



Firm Brochure
(Part 2A of Form ADV)

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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 (SEC).

Wiser Wealth Management, Inc. is a registered investment advisor with the SEC. However, this registration does not imply a certain level of skill or training. Additional information about Wiser Wealth Management, Inc. is available on the SEC's website at <https://adviserinfo.sec.gov>.

Item 2. Material Changes

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.

Material Changes since the Last Update

The material changes in this brochure from the last annual updating amendment of Wiser Wealth Management, Inc. on 02/23/2021 are described below. Material changes relate to Wiser Wealth Management, Inc.'s policies, practices or conflicts of interests only.

- Item 5, 13: Financial planning fees have increased from \$395 per hour to \$425 per hour.
- Item 5, 6, 10, 15: Wiser Wealth Management, Inc.'s private fund has been liquidated as of 12/31/2021.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact our office at 678-905-4450 or by email to compliance@wiserinvestor.com.

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Item 4. Advisory Business

Wiser Wealth Management, Inc. (“Wiser Wealth”) is a registered investment advisor located in Marietta, Georgia. We are organized as a corporation under the laws of the State of Georgia, and the firm was founded in 2001. Casey Tyler Smith is its sole owner and stockholder.

As of December 31, 2021, our firm managed approximately \$224,372,630.00 in assets for 334 clients on a discretionary basis and \$1,546,198.00 for 2 clients on a non-discretionary basis.

Wiser Wealth provides financial planning and investment management services as described below. Each of these services will also be described in further detail throughout the document.

Financial Planning:

Wiser Wealth will review, evaluate, and provide recommendations concerning a client’s investment goals, risk tolerance, financial concerns, asset allocation, education goals, retirement goals, tax situation, insurance needs, estate planning and to help with budgeting, as needed. Clients are under no obligation to act upon any advice and/or recommendations made by us. Financial planning recommendations and actions are implemented at the client’s discretion. We recommend clients work closely with an attorney, accountant or CPA, real estate agent, insurance agent, or other professionals as needed to implement our recommendations.

Investment Management Services:

Wiser Wealth manages client assets using TD Ameritrade or Jefferson National Securities Corporation, affiliate of Nationwide Insurance Company (“Nationwide”) as the custodian. Our custodian relationships are described in more detail in Item 12. Clients give us limited power of attorney to buy and sell within their account(s). After examining the client’s risk tolerance, investment experience and knowledge, and objectives, we provide the client with a personalized Investment Allocation Model. A client may impose restrictions on investing in certain securities or types of securities. Comprehensive financial planning services (see directly above) are included with this service.

Estate Planning Review:

We may review and evaluate a client’s estate and wealth transfer strategy through financial planning. At the client’s request, we will refer the client to a licensed and qualified legal professional to draft legal documents.

Tax Planning Review:

We may review and evaluate a client’s tax situation and opportunities for tax planning through financial planning. At the client’s request, we will refer the client to a qualified certified public accountant (CPA) for tax preparation and tax planning services.

Insurance Review:

We may review and evaluate a client’s insurance needs through financial planning. At the client’s request, we will refer the client to a qualified professional for any insurance services.

Retirement Plan Advisory 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, we provide the investment expertise to implement

the plans investment policies and objectives. We use Mid-Atlantic Trust Company as the custodian and Paychex as the third-party plan administrator, or Charles Schwab.

Wiser Wealth performs any Discretionary Investment Management Service to the plan as a fiduciary, as defined in ERISA Section 3(21)(A)(i) and pursuant to the Advisers Act, and will, in accordance with the fiduciary standards of ERISA, act in good faith and with the degree of diligence, care and skill that a prudent person rendering similar services would exercise under similar circumstances. When providing a Discretionary Investment Management Service, Advisor will be exercising discretionary authority or control over assets of the Plan. If the client appoints our firm to serve as the plan's investment manager, as defined in Section 3(38) of ERISA, client will be relieved of liability for the acts of Wiser Wealth when performing any Discretionary Investment Management Service, to the extent permitted by ERISA Section 405(d)(1).

