

Michael Kuznicki

**Mandalay Financial, LLC dba Ridgeback Capital
Management**

CRD # 2620970

670 West Loop South, Suite 235

Bellaire, Texas 77401

(713) 667-4026

March 26, 2014

This Brochure Supplement provides information about Michael Kuznicki that supplements the Mandalay Financial, LLC dba Ridgeback Capital Management Brochure. You should have received a copy of that Brochure. Please contact Mandalay Financial, LLC dba Ridgeback Capital Management if you did not receive the Firm's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Kuznicki is available on the SEC's Web site at www.adviserinfo.sec.gov.

ITEM 2- EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael Kuznicki was born in 1956. He holds a BS in Accounting from Indiana University. Michael Kuznicki's business experience is as follows:

Firm Name: **Mandalay Financial, LLC**
Job Title: President/Investment Adviser Representative/Chief Compliance Officer
Employment Dates: January 1999 to Present

Firm Name: **ING Security Life of Denver**
Job Title: Agent
Employment Dates: February 1996 to Present

Firm Name: **ING USA Annuity & Life Insurance**
Job Title: Agent
Employment Dates: February 2004 to Present

Firm Name: **John Hancock Variable Life Insurance**
Job Title: Agent
Employment Dates: September 2005 to Present

Firm Name: **Canada Life**
Job Title: Agent
Employment Dates: January 1996 to Present

Firm Name: **Union Central**
Job Title: Agent
Employment Dates: August 2001 to Present

Firm Name: **John Hancock Life Insurance**
Job Title: Agent
Employment Dates: November 2005 to Present

Firm Name: **Genworth**
Job Title: Agent
Employment Dates: June 2007 to Present

Firm Name: **Resource Horizons Group, L.L.C.**
Job Title: Registered Representative
Employment Dates: May 2001 to Present

Firm Name: **Ohio National**
Job Title: Agent
Employment Dates: April 2010 to Present

Firm Name: **John Hancock USA Life Insurance**
Job Title: Agent
Employment Dates: January 1999 to Present

Firm Name: **Pacific Life**
Job Title: Agent
Employment Dates: May 2005 to Present

ITEM 3 - DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Kuznicki or Mandalay Financial, LLC dba Ridgeback Capital Management.

ITEM 4- OTHER BUSINESS ACTIVITIES

Mr. Kuznicki is registered as a representative of Resource Horizons Group, L.L.C. Some of Ridgeback Capital Management's Clients may also be brokerage Clients of RHG and may pay brokerage commissions to RHG and its registered representatives. However, there are no transactions for which a Ridgeback Capital Management Client pays both an advisory fee to Ridgeback Capital Management and a brokerage commission to RHG. Mr. Kuznicki spends approximately fifteen (15%) percent of his time devoted to RHG activity.

Mr. Kuznicki is also a licensed insurance agent, appointed with numerous companies. Twenty (20%) of his time is devoted to insurance activities. Mr. Kuznicki is also a Certified Public Accountant ("CPA") and devotes approximately ten (10%) of this time to tax accounting related activities.

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. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

ITEM 5 - ADDITIONAL COMPENSATION

Mr. Kuznicki does not receive any additional compensation related to the provision of investment advisory services.

ITEM 6 - SUPERVISION

Mr. Kuznicki is the President, Investment Advisor Representative and Chief Compliance Officer for Mandalay Financial, LLC dba Ridgeback Capital Management therefore he is responsible for his own supervision and that of all other investment adviser representatives of Mandalay Financial, LLC dba Ridgeback Capital Management.