

## **Part 2B of Form ADV: Firm Brochure**

**Michael J. Sikora**  
**Bighorn Wealth Management**

1001 W. 120th Ave  
Suite 207  
Westminster, Colorado 80234  
Telephone: 720-379-8665  
mike@bighornwealth.com  
www.bighornwealth.com

March 01, 2020

This brochure supplement provides information about the qualifications of Michael J. Sikora that supplement the Bighorn Wealth Management brochure. You should have received a copy of that brochure. Please contact Michael J. Sikora if you did not receive the Bighorn Wealth Management brochure or if you have any questions about the contents of this supplement.

Please contact us at 720-379-8665 or mike@bighornwealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Bighorn Wealth Management also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 149740

## **Table of Contents**

<b>Educational Background and Business Experience</b>	<b>Page 3</b>
<b>Disciplinary Information</b>	<b>Page 3</b>
<b>Other Business Activities</b>	<b>Page 3</b>
<b>Additional Compensation</b>	<b>Page 4</b>
<b>Supervision</b>	<b>Page 4</b>
<b>Requirements for State-Registered Advisors</b>	<b>Page 4</b>

## **Educational Background and Business Experience:**

MJS Financial, Inc. DBA Bighorn Wealth Management is a state-registered investment adviser with its principal place of business located in Colorado. MJS Financial, Inc. began conducting business in February 2006 and adopted the name Bighorn Wealth Management in 2009. The firm's principal shareholder, Michael J. Sikora, started his career in the financial service industry in 1987. Mike worked as a career agent with Northwestern Mutual Life from February 1987 until June 1996. In June 1996, Mike moved to CIGNA Financial Advisors which merged with Lincoln Financial Group, and operated locally in Denver under the marketing brand of Sagemark Consulting. In February 2006, Mike moved from Sagemark Consulting and began his own client practice. Mike obtained a Bachelor's Degree from the University of Colorado in 1984.

## **Disciplinary Information:**

Michael J. Sikora does not have any disciplinary information, actions, or events to report.

## **Other Business Activities:**

At the client's discretion, the client can engage Michael J. Sikora in his capacity as a registered representative with LPL Financial to render securities brokerage services under a commission or fee arrangement. LPL Financial is a registered broker/dealer and member of the Financial Industry Regulatory Authority (FINRA). Brokerage commissions and fees may be charged by LPL Financial to effect these securities transactions and thereafter, a portion of these commissions may be paid by LPL to Michael J. Sikora. Prior to implementing any transactions, the client will be required to enter into a new account agreement with LPL Financial. The brokerage commission charged by LPL Financial may be higher or lower than those charged by other broker/dealers. In addition, Michael Sikora may also receive additional ongoing distribution fees (12b-1 fees) for mutual fund purchases from the mutual fund company during the period that the client maintains the mutual fund investment. Depending on the type of LPL Financial account that could be used to implement a financial plan, such compensation or fees may include (but is not limited to) advisory program wrap fees, commissions, transaction charges, confirmation charges, small account fees, mutual fund 12b-1 fees, mutual fund sub-transfer agency fees, hedge fund, managed futures and variable annuity investor servicing fees, retirement plan fees, fees in connection with LPL Financial's insured deposit account program, administrative servicing fees for trust accounts, compensation for directing order flow, and bonuses, awards or other things of value offered by LPL Financial to Michael J. Sikora. This compensation may be more or less depending on the product or service recommended. Therefore, there may be a financial incentive to recommend that a financial plan be implemented using a certain product or service over another product or service. This presents a conflict of interest to the extent that he recommends the purchase of an investment product

which results in a commission or fee being paid to him as a registered representative of LPL Financial. Michael J. Sikora reconciles this conflict of interest by adhering to the Code of Ethics detailed in the Code of Ethics section of the ADV Brochure.

At the client's discretion, the client can engage Michael J. Sikora in his capacity as an independently licensed insurance broker to render insurance brokerage services under a commission or fee arrangement. Therefore, there may be a financial incentive to recommend that a financial plan be implemented using a certain product or service over another product or service. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission or fee being paid to him as an independent insurance broker. Michael J. Sikora reconciles this conflict of interest by adhering to the Code of Ethics detailed in the Code of Ethics section of the ADV Brochure.

### **Additional Compensation:**

There is no additional compensation to disclose.

### **Supervision:**

Michael J. Sikora is responsible for supervising and monitoring the activities of any associates affiliated with Bighorn Wealth Management. Supervision includes: reviewing plans generated and delivered to clients, client correspondence, and any activities material to the planning process associated with a financial planning engagement. Michael J. Sikora is the sole shareholder of Bighorn Wealth Management and can be reached at 720-379-8665, [mike@bighornwealth.com](mailto:mike@bighornwealth.com), or 1001 W. 120<sup>th</sup> Ave Suite 207 Westminster, CO 80234.

### **Requirements for State Registered Advisors:**

Michael J. Sikora does not have any actions to report.