Wiser Wealth performs any Non-Discretionary Investment Advisory Service, whether to the plan or to a participant, as a fiduciary, as defined in ERISA Section 3(21)(A)(ii) and pursuant to the Advisers Act, and will, in accordance with the fiduciary standards of ERISA, act in good faith and with the degree of diligence, care and skill that a prudent person rendering similar services would exercise under similar circumstances. When providing any Non-Discretionary Investment Advisory Service, Advisor will solely be making recommendations to client or the participant, as applicable, and client retains full discretionary authority or control over assets of the plan. Neither the client, nor the participant, is required to implement any recommendations made by Wiser Wealth.

Wiser Wealth performs any Non-Fiduciary Service solely in a capacity that would not be considered a fiduciary under ERISA. These services include providing education to the plan committee and to participants, as well as helping the client select and review other service providers to the plan.

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

Investment Policy Statement – We work with the plan sponsor to develop an Investment Policy Statement for the client's retirement plan that provides the guidelines for selecting and evaluating investments offered in the client's 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 – We establish and manage a process to select, de-select, and monitor investments offered to plan participants. We 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 – We meet 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 – We 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.

Flightpath Program

Wiser Wealth’s Flightpath program is an automated online platform powered by MTG, LLC dba Betterment Securities (“Betterment Securities”) that guides clients through the entire investment management process and provides management services. Clients in the Flightpath service authorize us to implement our proprietary portfolio models.

As part of the Flightpath investment management service, clients complete an online personal risk tolerance assessment and provide additional information about their financial goals. Based on the information provided, the appropriate model portfolio is selected for the client. We generally create diversified model portfolios of investments consisting of low-cost exchange traded funds (“ETFs”), tailored to the client’s specific needs.

Information about the client’s portfolio is available on the online platform, which includes investment style, objectives, and a list of ETFs and other investments with shares that are included in and traded through them. The client can also submit or modify risk preferences, investment objectives, investment size and any other restrictions for their accounts directly through the online platform. We periodically rebalance client model portfolios based upon the client’s individual needs, stated goals and objectives. Flightpath is available to clients with assets under \$250,000. Brokerage practices of the program are outlined in Item 12.

Item 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:

Assets Under Management (AUM)	Annual Fee %
\$0 – \$149,999	1.50%
\$150,000 – \$249,999	1.35%
\$250,000 – \$499,999	1.25%
\$500,000 – \$749,999	1.15%
\$750,000 – \$1,499,999	1.00%
\$1,500,000 – \$1,999,999	0.90%
\$2,000,000 – \$2,499,999	0.80%
\$2,500,000 – \$2,999,999	0.70%
\$3,000,000 – \$3,499,999	0.60%
\$3,500,000 – \$4,999,999	0.50%
\$5,000,000 +	<i>Flat Fee</i>

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 quarterly fee is then prorated to include or exclude funds that are deposited or withdrawn from the client’s account during the billing quarter.

Clients pay the quarterly fees by giving Wiser Wealth written authorization to deduct fees from the client’s account during the account opening process with the custodian. This is also

outlined in our Investment Management Agreement. Clients can request to pay fees by check, at the discretion of the firm. When we deduct fees from client accounts, we will send the client an invoice showing how the fee was calculated. This invoice is attached to client quarterly statements provided by Wisier Wealth.

If a client opens or terminates an account mid-quarter, investment management fees will be pro-rated for that portion of the quarter for which we provided services. Any account refunds will be processed during the next quarterly billing cycle. Terminating services is outlined in more detail in Section 22 of the firm's Investment Management Agreement.

Wiser Wealth uses Orion's Portfolio Management software to calculate quarterly fees. Orion's calculation method involves using a 90-day quarter. Orion prorates fees on deposits and withdrawals during a billing quarter by calculating the number of days funds were in the account out of 365 days per calendar year. The breakdown on fees by account and proration are detailed on the client's quarterly billing statement. We encourage clients to review this statement for accuracy.

Other Fees

Clients may incur other fees and expenses in addition to our investment management fees. Clients may also incur certain charges imposed by unaffiliated third parties. Such charges may include, but are not limited to custodial fees, brokerage commissions, transaction fees, SEC fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund purchased for the Account which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), fees imposed by variable annuity providers and disclosed in the annuity contract, certain deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Flightpath Fee

The maximum total fee charged for the Flightpath program will not exceed 0.50% of assets under management annually. The fee is split between Wisier Wealth and Betterment Securities. Fees are billed on a pro-rata annualized basis quarterly in arrears based on the average daily balance of the previous quarter. Fees will be automatically deducted from client accounts by Betterment Securities.

