



Guiding you to  
financial freedom

Putting your interests first,  
with no hidden fees

# WHO WE ARE

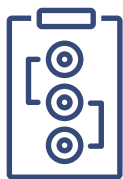


## WISER WEALTH MANAGEMENT

is an independent FEE ONLY investment advisory firm located in Marietta, Georgia. As a fee only firm, we do not receive commissions or sell any financial products. We are held to a fiduciary standard to act in the best interest of our clients.

"Big firm advisors are not fiduciaries. They only have to find something suitable for you. As a fiduciary, Wiser has to find the best for you."

Casey T. Smith  
President, Wiser Wealth Management



## PLANNING & ASSET MANAGEMENT

Set & achieve goals with a personalized financial plan & asset management.



## HOURLY PLANNING

Hourly clients get professional guidance while creating & executing a financial plan.



## TAX & LEGAL SERVICES

Our partner CPAs and attorneys provide a seamless & total wealth management experience.



## AIRLINE PILOT SERVICES

With thousands of hours logged, Wiser is the leader in fee only planning for pilots & flight attendants.



# HOW WISER IS DIFFERENT

Unsure if you are on **track for retirement** or uncertain about your **financial health**? Don't have the **time** to research every financial decision you make? **Confused** if your advisor is working in your best interest?

A lack of clarity may be **costing you a great deal**.

Most people don't know how much they **pay their financial advisor**. We develop financial plans working in your best interest with **transparent fees** and **no product sales**, guiding you to financial freedom.

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## OUR ADVISORS ARE FIDUCIARIES

We have a legal responsibility to act in a trustworthy & responsible way.

## THERE ARE NO CONFLICTS OF INTEREST

We don't push products. Instead, we work with you to develop a financial plan that suits your needs.

## WE BUILD A FINANCIAL PLAN & PORTFOLIO FOR YOU

Our CFP® professionals evaluate your financial health & build a plan & portfolio tailored just for you.

## OUR FEES ARE SIMPLE & TRANSPARENT

We have an easy fee structure based on your assets we manage or we can bill on an hourly basis.

## DEVELOP A PLAN WITH OUR TEAM

### PREPARE



MEET TO ESTABLISH A BASELINE OF YOUR CURRENT FINANCIAL HEALTH.

### DRAFT



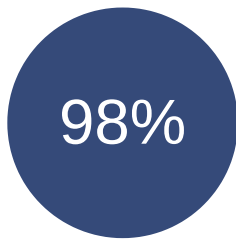
CREATE A PLAN TOGETHER.

### DELIVER

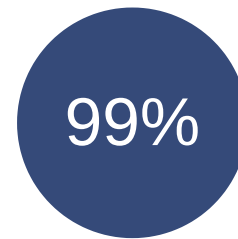


WE IMPLEMENT AND MONITOR THE PLAN TOGETHER.

# A HIGH LEVEL OF TRUST



Client Satisfaction



Client Retention  
Over the last 5 years

**FEE ONLY**  
NETWORK MEMBER



## REGISTERED INVESTMENT ADVISOR

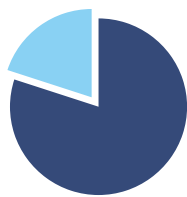
A registered investment adviser (RIA) is a firm that is an investment adviser and registered as such with the Securities and Exchange Commission or a state's securities agency. Registered investment adviser firms receive compensation in the form of fees for providing financial advice and investment management. They are required to act as a fiduciary, a standard to put the client's needs first.

This is very different from broker-dealers and their representatives, who provide recommendations for a commission. Broker-dealers and their representatives are not required to act as a fiduciary. They simply must make suitable recommendations for a client. This is a different standard of care, but most consumers are unaware of the difference, as any of these professionals may call themselves a financial advisor.

# OUR SERVICES



Financial  
Planning



Asset  
Management



Tax Prep & Legal  
Services



401(k)  
Allocations



Education  
Savings



Insurance &  
Risk Management



Long-term  
Care Planning



Medicare &  
Social Security

While in Rhode Island in 1885, William Travers, a New York businessman, saw a long line of yachts and was informed they were all owned by stock brokers from Wall Street. This led him to ask, "Where are their clients' yachts?" Still relevant today, this is a great example of how financial product salespersons and brokers rarely have an incentive to put their clients' interests first. We and many academics have researched and studied this disconnect, and discovered the following:

- Picking stocks and timing the market has low long-term success.
- Mutual funds and separate managed accounts are generally expensive, and after fees, rarely beat their appropriate benchmark.
- Using index funds is the most efficient long-term strategy.



Our investment philosophy is to maintain a diversified portfolio, keep costs of investing low, and always invest for the long-term.



PORTFOLIO MANAGEMENT | FINANCIAL PLANNING  
BUSINESS RETIREMENT PLANS

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