



Kuleck Financial Planning

Robin L. Kuleck, CFP[®], RTRP

Financial Planner

Investment Advisor Representative

Kuleck Financial Planning

7440 Route 120

Emporium, PA 15834

Phone: (814) 486-2356

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Form ADV Part 2B

Advisory Personnel Brochure Supplement

December 20, 2012

This brochure supplement provides information about Robin L. Kuleck that supplements the Garrett Investment Advisors, LLC Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Justin Nichols, President, at (910) 333-6659 if you did not receive Garrett Investment Advisors, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Robin L. Kuleck is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

The investment advisor representative highlighted in this ADV Part 2B brochure supplement is an associate of and provides investment advisory services through Garrett Investment Advisors, LLC, a fee-only SEC registered investment advisor.

Garrett Investment Advisors, LLC
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Important Note: Throughout this document Garrett Investment Advisors, LLC and any of its associated offices may be termed "the firm," "we," "us," or "our." The client or prospective client may be referred to as "you," "your," etc.

Item 2: Educational Background and Business Experience

Year of Birth

1959

Formal Education after High School

Registered Tax return Preparer (RTRP¹) – (2012)

Certificate, Financial Planning (CFP^{®2}) – College for Financial Planning (2004)

Master of Science, Home Economics Education – Mansfield University; Mansfield, PA (1996)

Bachelor of Science, Nursing – Villa Maria College; Erie, PA (1981)

Business Background (Most Recent Five Years)

Kuleck Financial Planning (2011-Present)

An Office of Garrett Investment Advisors, LLC

Emporium, PA

Financial Planner, Investment Advisor Representative

Kuleck Financial Planning (2011)

Emporium, PA

Principal

Extension Educator (2011)

Penn State University

State College, PA

Educator

Item 3: Disciplinary Information

Registered investment advisers are required to disclose certain material facts regarding any legal or disciplinary events that would be material to your evaluation of each officer or a supervised person providing investment advice. No reportable information is applicable to this section for Ms. Kuleck.

Item 4: Other Business Activities

Ms. Kuleck and her husband Michael Kuleck are co-owners of Little Red Barn Farm, breeding quality huacaya alpacas as well as growing a wide variety of fruits and vegetables for sale locally. An estimated 20 hours a week is devoted to the farm operation.

Robin is employed by the Smethport Area School District as a long-term substitute School Nurse through June 1, 2012. She intends to substitute teach in local schools on an as-needed basis in the future.

The above mentioned business activities do not present material conflicts of interest for the services that are provided by Ms. Kuleck as an Investment Advisor Representative with the firm.

Item 5: Additional Compensation

Ms. Kuleck is not registered nor has an application pending to register as an associated person of a FINRA or NFA broker/dealer, futures commission merchant, commodity pool operator, or commodity trading advisor.

Garrett Investment Advisors, LLC prohibits employees from accepting or receiving additional economic benefit, such as sales awards or other prizes for providing advisory services. Ms. Kuleck is not compensated for advisory services involving performance-based fees.

Item 6: Supervision

We supervise Ms. Kuleck by requiring that she adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. We will monitor the advice that Ms. Kuleck may provide you by performing the following ongoing reviews:

- Account opening documentation when the relationship is established,
- Review of financial plans and/or investment account transactions,
- A review of client communications on an as needed basis, and
- Periodic office reviews where required by policy or regulation.

Sheryl Garrett, CFP®, AIFA® serves as our firm's Chief Compliance Officer. Questions relative to our firm, its services, our Form ADV Part 2A, or one of our associates ADV Part 2Bs, may be made to the attention of Ms. Garrett or Mr. Nichols at (910) FEE-ONLY [333-6659].

Additional information about the firm, other advisory firms, or associated investment advisor representatives, including Ms. Kuleck, is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms or their associated personnel can be accomplished by name or a unique firm identifier. Ms. Kuleck's CRD number is 5996984, the IARD number for Garrett Investment Advisors, LLC is 159359, and its SEC File Number is 801-72913.

The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling your state securities commissioner.

¹**Registered Tax Return Preparers (RTRPs)** have the right to prepare and sign tax returns and claims for refund. RTRPs also may represent clients before the IRS during audits of tax returns they prepare. RTRPs must follow the rules established in [Treasury Department Circular 230](#).

Practice as a registered tax return preparer is limited to preparing and signing tax returns and claims for refund, and other documents for submission to the Internal Revenue Service. A registered tax return preparer may prepare all or substantially all of a tax return or claim for refund of tax. The Internal Revenue Service will prescribe by forms, instructions, or other appropriate guidance the tax returns and claims for refund that a registered tax return preparer may prepare and sign.

A registered tax return preparer may represent taxpayers before revenue agents, customer service representatives, or similar officers and employees of the Internal Revenue Service (including the Taxpayer Advocate Service) during an examination if the registered tax return preparer signed the tax return or claim for refund for the taxable year or period under examination.

To become an RTRP, an individual must pass a competency examination developed by the Internal Revenue Service. This examination covers seven subject areas:

- Preliminary Work and Collection of Taxpayer Data
- Treatment of Income and Assets
- Deductions and Credits
- Other Taxes
- Completion of the Filing Process
- Practices and Procedures
- Ethics

Beginning in calendar year 2012, all Registered Tax Return Preparers and RTRP candidates must obtain 15 hours of continuing education annually. The programs should include two hours of ethics, three hours of federal tax law updates, and ten hours of other federal tax law.

The IRS does not endorse any particular individual tax return preparer. For more information on tax return preparers go to [IRS.gov](#).

²The **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 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.