Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
March 2020

Sarah Creath

BCK PARTNERS, INC.
Elevate your future.

27 East Market Street
Corning, NY 14830
www.BCKPartners.com

Firm Contact:
James Kaffenbarger
Chief Compliance Officer

This brochure supplement provides information about Sarah Creath that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Kaffenbarger if you did not receive BCK Partners, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Sarah Creath is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD# 4122970.

Item 2: Educational Background & Business Experience

Sarah J. Creath
Year of Birth: 1970

Educational Background:

- 2002; College for Financial Planning; CERTIFIED FINANCIAL PLANNER™
- 1992; Siena College; Bachelor of Arts in Political Science
- 1988; Monroe Community College; No degree earned

Business Background:

- 05/2015 – Present BCK Partners, Inc.; Investment Adviser Representative
- 1/2000 – 05/2015 John G. Ullman & Associates, Inc.; Investment Adviser Representative

Exams, Licenses & Other Professional Designations:

- 07/2017: Enrolled Agent (EA)
- 02/2003: CERTIFIED FINANCIAL PLANNER™

CERTIFIED FINANCIAL PLANNER™, CFP® certification is obtained by completing 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. Candidates must pass a comprehensive certification exam (administered in 10 hours over a 2 day period) and agreeing to be bound by the CFP board's standard of professional conduct. As a prerequisite the candidate must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

Enrolled Agent (EA):

An Enrolled Agent is a federally authorized tax practitioner empowered by the United States Department of the Treasury to represent taxpayers before the IRS. To become an EA, applicant must pass the Special Enrollment Examination or have worked for the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. A background check, including a review of the applicant's tax compliance, is also conducted. The IRS requires EAs to complete 72 hours of continuing professional education every three years.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Sarah Creath.

Item 4: Other Business Activities

Sarah Creath does not have any outside business activities to disclose.

Item 5: Additional Compensation

Sarah Creath does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

James Kaffenbarger, Chief Compliance Officer of BCK Partners, Inc., supervises and monitors Sarah Creath's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Kaffenbarger if you have any questions about Sarah Creath's brochure supplement at (607) 654-1182.