



Co|Create
Financial

Matthew N Hudak, AAMS[®], CEPA[®], CFP[®]

CoCreate Financial LLC

Doing Business As: CoCreate Financial

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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Matthew 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

Matthew Hudak, AAMS®, CEPA®, CFP®

Year of Birth: 1988

Formal Education After High School:

- Northwest University, BA Biblical Literature, 8/2006 - 5/2010

Business Background:

- CoCreate Financial, Investment Adviser Representative, 12/2018 - Present
- CoCreate Financial, Financial Planner, 9/2018 - Present
- Regal Investment Advisors LLC, Investment Adviser Representative, 9/2018 - 1/2019
- Hudak & Associates, Inc., Owner, 11/2013 - 9/2018
- Raymond James Financial Services Advisors Inc., Investment Adviser Representative, 11/2013 - 8/2018
- Raymond James Financial Services, Inc., Financial Adviser, 8/2013 - 8/2018

Certifications: **AAMS®, CEPA®, CFP®**

Accredited Asset Management Specialist (AAMS®)

This designation is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS® Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education.

Certified Exit Planning Advisor (CEPA®)

The Certified Exit Planning Advisor (CEPA) designation is awarded by the Exit Planning Institute. The candidate must complete a five-day MBA-style program that concludes with a proctored exam. Candidates must also meet all the following requirements:

- Five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity.
- Undergraduate degree from a qualifying institution; if no qualifying degree candidate must submit additional professional work experience (two years of relevant professional experience may be substituted for each year of required undergraduate studies).
- Continuing Education: To retain the CEPA designation the designee must obtain 40 hours of Continuing Education ("CE") every three years and remain in good standing with Exit Planning Institute.

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 and consulting 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 and consulting 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 and consulting issues and apply one's knowledge of financial planning and consulting to real world circumstances
- Experience – Complete at least three years of full-time financial planning and consulting-related experience (or the equivalent, measured as 2,000 hours per year)
- 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 and consulting 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 and consulting services at a fiduciary standard of care. This means CFP® professionals must provide financial planning and consulting 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.

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. Matthew Hudak has no required disclosures under this item.

Item 4 Other Business Activities

Matthew N Hudak is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Managing Member/Chief Compliance Officer of CoCreate Financial, excepting those activities which are exclusively charitable *and* for which he

does not receive compensation. Moreover, Matthew Hudak does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Refer to the Other Business Activities section above for disclosures on Matthew Hudak's receipt of additional compensation as a result of his other business activities.

Also, refer to the Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations section(s) of CoCreate Financial's firm brochure for additional disclosures on this topic.

Item 6 Supervision

As the Chief Compliance Officer of CoCreate Financial, Matthew Hudak supervises the advisory activities of our firm. Matthew Hudak can be reached at 406-206-7571.

Item 7 Requirements for State Registered Advisers

Matthew 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.