

## Item 1: Cover Page



## Cultivate Financial Wellness    Cultivate Divorce Strategies

[www.cultivatefinancialwellness.com](http://www.cultivatefinancialwellness.com)

[www.cultivatedivorce.com](http://www.cultivatedivorce.com)

(248) 963-1223  
[julie@cultivatemyfw.com](mailto:julie@cultivatemyfw.com)

Physical Address:  
6700 Crofoot Rd  
Howell, MI 48843

Mailing Address:  
325 S. Michigan Ave  
Unit 61  
Howell, MI 48844-5003

### Form ADV Part 2A – Firm Brochure

Dated January 23, 2026

Form ADV 2 is divided into two parts: Part 2A (the "Disclosure Brochure") and Part 2B (the "Brochure Supplement"). The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of Cultivate Financial Wellness, LLC, "CFW".

CFW believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. CFW encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us by calling (248) 963-1223.

Cultivate Financial Wellness, LLC is registered as an Investment Adviser in Michigan and California. Registration of an Investment Adviser does not imply any level of skill or training. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Divorce Financial Planning is offered through Cultivate Divorce Strategies, an affiliate of Cultivate Financial Wellness, LLC.

Additional information about CFW is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm's identification number, 308633.

## Item 2: Material Changes

The last annual update of this Brochure was filed on January 10, 2025. The following changes have been made to this version of the Disclosure Brochure:

- Item 5: The Advisor has added and/or modified the fee amounts for some of its advisory services. Please see Item 5 for additional information.

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Cultivate Financial Wellness, LLC.

## Item 3: Table of Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	8
Item 6: Performance-Based Fees and Side-By-Side Management	12
Item 7: Types of Clients	13
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	13
Item 9: Disciplinary Information	15
Item 10: Other Financial Industry Activities and Affiliations	15
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	16
Item 12: Brokerage Practices	17
Item 13: Review of Accounts	19
Item 14: Client Referrals and Other Compensation	19
Item 15: Custody	19
Item 16: Investment Discretion	20
Item 17: Voting Client Securities	20
Item 18: Financial Information	20
Item 19: Requirements for State-Registered Advisers	20
Form ADV Part 2B	22

## Item 4: Advisory Business

### Description of Advisory Firm

Cultivate Financial Wellness, LLC is registered as an Investment Adviser with the States of Michigan and California. We were founded in March 2020. Julie Quick is the founder and principal owner of CFW. Additional information about Mrs. Quick may be found in the incorporated Form ADV 2B at the end of this brochure.

As of December 31, 2025, CFW reports \$16,879,638 discretionary and \$215,711 non-discretionary Assets Under Management for a total of \$17,095,349 under management.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client.

Services may be provided as broad-based or more narrowly focused. The Client and advisor will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit. Advice will then be provided on how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Asset and Liability Organization / Net Worth Statement:** We will help organize various accounts and provide a Net Worth statement. In the event of a death or divorce, this will include assistance with account divisions, re-titling and consolidation.
- **Financial Goal Setting:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care. This may include a review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile. Advice may be provided on ways to minimize such risks and about weighing the costs

of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients’ financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employer retirement plans and/or stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.
- **Education Planning:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Estate Planning and Charitable Giving:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We may recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

## **Types of Advisory Services**

### **Ongoing Financial Planning with Investment Management Services**

This service involves working one-on-one with a planner over an extended period of time. By paying an annual fee broken into monthly or quarterly payments, Clients work with a planner to establish their goals and values around money. They will be required to provide information to help complete areas of analysis which may include (although not limited to): cash flow and debt management, asset and liability organization, financial goal setting, investment analysis and management, employee benefits optimization, retirement planning, risk management, tax planning, education planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and recommendations will be presented to the Client. Clients will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. Depending on Client needs, circumstances and preferences various components of the financial plan could be addressed piecemeal over the course of several meetings or the length of the engagement.

The plan will be implemented throughout the year through follow-up meetings, phone calls and emails, as needed. On an annual basis, the plan will be monitored to ensure its accuracy, ongoing appropriateness and the Client's progress toward goals. Any needed updates to the plan will be implemented at that time.

