

## **Firm Brochure**

(Part 2a of Form ADV)

### **Wiser Wealth Management, Inc.**

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**CRD # 125282**

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**education@wiserinvestor.com**

March 2017

This brochure provides information about the qualifications and business practices of Wiser Wealth Management, Inc. If you have any questions about the contents of this brochure, please contact us at the telephone number or e-mail address listed above.

The information in this brochure has not been approved or verified by the Securities and Exchange Commission or any state securities regulatory authority. Where this brochure uses the term “registered” or “registered investment advisor” it is not intended to imply a certain level of skill or training.

Additional information about Wiser Wealth Management, Inc. is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **2. Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

In this update dated March 2017, there are no material updates from our former ADV Part 2a dated July 2016.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (678) 905-4450 or by email at: [education@wiserinvestor.com](mailto:education@wiserinvestor.com).

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## **4. Advisory Business**

Wiser Wealth Management, Inc., (“Wiser Wealth”) was founded in 2001. Casey Tyler Smith is its sole owner and stockholder.

As of March 1, 2017, we manage approximately \$64,200,000 in assets for 172 clients on a discretionary basis.

Wiser Wealth provides personalized, confidential financial planning and investment management services to individuals, high net worth individuals, retirement accounts, pension and profit sharing plans and two private funds. Specifically, it offers the following services. Each of these will be described in further detail throughout the document.

### **Investment Management Services:**

Wiser Wealth will manage your assets using TD Ameritrade as the custodian. You give Wiser Wealth limited power of attorney to buy and sell within your account(s). After examining your risk tolerance, investment experience and knowledge, and objectives, Wiser Wealth provides you with a personalized Investment Allocation Model. You may impose restrictions on investing in certain securities or types of securities. Comprehensive retirement planning services are included.

### **Investment Advisory Services:**

Wiser Wealth will provide specific and personalized portfolio review and investment recommendations. Wiser Wealth will not be granted limited power of attorney to buy or sell within your account(s).

### **Comprehensive Financial Planning:**

Wiser Wealth will review and evaluate your investment goals, risk tolerance, financial concerns, asset allocation, education goals, retirement goals, tax situation, insurance needs and budgeting. Wiser Wealth will provide you personalized investment advice, asset allocation recommendations, insurance recommendations, and budgeting advice.

### **Comprehensive Estate Planning:**

Wiser Wealth will review and evaluate your estate and wealth transfer strategy. We will refer you to a licensed and qualified attorney to draft trust documents that are designed to mitigate estate taxes. These trust documents include, but are not limited to, Revocable Living Trusts and Irrevocable Trusts.

### **Tax Preparation/Tax Planning:**

We will refer you to Sute Seay, CPA, LLC for tax preparation and tax planning services..

### **Limited Liability Companies:**

Wiser Wealth is the investment advisor to Wiser Private Equity Real Estate, LLC and Wiser Private Equity II, LLC (“the Funds”). Clients of Wiser Wealth may also be investors in the Funds. Wiser Private Equity Real Estate Manager, LLC (“the Manager”) is the managing member of Wiser Private Equity Real Estate, LLC . The Manager is owned by Jay Nelson (50%) and Casey Smith (50%). Wiser Private Equity II Manager, LLC is the managing member of Wiser Private Equity II, LLC and is owned by Casey Smith (100%).

The terms and conditions of the Funds are detailed in the Operating Agreements and Subscription Agreements for each Fund.

### Retirement Plan Investment Management Services

Wiser Wealth provides investment advisory services to assist plan sponsors, plan trustees and investment committees to meet their ERISA fiduciary responsibilities under ERISA § 3(21). We share fiduciary responsibility with plan trustees and investment committees as it relates to the assets. As a part of a client's fiduciary team, Wiser Wealth provides the investment expertise to implement the plans investment policies and objectives. We will use either MG Trust Company as the custodian of your plan assets and Ubiquity 401k as the third-party administrator for your plan, Mid-Atlantic Trust Company as the custodian and Paychex as the third-party administrator, or ADP Retirement Plan Services.

For the purposes of ERISA § 3(21), Wiser Wealth does not exercise any discretionary authority or control respecting management of the plan or disposition of its assets or have any discretionary authority or discretionary responsibility in the administration of the plan. Therefore, we are not a "fiduciary" pursuant to ERISA except to the extent we render "investment advice" to the plan within the meaning of section 3(21) of ERISA and Department of Labor regulations there under. The participants are responsible for any individual investment selections made under the plan. Under ERISA § 3(21), Wiser Wealth acts as the advisor making investment recommendations, but it is ultimately up to the plan sponsor to decide whether and how to implement these recommendations.