Financial Planning:

The fee is \$425 per hour. Fifty percent (50%) of the estimated fee is due upon execution of the agreement. The remaining balance is due when the financial plan is delivered. All financial plans will be delivered within six (6) months of executing the agreement and once all client information has been received. Financial plans can be updated upon the client's request, at the rate of \$425 per hour.

Estate Planning Review:

During the financial planning process, if we decide that a client could benefit from estate planning or other legal services, we may refer the client to a qualified legal professional at a client's request. The legal professional will determine their fees and we do not share in the fees charged. No referral fee is paid to or received from any qualified legal professional we recommend to clients.

Tax Planning Review:

During the financial planning process, if we decide that a client could benefit from tax planning and/or tax preparation services, we may refer a client to a qualified certified public accountant (CPA) at the client's request. The CPA professional will determine their fees and we do not share in the fees charged. No referral fee is paid to or received from any qualified CPA we recommend to clients.

Insurance Review:

During the financial planning process, if we decide that a client could benefit from life, health, disability, long-term care, or other insurance services, we may refer a client to a qualified insurance professional at the client's request. The insurance professional will determine their fees and we do not share in the fees charged. No referral fee is paid to or received from any qualified professional we recommend to clients.

Retirement Plan Advisory Services

The annual fee will be \$5,000 invoiced on a quarterly basis, in advance. There is also a one-time, non-refundable setup fee of \$1,000 charged upon implementation of the plan.

Fee Flexibility

Our fees 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/or other factors. Any variance from our standard fees will be agreed upon in advance.

Item 6. Performance-Based Fees and Side-By-Side Management

Wiser Wealth does not receive performance-based fees and therefore does not participate in side-by-side management. Our fees are calculated as described in Item 5 above.

Performance-based fees are fees based on a share of capital gains on or capital appreciation of the assets of a client. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees.

Item 7. Types of Clients

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

- Individuals
- High net worth individuals
- Trusts
- Estates
- Charitable Organizations
- Corporations and other businesses
- Pension and profit-sharing plans

Wiser Wealth has no minimum account size. However, clients with assets of less than \$250,000 will be managed through our Flightpath service. The firm may waive this minimum at their discretion, based on certain circumstances.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

Wiser Wealth primarily uses ETFs (Exchange Traded Funds) to construct investment portfolios for clients. ETF investments are designed to replicate the investment return of a given index and are considered passively managed investments. Information on ETFs, asset classes and the equity and fixed-income markets comes from newspapers, trade journals, software programs, web searches, ETF sponsors and investment companies. Such information is gathered daily and is used by Wiser Wealth's Investment Committee to make informed forecasts and investment selections.

While investment selection is very important, asset allocation is perhaps the most important aspect of portfolio management. Setting the appropriate asset allocation in any investment portfolio takes an understanding of the return potential, risk potential, and the interrelationship of the different asset classes. Wiser Wealth uses Modern Portfolio Theory and Long-term Capital Market Assumptions to construct diversified investment portfolios with a long-term focus. Investment portfolios are invested in different asset classes each with different return expectations and different amounts of risk. The result is an investment portfolio with a unique return expectation at every level of risk.

Wiser Wealth utilizes model portfolios to manage client investment accounts. Model portfolios are managed by the firm's Investment Committee utilizing two investment strategies, a globally diversified all equity strategy and a fixed-income strategy. The two strategies are blended in varying amounts to construct a series of portfolios from which one may be selected for a client based upon their financial plan, investment goals, age, and risk tolerance.

Portfolios are managed in a tax-efficient manner with turnover kept at a minimum. Rebalancing portfolios will occur as needed to maintain the risk levels our clients are comfortable with. Wiser Wealth's goal is to offer clients a highly diversified and efficient investment portfolio that meets their needs over the long-term.

For clients taking regular withdrawals from their portfolios for income, Wiser Wealth utilizes a "Cash Bucket" investment strategy in combination with our Model Portfolio strategy to ensure there is up to 24 months of withdrawals in cash and cash equivalents in their accounts.