As part of the Ongoing Financial Planning Service, CFW also provides investment management services on a discretionary basis. When given discretionary authority, CFW will conduct trades in a Client's account and give instructions to the account's custodian without prior consent of the Client. Investment management services may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies and reviewing employer-sponsored retirement plans. Account supervision is guided by the stated objectives of the Client (for example, capital appreciation or capital preservation), as well as tax considerations. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

### **Divorce Financial Planning**

This service involves the organization and evaluation of key financial documents, creating a marital balance sheet, developing a post-divorce budget, analysis of settlement options and their tax implications, separation of marital assets and liabilities, and general financial education and support throughout the divorce process. Adviser may help Client understand the short term and long term financial impact of a proposed divorce settlement with financial projections.

### **Financial Consultations & Coaching Engagements**

These engagements are much narrower in scope in that Clients may choose to focus on one or more of the components referenced above. Note that when services focus only on certain areas of your interest, your overall situation may not be fully addressed due to limitations you may have established.

These engagements typically include various Client consultations as well as written and/or oral recommendations resulting from such consultations. The duration of the engagement depends on the number of subject matters being addressed and may last for as long as the Client would like access to a financial planner. No follow-up advice is provided following termination of the contract.

Clients are solely responsible for implementing any recommendations made by CFW. Clients are not obligated to implement any recommendations through CFW.

### **Estate Planning**

Depending on the client needs and desires for estate planning document review, preparation, or updates we will engage with EncorEstate Plans, a third-party scrivener service. This is part of our ongoing financial planning services to assist with general information as it applies to reviews of existing plans, gathering information needed to provide outside firms in the creation of documents, and updating existing plans for clients.

For some clients engaging in Ongoing Financial Planning with Investment Management Services, there is no separate fee for estate planning services from EncorEstate Plans. However, the client's ongoing or one-time financial planning fees may be higher if we anticipate at the start of the engagement that estate planning services are needed as part of their comprehensive financial planning arrangement. Fees and considerations pertaining to this service are outlined in Item 5 of this brochure.

For clients engaging in fixed fee or hourly financial planning services and some Ongoing Financial Planning with Investment Management Services clients, the fees associated with estate planning services are separate and in addition to your ongoing financial planning or advisory fees and are outlined in Item 5.

If outside referral services are utilized in estate planning, clients will pay those services providers directly. Clients are not required to utilize any third party products or services that we may recommend and they can receive similar services from other professionals at a similar or lower cost.

### **Investment Management Services**

On occasion, and at CFW's discretion, we may provide investment management services on a stand-alone basis to certain legacy Clients and to those Clients who may prefer this arrangement. We will learn about Client's prior investment experience, current investment portfolio as well as family composition and background in order to establish goals and objectives for the accounts to be managed. We develop a personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that plan and allocation targets. Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations.

### **Retirement Plan Consulting Services**

Our firm provides retirement plan consulting services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education.

In providing retirement plan consulting services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

### **Educational Seminars and Speaking Engagements**

Julie Quick is a public speaker (Speaker). Educational Seminars and Speaking Engagements (Events) are offered to organizations and the public on a variety of financial topics. The content is based on topics that are currently relevant in the financial planning environment and may vary depending upon the needs of the attendees.

These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's personal needs, nor does CFW provide individualized investment advice to attendees during these seminars.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client and their current situation (income, tax levels, and risk tolerance levels), which is used to construct a Client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

### **Retirement Plan Rollovers**

A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could,

depending upon the client’s age, result in adverse tax consequences). If CFW recommends that a client roll over their retirement plan assets into an account to be managed by the CFW, such a recommendation creates a conflict of interest if CFW will earn a new (or increase its current) advisory fee as a result of the rollover. No client is under any obligation to roll over retirement plan assets to an account managed by CFW. Any questions relating to this matter should be directed to the Chief Compliance Officer.

**CCR Section 260.235.2 Disclosure**

For Clients who receive our Financial Planning services, we must state when a conflict exists between the interests of our firm and the interests of our Client. The Client is under no obligation to act upon our recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through our firm.

