Item 3: Disciplinary Information

Max Kulyk has 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

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

Item 5: Additional Compensation

Max 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

Max Kulyk's advisory activities are supervised by James Hadaway, the firm's Chief Compliance Officer. Mr. Hadaway is responsible for ensuring that Max 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 dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max 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 Mary Barbara Shaltis is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Mary Barbara Shaltis

Personal CRD Number: 6217165

Investment Adviser Representative

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

UPDATED: 7/21/2026

Item 2: Educational Background and Business Experience

Name: Mary Barbara Shaltis, 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 toabide 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.

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 Chicory Wealth
08/2013 – 01/2018	Financial Advisor M. 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

Mary Barbara Shaltis has 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

Mary Barbara Shaltis' advisory activities are 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 Daniel Colin McNabb that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max 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 Daniel Colin McNabb is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Daniel Colin McNabb

Personal CRD Number: 6320759

Investment Adviser Representative

Chicory Wealth
2786 N Decatur Rd. Ste. 260
Decatur, GA 30033
(404) 294-5917
danielmcnabb@chicorywealth.com

UPDATED: 7/21/2026

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 Chicory Wealth
06/2014 – 01/2018	Operations Specialist M. Kulyk & Associates, a private wealth advisory practice of Ameriprise Financial, Inc.

Item 3: Disciplinary Information

Daniel Colin McNabb has 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

Daniel Colin McNabb's advisory activities are 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 Jacob Edward Newcomer that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max 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 Jacob Edward Newcomer is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Jacob Edward Newcomer

Personal CRD Number: 6526049

Investment Adviser Representative

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

UPDATED: 7/21/2026

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 Chicory Wealth
07/2015 – 12/2017	Associate Financial Advisor M. Kulyk & Associates, a private wealth advisory practice of Ameriprise Financial, Inc.
07/2013 - 05/2015	Financial Analyst Siemens Industry, Inc.

Item 3: Disciplinary Information

Jacob Edward Newcomer has 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

Jacob Edward Newcomer's advisory activities are supervised byJames 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 Katherine Hagedorn that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max 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.

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
https://chicorywealth.com

UPDATED: 7/21/2026

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 isnot 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 Max 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.

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
https://chicorywealth.com

UPDATED: 7/21/2026

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

Rosanna Marie Neil has 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 Max 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.

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
https://chicorywealth.com

UPDATED: 7/21/2026

Item 2: Educational Background and Business Experience

Name: Heike F. Lautenschlaeger, CFP® **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:

11/2024 – Present	Financial Advisor, Chicory Wealth
11/2023 – 10/2024	Associate Advisor, Chicory Wealth
10/2016 – 11/2023	Technical Officer – Labor Migration, International Labour Organization

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.

Item 3: Disciplinary Information

Heike Lautenschlager has no legal or disciplinary events that are material to a client's or prospective client'sevaluation 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 Max 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.

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
arirosenberg@chicorywealth.com
https://chicorywealth.com

UPDATED: 7/21/2026

Item 2: Educational Background and Business Experience

Name: Ariel Rebecca Rosenberg, CFP® **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

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.

Certified Financial Therapist™ (CFT™) - CFT™ designation is a certification for both financial and mental health professionals, developed and administered by the Financial Therapy Association. Our Education Video Series provides interested professionals with the foundational financial therapy knowledge required to complete the Certified Financial Therapist™ (CFT™) certification. To earn the CFT™ designation, individuals must meet specific educational and experience requirements across the areas of 1) Financial therapy, 2) Financial planning and financial counseling, and 3) Therapeutic competencies. Applicants must adhere to the FTA Standards of Practice and a Code of Ethics, including a fiduciary standard and acceptable forms of compensation, a requirement to avoid product sales, and various other standards of care to prevent potential abuse of relationships.

Item 3: Disciplinary Information

Ariel Rebecca Rosenberg has no legal or disciplinary events that are material to a client's or prospective client'sevaluation 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.

This brochure supplement provides information about Emily Deer that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max 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 Emily Deer is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Emily Deer

Personal CRD Number: 7832745

Investment Adviser Representative

Chicory Wealth
148 Mead Road
Decatur, GA 30030
(404) 294-5917
emilydeer@chicorywealth.com
https://chicorywealth.com

UPDATED: 7/21/2026

Item 2: Educational Background and Business Experience

Name: Emily M. Deer **Born:** 1992

Education:

Master of Business Administration, University of Arkansas at Little Rock, 2021
Bachelor of Arts, Hendrix College, 2014

Business Background:

11/2025 – Present	Financial Advisor, Chicory Wealth
11/2023 – 10/2025	Associate Advisor, Chicory Wealth
2/2020 – 10/2023	Client Services Manager, Garver
9/2016 – 2/2020	Development Officer, Bill, Hillary & Chelsea Clinton Foundation

