

**Part 2B of Form ADV: *Brochure Supplement***

**Kelsey Financial, LLC**

Susanne Cullen

Solicitor

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Moorpark, CA 933021

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This brochure supplement provides information about Susanne Cullen that supplements the Kelsey Financial Disclosure Brochure. You should have received a copy of that brochure. Please contact Kelsey Financial if you did not receive the Kelsey Financial's firm disclosure brochure or if you have any questions about the contents of this supplement.

Additional information about Susanne Cullen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and/or FINRA Broker Check website at [www.brokercheck.finra.org/](http://www.brokercheck.finra.org/). You can search these sites by a unique identifying number, known as a CRD number. Ms. Cullen's CRD # is 7538063.

**Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Susanne Cullen

**Born:** 1961

**Education:**

- Some College
- High School Graduate

**Business Experience:**

- Kelsey Financial, LLC; Exempt Solicitor; 04/2022 to Present
- Coldwell Banker, Real Estate Agent; 06/2019 to Present
- Self-Employed; Fixed Insurance Agent 0F20051; 05/2006 to Present
- Master Cooling; Office Manager; 01/2011 to 01/2018

**Examinations:**

- N/A, Exempt California Solicitor
- CA Insurance License # 0F20051
- CalDRE # 02063875

### **Item 3 Disciplinary Information**

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted.

The following are disciplinary events relating to our firm and/or our management personnel:

No material events to disclose.

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

#### ***Broker/Dealer Registrations:***

Ms. Cullen is not separately associated with any FINRA Member broker/dealer and SEC registered investment advisor. Ms. Cullen does not receive separate compensation, bonuses or other incentives with respect to investments.

Our firm mitigates any conflicts of interest by disclosing them to our clients.

Ms. Cullen has a non-investment-related business activity with respect to the work she performs as a Real Estate Agent.

Mr. Cullen is licensed to sell fixed insurance in the state of California – CA Insurance Lic # 0F20051 – and can affect fixed insurance transactions for which he may receive separate, yet customary compensation.

### **Item 5 Additional Compensation**

Ms. Cullen does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

**Supervisor:** Steve Hoppel

**Title:** Chief Compliance Officer

**Phone Number:** (833) 4 KELSEY

As Chief Compliance Officer of Kelsey Financial, Mr. Hoppel is responsible for all supervision, reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.