**Item 5: Fees and Compensation**

Cultivate Financial Wellness, LLC is a fee-only firm which means we are compensated solely by professional fees received from our Clients. Neither CFW, nor any related person, receives compensation that is contingent on the purchase or sale of a financial product. Neither CFW, nor any related person, accepts any sales commissions, referral fees, service fees, or other form of compensation from any third party, nor does CFW or any related person compensate anyone else directly or indirectly for Client referrals.

How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below. CFW’s fees are negotiable in certain cases and the specific manner in which fees are charged are established in each Client Advisory Agreement. In no event will CFW collect more than \$500.00 more than six months in advance from any Client. Please note, lower fees for comparable services may be available from other sources.

Work must begin within 30 days of an up-front payment or termination with refund may be requested.

Unless a Client has received the firm’s Disclosure Brochure at least 48 hours prior to signing the Client Advisory Agreement, the Client Advisory Agreement may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees.

**Ongoing Financial Planning with Investment Management Services**

Pricing for our Ongoing Financial Planning with Investment Management Services is based on your net worth (total assets minus total liabilities). We calculate your net worth based on the information you provide about your assets and liabilities. Assets typically include (but are not limited to) the value of your cash and investment accounts, real estate and vehicles, and business interests. We will work with you to make a reasonable estimate of any closely-held business interests or private investments for which there is not a clear market value. Your fee is determined based on the schedule below:

<b>Net Worth</b>	<b>Maximum Annual Fee</b>
<b>First \$1,000,000</b>	0.50%*
<b>Next \$3,000,000</b>	0.25%
<b>Next \$6,000,000</b>	0.15%
<b>Over \$10,000,000</b>	0.10%
<b>*Minimum Fee of \$6,500 per year</b>	

For example, the annual fee for a net worth of \$5,000,000 would be calculated as follows:  $(\$1,000,000 \times 0.005) + (\$3,000,000 \times 0.0025) + (\$1,000,000 \times 0.0015) = \$14,000$ .

New Clients pay a one-time Start-up Fee in the amount of 25% of the annual fee which is due when you sign our Client Advisory Agreement and is typically paid by ACH, credit card or debited from an investment account we manage. The Start-up Fee is for Client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid and will be completed within 30 days of the date the fee is paid. The ongoing annual fee may be paid monthly, in arrears, by ACH or deducted quarterly, in arrears, from investment account(s) managed by CFW.

If the fee is deducted from account(s) managed by CFW, the fee is not to exceed 2% (annualized) of the account(s) balance. Engagements initiated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the quarter. Quarterly fees will be debited following each calendar quarter (January, April, July, October). The annual fee will be reviewed annually and will not change without your written consent. There is a minimum annual fee of \$6,500 per year.

On occasion, and at CFW's discretion, we may provide financial planning services below the minimum fee stated above.

This service may be terminated with 30 days' written notice. In the event of early termination any prepaid but unearned fees will be refunded to the Client based on an hourly rate of \$350 for the work completed prior to the termination notice. We will not refund any ongoing fees since they are paid in arrears. Fees for the current period will be prorated and billed to the Client. Any completed work for which the planner has already been paid will be provided to the Client upon termination.

### **Divorce Financial Planning**

Engagements may be offered at an hourly rate of \$350 per hour, for a minimum number of hours, and may be negotiable in certain cases. A deposit of up to \$5,000 will be required and replenished as needed. Any travel expenses may also be passed on to the Client and are due when incurred. Travel time will be charged at the hourly rate. Clients will be charged one hour for cancellations within 2 business days of a meeting. Divorce Financial Planning is offered through Cultivate Divorce Strategies, an affiliate of Cultivate Financial Wellness, LLC.

This service may be terminated with 30 days' written notice. Upon termination, any prepaid but unearned fees will be refunded to the Client for the work completed prior to the termination date. Any unpaid fees for the hours already worked will be due by the Client immediately and any completed work for which the planner has already been paid will be provided to the Client by the termination date.

