

## Form ADV Part 2B Disclosure Brochure Supplement

### Sikich Financial

[www.sikich.com/wealth-management](http://www.sikich.com/wealth-management)

### Valerie Johnson

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**This brochure supplement provides information about Valerie Johnson 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 Valerie Johnson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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

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#### *Educational Background*

- Valerie Johnson has not earned a formal, college degree but has attained the CERTIFIED FINANCIAL PLANNER™ designation, as discussed below.

#### *Business Experience*

- Sikich Financial, Investment Adviser Representative: August 2013 – Present
- Triad Advisors, Inc., Registered Representative: August 2013 – March 2014, March 2016 to Present
- Kolb + Co. Financial Advisers, LLC, Director of Financial Planning and Investment Services: September 2008 – September 2013
- National Financial Partners Securities, Inc., Registered Representative: July 2009 – March 2012
- Prudential, Manager-Financial Services: April 2007 – September 2008
- No Business Activities: December 2005 – April 2007
- CitiStreet Equities LLC, Registered Representative: April 1983 – December 2005

#### *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: Valerie Johnson 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 Ms. Johnson 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**

Valerie Johnson has no legal or disciplinary events to report.

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

##### **Registered Representative of Triad Advisors**

Valerie Johnson is separately licensed as a registered representative with Triad Advisors, Inc. ("Triad"), a full service broker/dealer, member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). When acting in her separate capacity as a registered representative of Triad, she may sell, for commissions, securities products such as mutual funds, variable annuity and variable life products to advisory clients. As such, she may suggest that advisory clients implement investment advice by purchasing securities products through a commission-based Triad account in addition to a Sikich Financial advisory account.

The receipt of commissions creates an incentive for Valerie Johnson to recommend those products for which a commission will be earned. Consequently, the objectivity of the advice rendered to clients could be biased. We control for this potential conflict of interest by discussing with clients the advantages and disadvantages of establishing fee-based accounts through Sikich Financial versus establishing commission-based accounts through Triad.

Valerie Johnson will receive 12b-1 fees from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for her to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, she will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by Sikich Financial if 12b-1 fee paying mutual funds are held in the managed account. For ERISA accounts, there is an offset for any amount of 12b-1 fees. It is our policy to discuss with clients the selection of a 12b-1 paying mutual fund or other trail paying mutual funds.

Clients are never obligated or required to establish accounts through Sikich Financial or Triad. However, if a client chooses not to accept Valerie Johnson's advice or decides not to establish an account through Triad or a Triad-approved custodian, she may not be able to implement transactions for the client. Clients should understand that, due to certain regulatory constraints, Valerie Johnson in her capacity as a Triad registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through Triad or its other approved institutions.

##### **Insurance Agent**

Valerie Johnson 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, Valerie Johnson will receive commissions for selling insurance and annuity products.

Valerie Johnson 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 Valerie Johnson 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**

As detailed in Item 5 of the Sikich Financial disclosure brochure, we charge clients direct fees for our advisory services. Our investment advisor representatives are paid a salary from the fees we charge clients. In addition, Valerie Johnson may receive additional compensation from Triad, as detailed in Item 4 above. Valerie Johnson may receive additional compensation when selling insurance products, also detailed above in Item 4.

Certain product sponsors may also provide Valerie Johnson with other economic benefits as a result of her recommendation or purchase of the product sponsors' investments. The economic benefits received by Valerie Johnson 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 Valerie Johnson. Mr. Stark can be contacted at 630-566-8571.