

## Form ADV Part 2B Disclosure Brochure Supplement

**Sikich Financial**

[www.sikich.com](http://www.sikich.com)

**Thao Ring**

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**This brochure supplement provides information about Thao Ring that supplements the Sikich Financial brochure. You should have received a copy of that brochure. Please contact Barry Stark at 630-566-8571 if you did not receive the Sikich Financial brochure or if you have any questions about the contents of this supplement. Additional information about Thao Ring is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Item 2 – Educational Background and Business Experience**

Born 1982

#### *Educational Background:*

- Indiana University - Bloomington, B.S. Marketing and International

#### *Business Experience:*

- Triad Advisors, Inc., Financial Advisor: March 2016 – December 2016; Non-Producing Administrator: January 2017 – Present
- Sikich Financial, Operations Manager & Financial Advisor: March 2016 – December 2016; Operations Manager December 2016 - Present
- Unemployed: October 2015 – March 2016
- Charles Schwab & Co., Inc., Manager – Portfolio Consultant: May 2013 – October 2015
- Schwab Private Client Investment Advisory, Inc., Manager – Portfolio Consultant: May 2013 – October 2015
- Ameriprise Financial Services, Inc., Associate Financial Advisor: March 2007 – March 2013; Financial Advisor: December 2004 – March 2007

#### *Professional Designation:*

- CERTIFIED FINANCIAL PLANNER™ professional or CFP® professional

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than

62,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP Acknowledgment: Thao Ring acknowledges her responsibility as a CFP® certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If you become aware that Thao Ring's conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at [www.CFP.net/complaint](http://www.CFP.net/complaint).

### **Item 3 – Disciplinary Information**

Thao Ring has no legal or disciplinary events to report.

#### **Item 4 – Other Business Activities**

##### **Insurance Agent**

Thao Ring is independently licensed to sell insurance and annuity products through various insurance companies. Furthermore, we are under common control with Sikich Insurance Group LLC, a duly licensed insurance agency. When acting in her capacity as an insurance agent, Thao Ring will receive commissions for selling insurance and annuity products.

Thao Ring may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect her decision making process when recommending insurance products to clients. While we endeavor at all times to put the interest of our clients first as a part of our overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest, and may impact our investment advisor representatives' decision making process when making insurance recommendations.

Clients are never obligated or required to purchase insurance products from or through Thao Ring and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

#### **Item 5 – Additional Compensation**

Certain product sponsors may also provide Thao Ring with other economic benefits as a result of her recommendation or purchase of the product sponsors' investments. The economic benefits received by Thao Ring from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Sikich Financial in providing various services to clients. Although we endeavor at all times to put the interest of our clients ahead of our own interests, these arrangements could present a conflict of interest that may affect the judgment of our investment advisor representatives.

#### **Item 6 – Supervision**

Barry Stark is the Chief Compliance Officer of Sikich Financial. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Thao Ring. Mr. Stark can be contacted at 630-566-8571.