### **Financial Consultations & Coaching Engagements**

- **Financial Advice and Coaching:** A Start-up Fee of \$500 - \$5,000, dependent on the scope and complexity of Client circumstances, is due when you sign our Client Advisory Agreement and is typically paid by ACH. The Start-up Fee is for Client onboarding, data gathering, and setting the basis for the engagement. This work will commence immediately after the fee is paid and will be completed within 30 days of the date the fee is paid. Ongoing monthly fees of \$350 - \$1,000 are paid in arrears by ACH. This fee will increase at a rate of 3% per year to adjust with the cost of living. The annual increase will occur automatically on each contract anniversary and be evidenced by an addendum disclosing the new fee amount and effective date of the fee increase.

This service may be terminated with 30 days' written notice. In the event of early termination any prepaid but unearned fees will be refunded to the Client based on an hourly rate of \$350 for the work

completed prior to the termination notice. We will not refund any monthly fees since they are paid in arrears, but will stop any further automatic payments upon receiving your written termination notice.

- **Project-Based Financial Advice:** The fixed fee can range between \$3,000 and \$20,000, dependent on the scope and complexity of Client circumstances. Upon agreement to the fee, half will be due at the beginning of the process and the remainder is due upon the completion of work. Fees for this service are typically paid by ACH or credit card.

This service may be terminated with 30 days' written notice. In the event of early termination any prepaid but unearned fees will be refunded to the Client based on an hourly rate of \$350 for the work completed prior to your termination notice. Any completed deliverables of the project will be provided to the Client and no further fees will be charged.

- **Hourly Financial Consultations:** Engagements may be offered at an hourly rate of \$350 per hour, for a minimum number of hours. The fee may be negotiable in certain cases and is due at the completion of the engagement. A deposit of up to \$5,000 may be required. Fees for this service may be paid by ACH or credit card.

This service may be terminated with 30 days' written notice. Upon notice of termination any prepaid but unearned fees will be refunded to the Client. Unpaid fees for any hours already worked will be due immediately and any completed work for which the planner has already been paid will be provided to the Client upon termination.

### **Estate Planning Services**

The fees for estate planning will be determined based on the complexity of the planning services needed.

For clients engaging in Ongoing Financial Planning with Investment Management services with an annual fee of at least \$10,000, there is no separate fee for estate planning services from EncorEstate Plans.

For clients engaging in fixed fee or hourly financial planning services or ongoing financial planning clients at less than \$10,000 a year, the fees associated with EncorEstate Plans estate planning related services are separate and in addition to the financial planning fees.

- **Trust-Based Estate Plan \$1,200:** For Married or Single, includes Revocable Trust, Certification of Trust, General Transfer, Power of Attorney – Finances, Advance Health Care Directives/Power of Attorney for Health Care, HIPAA Release, Pour Over Wills and Property Agreement (For Community Property States Only)
- **Will-Based Estate Plan \$900:** For Married or Single, includes Will, Power of Attorney – Finances, Advance Health Care Directives/Power of Attorney for Health Care, and HIPAA Release
- **Powers Package \$500:** This includes Power of Attorney – Finances, Advance Health Care Directives/Power of Attorney for Health Care, and HIPAA Release for one person.
- **Property Deed Filing: (Price Varies):** A separate, additional, and optional service to retitle real property. The service and fee varies based on state and county specific requirements.
- **Business Assignments \$100:** A document that transfers any interest you own into your trust. The purpose of the business assignment is probate avoidance.
- **Plan Updates \$500:** The fees may be negotiable in certain cases, will be agreed to at the start of the engagement, and are due at the end of the engagement. Clients are not required to utilize any third party products or services that we may recommend and they can receive similar services from other professionals at a similar or lower cost.

### **Investment Management Services**

Fees for Clients utilizing our stand-alone investment management services will be based on the market value of the assets under management as of the end of the calendar quarter and is calculated as follows:

<b>Portion of Assets Under Management</b>	<b>Maximum Annual Fee</b>
First \$250,000	1.50%
Next \$250,000	1.00%
Next \$500,000	0.75%
Over \$1,000,000	0.50%

The annual fees are paid in arrears on a quarterly basis. For example, if a Client had a total amount invested of \$2,000,000 at the end of a calendar quarter that was invested for the full quarter, the quarterly fee calculation would be as follows:  $(\$250,000 \times 0.015) / 4 + (\$250,000 \times 0.01) / 4 + (\$500,000 \times 0.0075) / 4 + (\$1,000,000 \times 0.005) / 4 = \$3,750$ .

