



## Form ADV Part 2B – Individual Brochure

for

Cindy A Mikel

Personal CRD Number 5970446

Mikel Wealth Management, LLC

5313 Serene Hills Drive #4407

Austin, TX 78738

210-569-2805

Website: <https://mikelwealthmanagement.com>. The Firm's website complies with  
Texas Board Rule 116.15: Advertising Restrictions.

Email: [cindy@mikelwealthmanagement.com](mailto:cindy@mikelwealthmanagement.com)

Dated January 1, 2025

This brochure supplement provides information about Cindy A Mikel that supplements the Mikel Wealth Management brochure. You should have received a copy of that brochure. Please contact Cindy A Mikel, Chief Compliance Officer, if you did not receive Mikel Wealth Management's brochure or have any questions about the contents of this supplement.

Additional information about Cindy Mikel also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Cindy Mikel is registered as an investment advisor representative. Please note that registration does not imply a certain level of skill or training.

## **Item 2: Educational Background and Experience**

Name: Cindy A. Mikel

Year of Birth: 1954

### **Education:**

University of Texas School of Law, Doctor of Jurisprudence

University of Texas, Master's Degree – Music

Texas Tech University, Bachelor of Music

### **Business Experience:**

06/2024 – present

Mikel Wealth Management, LLC (“MWM”) Cindy Mikel is the President and Chief Compliance Officer for Mikel Wealth Management, LLC.

02/2018 – 7/2024

Investment Advisor Representative, Smith Wealth Advisors, LLC

01/2017 – 01/2018

Financial Advisor, Symmetry Financial Solutions

08/2011 – 01/2018

Agent, Minnesota Life Insurance Co.

08/2011 – 01/2018

Registered Representative, Securian Financial Services

08/2011 – 12/2017

Financial Advisor, Planto Roe Financial Services

## **Item 3: Disciplinary Information**

Cindy A. Mikel has no reportable legal or disciplinary events.

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

Cindy A. Mikel is an independent licensed insurance agent and, from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay commissions or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor.

Mikel Wealth Management, LLC (“MWM”) always acts in the client's best interest, including selling commissionable products to advisory clients. Clients are not required to utilize the services of any representative of MWM in connection with such individual activities outside of MWM.

Investment advisor representatives (“IAR”) must recommend only those securities transactions suitable for a customer based on the customer's investment objectives and financial circumstances. MWM reviews all recommendations by its investment advisor representatives to ensure they are suitable. In addition, when acting as an investment advisor representative offering the investment advisory services described in MWM's Brochure, your financial advisor must act in your best interests. MWM also monitors your financial advisor's investment advisory activities to ensure compliance with this obligation.

Ms. Mikel is an attorney licensed to practice law in Texas. She offers legal services, including wills and other essential estate planning documents.

Ms. Mikel also provides bookkeeping services to Central Presbyterian Church of Austin on a contract basis.

## Item 5: Additional Compensation

Cindy A. Mikel receives compensation through Broker's Alliance for selling insurance products, including life and long-term care insurance. She receives compensation for selling annuity products and/or for ongoing management fees relating to annuity contracts through Lincoln Financial Services and Protective Life. For more information about the other compensation and the benefits received by your financial advisor, please contact your financial advisor.

Ms. Mikel receives compensation for her legal services and for bookkeeping services to Central Presbyterian Church of Austin.

Neither MWM nor Cindy A. Mikel receive compensation for client referrals.

## Item 6: Supervision

As the owner, President, and Chief Compliance Officer of Mikel Wealth Management, LLC, Cindy A. Mikel oversees all the firm's activities. MWM does not have any employees requiring supervision. Cindy A. Mikel's contact information is provided on the cover page of this disclosure document.

Cindy A. Mikel adheres to all required regulations about the activities of an Investment Adviser Representative. She follows all policies and procedures outlined in the firm's policy and procedures manual, including the Code of Ethics and the requirements set by the appropriate securities regulators.

These policies and procedures ensure that your financial advisor adheres to MWM's legal obligations to you. This includes the fundamental requirement that your financial advisor places your interests first.

## Item 7: Requirements for State-Registered Advisers

This disclosure is required by Texas state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Cindy A. Mikel has **NOT** been involved in any of the events listed below.
  - 1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  - 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Cindy A. Mikel has **NOT** been the subject of a bankruptcy petition in the past ten years.