

## Item 1. Introduction

Sikich Financial is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives (“IARs”)) at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

## Item 2. Relationships and Services

### [“What investment services and advice can you provide me?”](#)

#### Description of Services and Monitoring

We provide investment advisory services to retail investors, including asset management and financial planning. For clients to whom we provide asset management services, we offer both fee plus transaction accounts and wrap fee accounts, both of which we monitor as part of an ongoing process. As part of our standard services, each IAR reviews their client accounts at least quarterly and meets with clients at least annually. Factors that trigger reviews include changes to our investment recommendations, changes in market conditions, and changes to your financial situation and/or investment needs. For clients to whom we provide financial planning services, we conduct reviews on an “as needed” basis triggered by the client’s request. We may also suggest financial planning reviews when triggered by a change in your financial situation and/or investment needs.

#### Investment Authority

We offer our asset management and wrap fee accounts on both a **discretionary** and **non-discretionary** basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. With non-discretionary asset management, we provide investment recommendations but require your approval to proceed. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

#### Investment Offerings and Minimum Requirements

While we can advise on any investment asset, our investment recommendations are primarily related to investments in equities, exchange traded funds, bonds and mutual funds. As a condition for starting and maintaining a relationship, we generally impose a minimum portfolio size of \$250,000, which we may waive at our discretion.

#### Additional Information

For additional information, please see our [Form ADV Part 2A](#) (with special emphasis on Items 4, 7 and 16).

#### **Conversation Starters** \*

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

## Item 3. Fees, Costs, Conflicts, and Standard of Conduct

### [“What fees will I pay?”](#)

Our fees are based on the type(s) of service(s) we provide.

For asset management, we charge an ongoing asset-based fee at the end of each quarter. The fee is charged as a percentage of your assets that we manage. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Financial planning services are generally provided in connection with our asset management services at no additional charge. However, for stand-alone financial planning services, we charge fixed or hourly fees that are mutually agreed upon at the beginning of the engagement.

Our services also include the selection of other advisers, which offers clients the opportunity to participate in wrap fee programs. Clients pay an ongoing asset-based fee at the end of each quarter for participating in wrap fee programs. Fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee.

---

\* Consider asking your financial professional these questions.

**Other Fees and Costs:** Some investments, such as mutual funds, impose additional fees that will reduce the value of your investments over time. Those fees may include mutual fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, brokerage commissions, transaction fees, asset transfer fees, account maintenance fees, SEC fees, and other brokerage-related fees or taxes required by law.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand the fees and costs you are paying. More detailed information about our fees and costs are included in our [Form ADV Part 2A](#) (Items 5.A., B., C., and D.)

**Conversation Starters \***

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

**“What are your legal obligations to me when acting as my investment adviser?”**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Many of our IARs are also registered representatives of a broker-dealer or insurance agents licensed with an insurance company. Through the broker-dealer and/or insurance company, our IARs can offer commission-based products for which they receive additional compensation. This additional compensation causes a conflict of interest as they have an incentive to solicit commission-based products. Also, our firm receives additional compensation through rebates from third parties for sponsoring certain client events. These arrangements and additional information about conflicts of interest are discussed in more detail in our [Form ADV Part 2A](#).

**“How else does your firm make money and what conflicts of interest do you have?”**

We only generate revenues from our asset management and financial planning services as described above.

**Conversation Starter \***

- How might your conflicts of interest affect me, and how will you address them?

**“How do your financial professionals make money?”**

Most of our IARs are compensated in the form of a salary. As described above, several of our IARs are also registered representatives of a broker-dealer and some are also independent insurance agents. When acting in these capacities, they will earn commissions. These arrangements and additional information about conflicts of interest are discussed in more detail in our [Form ADV Part 2A](#).

**Item 4. Disciplinary History**

**“Do you or your financial professionals have legal or disciplinary history?”**

No – Neither the Firm nor any of our IARs have a disciplinary history. We invite you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our Firm and IARs.

**Conversation Starters \***

- As a financial professional, do you have any disciplinary history?
- For what type of conduct?

**Item 5. Additional Information**

We encourage you to seek out additional information about our investment advisory services in our [Form ADV Brochure](#) on [Investor.gov](http://Investor.gov) or [adviserinfo.sec.gov](http://adviserinfo.sec.gov). Alternatively, you can call Sikich Financial toll-free at (877) 279-1900 to speak with us directly and request a copy of this relationship summary.

**Conversation Starters \***

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?