If a Client (i.e. all household individuals included in one advisory agreement) has multiple accounts for which we provide investment management services, we aggregate the total value of the accounts for the purpose of determining the investment management fees. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client accounts. Accounts initiated or terminated, and accounts within which large deposits or withdrawals occurred during a calendar quarter will be charged a prorated fee based on the amount of time in the billing period and, if relevant, the size of the deposit or withdrawal.

This service may be terminated with 30 days' written notice. Since fees are paid in arrears, no refund will be needed upon termination of the account(s). Fees for the quarter of termination will be calculated based on the amount of time in the billing period up to and including the last day of the 30 day notice.

### **Educational Seminars and Speaking Engagements**

Fees range from \$1,000 to \$25,000 per Event or \$100 to \$500 per participant. Travel expenses may also be passed on to the Client depending on sponsor, date, location, and program requested. The fee is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. Half of the fees are due prior to the Event in order to secure the date and time requested. The other half is to be paid the day of, no later than the conclusion of the Event.

In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation or will make arrangements for presenting in a virtual capacity. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 30 days of the event.

In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date, time and format and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be

obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars and Speaking Engagements may be provided pro-bono at CFW's discretion.

### **Retirement Plan Consulting Services**

The fee for retirement plan consulting services will be a percentage of plan assets as of the end of each calendar quarter, in arrears, using the schedule below. The fee may be subject to a minimum. CFW's fee does not include fees to other parties, such as recordkeepers, custodians, or third-party administrators. Fees for this service are either paid directly by the plan sponsor or deducted directly from the plan assets by the Custodian on a quarterly basis, and CFW's fee is remitted to CFW.

There may also be a set-up fee to cover initial plan design, set-up, participant education and enrollment.

<b>Portion of Assets Under Management</b>	<b>Maximum Annual Fee</b>
\$0 - \$3,000,000	1.00%
\$3,000,001 - \$5,000,000	.50%
\$5,000,001 - \$10,000,000	.25%
\$10,000,001 and above	.10%

This service may be terminated with 30 days' written notice. Since fees are paid in arrears, no refund will be needed upon termination of the account(s). Fees for the quarter of termination will be calculated based on the amount of time in the billing period up to and including the last day of the 30 day notice.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Clients may incur fees from third-party professionals such as accountants and attorneys that CFW may recommend, upon Client request. Such fees are separate and distinct from CFW's advisory fees.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

We do not offer performance-based fees and do not share in any of the capital gains on or capital appreciation of the assets of a Client's accounts managed by CFW.

## Item 7: Types of Clients

We provide financial planning and investment management services to individuals and high net-worth individuals. We do not have a minimum account size requirement.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

When Clients have us complete Investment Management Services (described in Item 4 of this brochure), our primary methods of investment analysis are Modern Portfolio Theory.

### Modern Portfolio Theory

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

CFW may recommend both mutual funds and exchange-traded funds. The recommended mutual funds are no-load funds. We believe in a strategic buy, hold, and rebalance investment strategy and will recommend that you take this approach with your investments.

### Material Risks Involved

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Limited markets:** Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

**Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

### **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Commercial Paper** is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Options and other derivatives** carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above (premium) or below (discount) their net asset value and an ETF purchased at a premium may ultimately be sold at a discount; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

**Mutual Funds** When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

CFW and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

CFW and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

CFW and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of CFW or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

No CFW employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No CFW employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

CFW does not have any related parties. As a result, we do not have a relationship with any related parties.

CFW does not recommend other investment advisors for its clients.