Furthermore, under ERISA § 3(21), the participants are responsible for any individual investment selections made under the plan.

**Investment Policy Statement** – Wiser Wealth will work with the plan sponsor to develop an Investment Policy Statement for your retirement plan that provides the guidelines for selecting and evaluating investments offered in your plan. The Policy will document the plan's objectives and set into writing the plan's investment policies regarding investment selection, monitoring, benchmarking, and de-selection.

**Monitor & Measure** – Wiser Wealth will establish and manage a process to select, de-select, and monitor investments offered to plan participants. We will evaluate the plan's current offering by benchmarking the investment return, risk and expenses to its peers and relative indices, by providing an assessment of asset class overlap or gaps, and by evaluating overall investment offering to the plan's current investment policy statement.

**Trustee & Investment Committee Meetings** – Wiser Wealth meets regularly with the Plan Trustees & Investment Committees to document the performance of the plan's investments and to make any recommendations that may be appropriate for changes. These meetings are documented and become part of the plan's due diligence file.

**Participant Communication** – Wiser Wealth will provide group meetings and individual participant meetings to help participants achieve better financial results. The schedule, timing and number of meetings shall be determined prior to contract acceptance.

## **5. Fees and Compensation**

### *Investment Management Services:*

Annual fees are based on a percentage of Assets Under Management (“AUM”). The fee is charged as follows:

\$0 - 249,999.99	1.50% of AUM
\$250,000.00 – \$999,999.99	1.35% of AUM
\$1,000,000 - \$1,499,999	1.00% of AUM
\$1,500,000 - \$1,999,999	0.90% of AUM
\$2,000,000 - \$2,499,999	0.70% of AUM
\$2,500,000 - \$2,999,999	0.60% of AUM
\$3,000,000 +	0.50% of AUM

The fee is charged quarterly in advance and is calculated based on the assets determined at the close of the last business day of each quarter. For example, if the fee is 1%, 0.25% is charged each quarter. The fee is then prorated to include or exclude funds that are added or withdrawn from the account during the quarter. There is a minimum fee of \$250 per quarter.

If you set-up or terminate your account mid-quarter, investment management fees will be pro-rated for that portion of the quarter for which we provided services.

You pay the quarterly fees by giving us written authorization to deduct the fees from your account. When we deduct fees from your account, we will send you an invoice showing how the fee was calculated.

You may incur other fees and expenses in addition to our investment management fees. These include transaction fees, SEC fees, mutual fund expense fees, or custodian fees. Please see the section of this brochure titled “Brokerage Practices” for more information.

### *Investment Advisory Services:*

Our fee for investment advice and recommendations is \$175 per hour. Payment is due upon receipt of the service.

You decide whether you would like to implement the advice and recommendations we offer. You may also choose to implement the advice and recommendations with another investment advisor or broker/dealer.

### *Retirement Plan 3(21) Investment Advisory Fees*

The annual fee will be invoiced quarterly, in advance, based on the market value of the funds under advisement on the last business day of the previous quarter.

## **Market Value of Plan Assets Advisory Fee**

\$0 - \$2,000,000	0.55% of AUM
\$2,000,000 – \$5,000,000	0.45% of AUM
\$5,000,000 +	0.35% of AUM

There is also a one-time, non-refundable setup fee of \$1,000 charged upon implementation of the plan.

### *Comprehensive Financial Planning:*

The fee is \$175 per hour. Fifty percent (50%) of the estimated fee is due upon execution of the agreement. The balance is due when the financial plan is delivered. All financial plans will be delivered within six (6) months of executing the agreement. Financial plans will be updated, upon your request, at the rate of \$175 per hour.

You decide whether you would like to implement the advice and recommendations we offer. You may also choose to implement the advice and recommendations with another investment advisor or broker/dealer.

### *Comprehensive Estate Planning:*

When you require estate planning services from a qualified legal professional, we will refer you to Michael Burnett, JD. He will determine his fees and we do not share in the fees that he will charge. If you would like assistance in implementing the terms and provisions of your trust documents, Wisier will provide this service for a flat fee of \$250. This is in addition to the fees disclosed in the section “Investment Management Services”. No referral fee is paid to or received from Mr. Burnett.

You decide whether you would like to implement the advice and recommendations offered by our recommended legal professional. You may also choose to implement the advice and recommendations with another investment advisor or broker/dealer.

