

**Michael Ciaciuch**

**Act Two Financial Advisors, LLC**

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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Michael Ciaciuch that supplements the Act Two Financial Advisors, LLC brochure. You should have received a copy of that brochure. Contact us at 989-402-1423 if you did not receive Act Two Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Ciaciuch (CRD # 4192722) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Michael Ciaciuch

Year of Birth: 1954

Formal Education After High School:

- Western Michigan University, B.S., Food Distribution (1976)
- Northwood University, MBA, Business (2000)

Business Background:

- Act Two Financial Advisors, LLC, Principal, 02/2015 - Present
- DBS Investment Advisers, LLC, Member, 2000 - 12/2016

Certifications:

**The CERTIFIED FINANCIAL PLANNER™, 2003 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 62,000 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, administered in 10 hours over a two-day period, 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.

#### **Accredited Investment Fiduciary (2004)**

The Accredited Investment Fiduciary (AIF) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

#### **National Social Security Advisors Certificate (2016)**

NSSA® Certificate is a nationally recognized standard of competent and ethical Social Security planning.

NSSA® Certified Advisors benefit society by helping individuals and couples improve their financial security during retirement years through maximization of Social Security benefits.

#### Certificate Process

- Take an educational course from an authorized educational provider.
- Take an online proctored assessment.
- Achieve a minimum test score of 75%.
- Earn NSSA® Certificate.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Ciaciuch has no required disclosures under this item.

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

Michael Ciaciuch, Principal, is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Principal of Act Two Financial Advisors, LLC. Moreover, Mr. Ciaciuch does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

### **Item 5 Additional Compensation**

Mr. Ciaciuch does not receive any additional compensation beyond that received as Principal of Act Two Financial Advisors, LLC.

## **Item 6 Supervision**

Mr. Ciaciuch, Principal, is the sole owner and investment adviser representative of Act Two Financial Advisors, and he supervises the investment advisory activities offered by Act Two. All investment advisory accounts and financial plans are reviewed by Mr. Ciaciuch. You may contact Michael Ciaciuch at (989) 284-6951.

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

Mr. Ciaciuch does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.