CFW only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Julie Quick is licensed as an insurance producer (agent) in the state of Michigan. This license is maintained in order to explain, discuss, interpret coverage and/or give general recommendations and advice, as required by

the State of Michigan. Julie does not engage in product sales, is not appointed with any insurance companies and does not receive additional compensation with respect to this license.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

### **.Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its related persons may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

## **Trading Securities At/Around the Same Time as Client's Securities**

From time to time our firm, its access persons, or its related persons may buy or sell securities for themselves at or around the same time as they buy or sell securities for Clients' account(s). To address this conflict, it is our policy that neither our firm or access persons shall have priority over Clients' accounts in the purchase or sale of securities.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

Cultivate Financial Wellness, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian's services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian's:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab & Co Inc., ("Schwab") an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Although Clients may request us to use a custodian of their choosing, we generally recommend that Clients open brokerage accounts with [insert custodian]. We are not affiliated with [insert custodian]. The Client will ultimately make the final decision of the custodian to be used to hold the Client's investments by signing the selected custodian's account opening documentation.

### **Research and Other Soft-Dollar Benefits**

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Schwab may provide us with certain services that may benefit us.

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts,

while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. **Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.
2. **Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
  - a. provide access to Client account data (such as duplicate trade confirmations and account statements)
  - b. facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
  - c. provide pricing and other market data
  - d. facilitate payment of our fees from our Clients' accounts
  - e. assist with back-office functions, recordkeeping, and Client reporting
3. **Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
  - a. Educational conferences and events
  - b. Consulting on technology, compliance, legal, and business needs
  - c. Publications and conferences on practice management and business succession
4. **Your brokerage and custody costs.** For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

### **Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

### **Clients Directing Which Broker/Dealer/Custodian to Use**

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By

allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

## **Item 13: Review of Accounts**

Client accounts managed by CFW will be reviewed regularly on a quarterly basis by Julie Quick, Owner and CCO. The account is reviewed with regards to the Client’s investment policies and risk tolerance levels.

Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the custodian(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. CFW will not provide written reports to Client outside what is provided directly by their custodian as part of their account statements.

## **Item 14: Client Referrals and Other Compensation**

Cultivate Financial Wellness, LLC is a fee-only firm that is compensated solely by its Clients. Neither CFW, nor any related person, receives compensation that is contingent on the purchase or sale of a financial product. Neither CFW, nor any related person, accepts any sales commissions, referral fees, service fees, or other form of compensation from any third party, nor does CFW or any related person compensate anyone else directly or indirectly for Client referrals.

## **Item 15: Custody**

CFW does not accept custody of Client funds except in the instance of withdrawing Client fees. For Client accounts in which CFW directly debits their advisory fee:

- The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- The Client will provide written authorization to CFW, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

In jurisdictions where required, CFW will send an itemized invoice to the Client at the same time it instructs the custodian to debit the advisory fee. Itemization includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

## Item 16: Investment Discretion

For those Client accounts where we provide direct investment management, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

## Item 17: Voting Client Securities

CFW does not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.

## Item 19: Requirements for State-Registered Advisers

### **Principal Officers**

Julie Quick, CFP®, BFATM, CDFP® serves as CFW's sole principal and CCO. Information about Julie's education, business background, and outside business activities can be found on her ADV Part 2B, Brochure Supplement attached to this Brochure.

### **Other Business Activities**

Julie Quick is licensed as an insurance producer (agent) in the state of Michigan. This license is maintained in order to explain, discuss, interpret coverage and/or give general recommendations and advice, as required by the State of Michigan. Julie does not engage in product sales, is not appointed with any insurance companies and does not receive additional compensation with respect to this license.

### **Performance-Based Fees**

Cultivate Financial Wellness, LLC is not compensated by performance-based fees.

**Material Disciplinary Disclosures**

No management person at Cultivate Financial Wellness, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

**Material Relationships That Management Persons Have With Issuers of Securities**

Cultivate Financial Wellness, LLC, nor Julie Quick, have any relationship or arrangement with issuers of securities.

**Additional Compensation**

Julie Quick does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through CFW.

**Supervision**

Julie Quick, as Owner and Chief Compliance Officer of CFW, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

**Requirements for State Registered Advisers**

Julie Quick has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

**Business Continuity**

CFW maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the investment adviser or any of its representatives.

