

Form ADV Part 2B Disclosure Brochure Supplement

Sikich Financial

www.sikich.com/wealth-management

Laura B. Culp

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Date of Brochure: March 11, 2019

This brochure supplement provides information about Laura B. Culp 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 Laura Culp is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Born 1960

Educational Background:

- Lafayette College - 1982, B.A., Economics and Business
- University of Akron – 1991, Master in Taxation

Business Experience:

- Sikich Financial, Investment Advisor Representative: June 2016 – Present
- Sikich LLP, Partner: June 2016 - Present
- BCG Wealth Advisors, LLC, Vice President: September 2011 – May 2016
- BCG Systems Inc., Vice President & Secretary: June 1997 – May 2016
- BCG Systems That Work, Inc. Vice President and Secretary: January 1990 – May 2016
- BCG Systems That Work, LLC, Vice President and Secretary: September 2014 – May 2016
- BCG Resources Inc., Vice President & Secretary: February 1997 – May 2016
- Brockman, Coats, Gedelian & Co., Shareholder: January 1990 – May 2016; Tax Manager: January 1988 – January 1990; Audit Supervisor: 1986 – January 1988

Professional Designation:

- Certified Public Accountant (CPA)

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.

- Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and the Statement on Standards in Personal Financial Planning Services, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the [AICPA](#).

Item 3 – Disciplinary Information

Laura Culp has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Laura Culp is also a partner of Sikich Financial's parent company, Sikich LLP.

Item 5 – Additional Compensation

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