Item 3: Disciplinary Information

Emily Deer has no legal or disciplinary events that are material to a client's or prospective client'sevaluation of this advisory business.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

Emily Deer 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

Emily Deer's advisory activities are supervised by James Hadaway, Chief Compliance Officer of Chicory Wealth. Mr. Hadaway is responsible for ensuring that Emily Deer 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 Eric Benzel-Ward that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max 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 Eric Benzel-Ward is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Eric Benzel-Ward

Personal CRD Number: 8073614

Investment Adviser Representative

Chicory Wealth
148 Mead Road
Decatur, GA 30030
(404) 294-5917
ericbenzelward@chicorywealth.com
https://chicorywealth.com

UPDATED: 7/21/2026

Item 2: Educational Background and Business Experience

Name: Eric Benzel-Ward **Born:** 1988

Education:

Master of Arts in Mathematics Education, Teachers College, Columbia University, 2011
Bachelor of Science in Applied Mathematics, University of Colorado at Boulder, 2010

Business Background:

1/2026 – Present	Financial Advisor, Chicory Wealth
4/2025 – 12/2025	Associate Financial Advisor, Chicory Wealth
7/2022 – 3/2025	Vice President of Academic Program & Student Services, DSST Public Schools
6/2021 – 6/2022	Deputy Chief of Schools, DSST Public Schools

Item 3: Disciplinary Information

Eric Benzel-Ward has no legal or disciplinary events that are material to a client's or prospective client'sevaluation of this advisory business.

Item 4: Other Business Activities

Eric Benzel-Ward is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Eric Benzel-Ward 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

Eric Benzel-Ward's advisory activities are supervised by James Hadaway, Chief Compliance Officer of Chicory Wealth. Mr. Hadaway is responsible for ensuring that Eric Benzel-Ward 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 Beck J. Ringle that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max F. 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 Beck J. Ringle is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Beck J. Ringle

Personal CRD Number: 7806152

Investment Adviser Representative

Chicory Wealth
2786 N Decatur Rd. Ste. 260
Decatur, GA 30033
(404) 294-5917
beckringle@chicorywealth.com

UPDATED: 7/21/2026

Item 2: Educational Background and Business Experience

Name: Beck J. Ringle, CFP®

Born: 1989

Educational Background and Professional Designations:

Education:

Bachelors of Arts in Mathematics, Swarthmore College, 2011

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:

06/2026 - Present	Investment Advisor Representative Chicory Wealth
05/2025 – 04/2026	Associate Wealth Advisor Beacon Pointe Advisors, LLC
04/2024 – 05/2025	Paraplanner Hart & Patterson Financial Group
09/2023 – 04/2024	Client Service Associate Sophia Wealth Strategies
03/2017 – 09/2023	Executive Director Myers Produce

Item 3: Disciplinary Information

Beck J. Ringle has 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

Beck J. Ringle is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Beck J. Ringle does not currently have any arrangements where they receive substantial economic benefit from someone other than a client for providing investment advice.

Item 6: Supervision

Beck J. Ringle's advisory activities are supervised by James Hadaway, the firm's Chief Compliance Officer. Mr. Hadaway is responsible for ensuring that Beck J. Ringle 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 Michelle L. Jackson that supplements the M. Kulyk & Associates, LLC dba Chicory Wealth brochure. You should have received a copy of that brochure. Please contact Max F. 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 Michelle L. Jackson is also available on the SEC's website at www.adviserinfo.sec.gov.

Chicory Wealth

Form ADV Part 2B – Individual Disclosure Brochure

for

Michelle L. Jackson

Personal CRD Number: 8251967

Investment Adviser Representative

Chicory Wealth
2786 N Decatur Rd. Ste. 260
Decatur, GA 30033
(404) 294-5917
shellyjackson@chicorywealth.com

UPDATED: 9/25/2026

Item 2: Educational Background and Business Experience

Name: Michelle L. Jackson **Born:** 1984

Education:

Master of Business Administration, John F. Kennedy University, 2011

Bachelor of Arts, Furman University, 2006

Business Background:

09/2025 - Present	Associate Advisor, Chicory Wealth
06/2015 – 06/2025	Founder, The Look & The Feel, LLC

Item 3: Disciplinary Information

Michelle L. Jackson has 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

Michelle L. Jackson is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Michelle L. Jackson does not currently have any arrangements where they receive substantial economic benefit from someone other than a client for providing investment advice.

Item 6: Supervision

Michelle L. Jackson's advisory activities are supervised by James Hadaway, the firm's Chief Compliance Officer. Mr. Hadaway is responsible for ensuring that Michelle L. Jackson 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.