### *Tax Preparation/Tax Planning:*

We will refer you to Sute Seay, CPA, LLC for tax preparation and tax planning services..

### *Private Funds:*

Wiser Wealth is the advisor to the Funds. Wiser Wealth charges the Funds an annual management fee of 1% and 20% of net profits. Please see the offering documents of the Funds for further details.

### *Fee Flexibility*

Your fee may vary from the fees stated above or multiple services may be offered for a bundled fee. This may be based on future potential, value of services rendered, aggregation of family accounts and other factors. Any variance from our standard fees will be agreed upon in advance.

## **6. Performance-Based Fees**

Wiser Wealth only receives performance-based fees from the Funds.

## **7. Types of Clients**

Wiser Wealth provides investment advice to the following types of clients:

- High net worth individuals
- Trusts
- Estates
- Corporations and other businesses
- Pension and profit-sharing plans
- Private Funds

There is no minimum account size.

## **8. Methods of Analysis, Investment Strategies and Risk of Loss**

Wiser Wealth primarily uses Exchange Traded Funds and Exchange Traded Notes to build globally diversified portfolios. We apply a passive investing strategy focused on risk management by utilizing asset classes that we deem to have long-term stability and health. Trading in accounts is minimal once an account is fully invested in their assigned asset allocation model. We will rebalance portfolios on an annual basis in order to keep the portfolios within the assigned risk tolerance.

We obtain our information from financial newspapers and magazines, research reports prepared by other advisors, corporate rating services, annual reports and prospectuses, and company press releases.

Each of these sources of information has inherent risk. Press releases, prospectuses, annual reports, research reports, newspapers and magazines contain forward-looking statements. These statements are forecasts of what the writer foresees, expects or hopes to occur. There is no guarantee that these forecasts will come true or that they will be to the benefit of investors.

Some exchange-traded funds utilized leverage or hedging strategies that will cause the fund to underperform its related index over the long-term.

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.

- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it (a lengthy process) before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Wiser Wealth also provides investment management services to two Funds. Investors in the Funds should be aware that they are long-term investments and are illiquid. For a full description of the risks and expenses of the Funds, please see the Funds' Subscription Agreement and Operating Agreement.

## **9. Disciplinary Information**

Neither the firm nor its employees have been involved in legal or disciplinary events related to past or present investment clients.

## **10. Other Financial Industry Activities and Affiliations**

Wiser Wealth is the sponsor of two private funds, Wiser Private Equity Real Estate, LLC and Wiser Private Equity II, LLC. These funds are not registered and are available only to accredited investors. Clients of WiserWealth may also be investors in one or both of these Funds. The Funds pay a quarterly investment management fee to Wiser Wealth.

## **11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

The employees of Wiser Wealth have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Wiser Wealth and its employees may buy or sell securities that you also own. Employees may not trade their own securities ahead of your trades. Employees comply with the provisions of the Wiser Wealth *Compliance Manual*.

The Chief Compliance Officer of Wiser Wealth is Casey Tyler Smith. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that you receive preferential treatment.

## **12. Brokerage Practices**

Wiser Wealth has a relationship with TD Ameritrade. We use them as the custodian for our non-ERISA client accounts. When you execute an Investment Management Agreement with us, you will also complete a New Account Form for TD Ameritrade. MG Trust Company or Mid-Atlantic Trust Company will serve as custodian for ERISA plan assets.

The trading and custodian fees charged by TD Ameritrade, MG Trust, and Mid-Atlantic Trust may be higher or lower than those charged by other custodians. We do not receive any of the trading or custodian fees charged by TD Ameritrade, MG Trust or Mid-Atlantic Trust Company.

As a result of our relationships with TD Ameritrade, MG Trust and Mid-Atlantic Trust, each may provide us with research, real-time streaming quotes, compliance and other asset management services. All clients benefit from these complementary services since they reduce the firm's overall expenses.

For the Wiser Brokerage Link Asset Management service, we can utilize the following custodians – Chase, Empower, Fidelity, Schwab and Merrill Lynch. The custodian is determined by the structure of the retirement plan, not by Wiser Wealth. Wiser Wealth receives no benefits from any of these custodians. Trading and custodian fees are determined by the terms of the retirement plan; Wiser Wealth has no discretion regarding fees.

## **13. Review of Accounts**

Account reviews are performed quarterly by Casey Tyler Smith. Account reviews are performed more frequently when market conditions dictate.

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation. You are encouraged to notify us of changes in your financial situation or any significant life changes since they may materially impact your financial plan or investment strategy.