**Disclosure of Material Conflicts**

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding CFW, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

## Form ADV Part 2B



## Cultivate Financial Wellness    Cultivate Divorce Strategies

[www.cultivatefinancialwellness.com](http://www.cultivatefinancialwellness.com)

[www.cultivatedivorce.com](http://www.cultivatedivorce.com)

(248) 963-1223

[julie@cultivatemyfw.com](mailto:julie@cultivatemyfw.com)

Physical Address:  
6700 Crofoot Rd  
Howell, MI 48843

Mailing Address:  
325 S. Michigan Ave  
Unit 61  
Howell, MI 48844-5003

Form ADV Part 2B – Brochure Supplement

Dated January 23, 2026

### **For Julie Quick 4399536**

Owner, and Chief Compliance Officer

This brochure supplement provides information about Julie Quick that supplements the Cultivate Financial Wellness, LLC (“CFW”) brochure. A copy of that brochure precedes this supplement. Please contact Julie Quick if the CFW brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Julie Quick is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 4399536.

## Item 2: Educational Background and Business Experience

**Julie Quick, CFP®, BFA™, CDFA®**

Born: 1979

### **Educational Background**

- 2002 – Bachelor of Science degree in Economics with a minor in Finance, Cum Laude Honors from Oakland University Rochester, MI
- 2022 – Trained in Collaborative Practice
- 2022 – Certified Domestic Relations Mediator

### **Business Experience**

- 03/2020 – Present, Cultivate Financial Wellness, LLC, Owner and Managing Member
- 11/2018 – 3/2020, Dahring | Cusmano & Associates, Senior Financial Professional
- 11/2018 - 3/2020, NEXT Financial Group, Inc., Registered Support Staff
- 8/2006 – 11/2018, Vision Capital Partners, Director of Financial Planning and Operations
- 8/2006 - 11/2018, Triad Advisors, LLC, Registered Admin
- 6/2015 - 11/2018, Vision Capital Partners, Inc., Chief Compliance Officer
- 8/2006 - 6/2015, Vision Capital Partners, Inc, Investment Advisor Representative
- 2/2000 – 8/2006, Lincoln Financial Advisors, Registered Executive Assistant

### **Professional Designations, Licensing & Exams**

**CFP® (CERTIFIED FINANCIAL PLANNER™):** 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 71,000 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 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.

**BFA™ (Behavioral Financial Advisor™):** The Behavioral Financial Advice program integrates traditional financial planning with psychology and neuroscience to improve emotional competency and decision-making behavior, increasing the effectiveness of the financial plan.

To attain the right to use the BFA™ marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete a self-paced, online curriculum equivalent to approximately 20 to 25 hours of study; and
- Examination - Pass the 100 question proctored exam comprising multiple choice questions and two case studies.

Individuals who become certified must complete 20 hours of continuing education credits every two years in order to maintain the right to continue to use the BFA™ marks. (This requirement may be satisfied through continuing education credits from other advanced designations as well as insurance licensing.)

**CDFA® (Certified Divorce Financial Analyst®):** A CDFA® professional is a financial professional skilled at analyzing data and providing expertise on the financial issues of divorce. The role of a CDFA includes knowledge of tax law, asset distribution, and short- and long-term financial planning to achieve an equitable settlement.

To attain the right to use the CDFA® marks, an individual must pass the proctored exam comprising 150 multiple choice questions.

Individuals who become certified must complete 15 hours of divorce-related continuing education credits every year in order to maintain the right to continue to use the CDFA® marks.

### **Item 3: Disciplinary Information**

No management person at Cultivate Financial Wellness, LLC has ever been involved in an arbitration claim or criminal action of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

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

Julie Quick is licensed as an insurance producer (agent) in the state of Michigan. This license is maintained in order to explain, discuss, interpret coverage and/or give general recommendations and advice, as required by the State of Michigan. Julie does not engage in product sales, is not appointed with any insurance companies and does not receive additional compensation with respect to this license.

### **Item 5: Additional Compensation**

Julie Quick does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through CFW.

### **Item 6: Supervision**

Julie Quick, as Owner and Chief Compliance Officer of CFW, is responsible for supervision. She is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Julie may be contacted at the phone number on this brochure supplement.

**Item 7: Requirements for State Registered Advisers**

Julie Quick has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.