



Christa Hudak, CFP®, ChFC®, CKA®

CoCreate Financial LLC

Doing Business As: CoCreate Financial

**1805 W Dickerson
Building 2, Suite 3
Bozeman, MT 59718**

CoCreateFinancial.com

Telephone: 406-206-7571

March 11, 2024

FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Christa Hudak that supplements the CoCreate Financial brochure. You should have received a copy of that brochure. Contact us at 406-206-7571 if you did not receive CoCreate Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about CoCreate Financial is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Christa Hudak, CFP®, ChFC®, CKA®

Year of Birth: 1988

Formal Education After High School:

- Northwest University, BA Biblical Literature,

5/2009 Business Background:

- CoCreate Financial LLC d/b/a CoCreate Financial, Investment Adviser Representative, 11/2019 - Present
- Journey Evangelical Church, Department Director, 1/2019 - 11/2019
- Rodan and Fields Independent Consultant, Independent Contractor, 5/2017 - 10/2018
- Raymond James Financial Services, Inc., Financial Advisor, 8/2017 - 7/2018
- Raymond James Financial Services, Advisors Inc., Corporate Investment Adviser Representative, 9/2016 - 7/2018
- Hudak & Associates, Inc., Investment Adviser Representative & Registered Representative, 8/2016 - 7/2018
- Raymond James Financial Services, Inc., Employee, 2/2016 - 9/2016
- Law Office of Christopher J. Gillette, Paralegal, 10/2012 - 2/2016

Certifications:

CFP®, ChFC®, CKA®

CERTIFIED FINANCIAL PLANNER™ Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.

Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client. Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Financial Consultant® (ChFC®)

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Certified Kingdom Advisor (CKA®)

This designation is issued by Kingdom Advisor, Inc and is granted to individuals who have their CFP, ChFC, CPA/PFS, CFA, CIMA, AAMS designation or have 10 years of full-time experience practicing with clients in this discipline. The CKA® designation is designed to equip Christian financial advisors to bring their faith into their practice through intensive training using real-world case studies. The candidate is required to complete 20 modules within a six-month period, integrate biblical wisdom via a course-long case study. The candidate will receive individualized feedback from a dedicated instructional mentor.

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. Ms. Christa Hudak has no required disclosures under this item.

Item 4 Other Business Activities

Christa Hudak is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Investment Adviser Representative of CoCreate Financial. Moreover, Ms. Hudak does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Christa Hudak does not receive any additional compensation beyond that received as an Investment Adviser Representative of CoCreate Financial.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by CoCreate Financial, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Matthew N. Hudak, Chief Compliance Officer

Supervisor phone number: 406-206-7571

Item 7 Requirements for State Registered Advisers

Christa Hudak 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.