You will receive periodic communications. If you are an investment management client, you will receive a statement of holdings and performance at least quarterly. In addition, you have unlimited access to your investment advisor for advice or discussion. After delivery of the initial comprehensive financial plan, we can update your financial plan for an hourly fee of \$175 per hour.

## **14. Client Referrals and Other Compensation**

None

## **15. Custody**

All assets are held at TD Ameritrade as a qualified custodian. TD Ameritrade will provide you with an account statement as least quarterly. The custodians for the Wiser Brokerage Link Asset Allocation service will also provide account statements quarterly.

ERISA plan assets are held at MG Trust Company or Mid-Atlantic Trust Company as a qualified custodian. MG Trust, Ubiquity, ADP Retirement Plan Services or Paychex will provide the plan sponsor with an account statement as least quarterly.

Wiser Wealth also has custody by virtue of the fact that the Manager of the each of the Funds is at least partially owned by Casey Smith, the owner of WiserWealth. Frazier and Deeter conducts an annual audit of the Funds and the audited financial statements are sent to investors in the Funds within 120 days after the end of the Funds' fiscal year.

## **16. Investment Discretion**

Wiser Wealth accepts discretionary authority to manage securities accounts on behalf of non-ERISA clients. We have the authority to determine, without obtaining your specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute trades without your prior approval of each trade.

## **17. Voting Client Securities**

Wiser Wealth will not vote proxies on your behalf. You will receive proxies directly from the custodian of your account. We are available to answer questions you may have about a particular solicitation.

## **18. Financial Information**

Wiser Wealth does not have any financial impairment that will preclude the firm from meeting its contractual commitments to you.

We do not provide a balance sheet because we do not serve as a custodian for client funds or securities, and do not require prepayment of fees of more than \$500 per client, and six months or more in advance.

## **19. Requirements for State-registered Advisors**

Casey Tyler Smith, is the sole owner of Wisier Wealth Management, Inc.

*Date of Birth:* November 4, 1977

*Educational Background:*

- May 2000 – Berry College- Bachelors of Science in Business Administration
- May 2000 – FINRA Series 7 and 66 Registrations
- May 2000 – Series 65 Investment Advisor Registration.
- February 2004 – Henry Abts, III Estate Plan School – Master of Estate Preservation (MEP®)
- May 2006 – National Tax Training School

*Business Experience:*

- May 2000 – June 2001: Registered Representative for AXA Advisors
- June 2001 – Present: CEO of Wisier Wealth Management, Inc.

*Disciplinary Information:*

- None

*Other Business Activities:*

- Board Member for the Planned Giving Council of Berry College
- Board Member for the Berry College Campbell School of Business Executive Advisory Council
- Board Member for the Berry Student Run Enterprises Advisory Board
- Board Member for the Berry College Board of Visitors
- Board Member for the LMK Foundation

*Additional Compensation:*

- None

*Arbitration Claims:*

- None

*Self-Regulatory Organization or Administrative Proceeding:*

- None

*Bankruptcy Petition:*

- None

## **Information Security Program**

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### **Information Security**

Wiser Wealth maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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### **Privacy Notice**

Wiser Wealth is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

## **Brochure Supplement (Part 2b of Form ADV)**

Wiser Wealth requires that its advisors have:

- A FINRA Series 7 or 65 registration,
- A designation as a Certified Financial Planner or Chartered Financial Analyst, or a Bachelor's of Science degree in business,
- Six (6) years of experience in investment management. Education may be substituted for experience.

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### **James Cameron Wilbur**

*Date of birth:* January 8, 1978

*Educational Background:*

- May 2001 – University of Georgia – BBA in Finance.
- August 2006 – Georgia State University – Masters in Business Administration (MBA)
- January 2008 – Series 65 –Registered Investment Advisor.

*Business Experience:*

- August 2001 – Present: Accountant – Southern Company
- December 2007 – Present: Investment Advisor Representative with Wiser Wealth Management, Inc.

*Disciplinary Information:*

- None

*Other Business Activities:*

- Accountant with the Southern Company. 160 hours per month.

*Additional Compensation:*

- None

*Supervision:*

- James Cameron Wilbur is supervised by Casey Tyler Smith, CEO. He reviews James Cameron Wilbur's work through frequent office interactions as well as remote interactions.
- Casey Tyler Smith's contact information: (678) 905-4450 or [casey@wiserinvestor.com](mailto:casey@wiserinvestor.com)

*Arbitration Claims:*

- None

*Self-Regulatory Organization or Administrative Proceeding:*

- None

*Bankruptcy Petition:*

- None