Wiser Wealth seeks to reduce the risks associated with investments by diversifying investment portfolios across various asset classes, however, all investments are subject to risks and no assurance can be given that an investment portfolio will be able to meet its objective or that any investment will not lose value. Some risks investors face are:

- **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.
- **Industry 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.
- **Management Risks:** While we manage client portfolios using experience, research and proprietary methods to allocate their assets across different asset classes and using passive investments to limit investment manager risk, the risk that Wiser Wealth allocates a portfolio's assets to asset classes that go down in value could adversely affect a portfolio returns.
- **Risks of Investments in ETFs and Mutual Funds:** We may invest client portfolios in ETFs and Mutual Funds. While investments in ETFs and Mutual Funds are considered less risky than investing in individual securities because of their diversified portfolios, these investments are still subject to risks associated with the markets in which they invest. ETFs are not actively managed. Rather, they attempt to track the performance of an unmanaged index of securities. This differs from an actively managed fund, which typically seeks to outperform a benchmark index. As a result, an ETF will hold constituent securities of the index regardless of the current or projected performance of a specific security or a particular industry or market sector. Maintaining investments in securities regardless of market conditions or the performance of individual securities could cause the ETF's return to be lower than if the investment employed an active strategy. An actively managed mutual fund's returns are based on the skill of the investment manager and the methods used to buy and sell securities in the fund. An actively managed mutual fund may or may not outperform its benchmark depending on the managers ability to consistently select individual securities that increase in value over time as well as avoiding those that decrease in value.

Item 9. Disciplinary Information

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10. Other Financial Industry Activities and Affiliations

Matthews Barnett has a rental home, and is co-owner of Barper, LLC.

Item 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 establishes guidelines and principles of conduct. Wiser Wealth will provide a copy of the firm's Code of Ethics to any client or prospective client upon request.

Wiser Wealth and its employees may buy or sell securities also held by clients. Employees may not trade their own securities ahead of client trades. We have implemented guidelines regarding personal securities transactions that are designed to prevent anyone at our firm from profiting personally, directly, or indirectly because of knowledge about a security or transaction. Employees comply with provisions set forth in Wiser Wealth's *Policies & Procedures Manual*.

The Chief Compliance Officer or CCO of Wiser Wealth is Casey Tyler Smith. He reviews employee trades each quarter. Personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients receive preferential treatment over trades of the firm and its employees.

Item 12. Brokerage Practices

Wiser Wealth has a relationship with TD Ameritrade, MTG, LLC dba Betterment Securities ("Betterment Securities"), and Jefferson National Securities Corporation, affiliate of Nationwide Insurance Company ("Nationwide"). We use these custodians for our non-ERISA client accounts. When a client executes an Investment Management Agreement with us, the client will also complete new account paperwork with one of the forementioned custodians. Mid-Atlantic Trust Company or Charles Schwab will serve as custodian for ERISA plan assets.

Custodians/broker-dealers will be recommended based on Wiser Wealth's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. This means that Wiser Wealth seeks a custodian/broker-dealer that will hold client assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. Wiser Wealth considers a range of factors, including but not limited to:

- Capability to execute, clear, and settle trades (buy and sell securities for client accounts) itself or to facilitate such services.
- Proficiency in facilitating timely transfers and payments to and from accounts.
- Availability of investment research and tools that assist us in making investment decisions.
- Competitiveness of the price of those services and willingness to negotiate the prices. [Clients will not necessarily pay the lowest commission or commission equivalent.]
- Quality of services.
- Reputation, financial strength, and stability.
- Prior service to us and our other clients.

The trading and custodian fees charged by TD Ameritrade, Betterment Securities, Mid-Atlantic Trust, Charles Schwab or Nationwide 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, Betterment Securities, Mid-Atlantic Trust Company, Charles Schwab or Nationwide.

Research & Other Soft Dollar Benefits

As a result of our relationships with TD Ameritrade, Betterment Securities, Mid-Atlantic Trust, Charles Schwab or Nationwide, each may provide Wisier Wealth 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.

While Wisier Wealth has no formal soft dollar program in which soft dollars are used to pay for third party services. Wisier Wealth may receive research, products, or other services from its broker/dealer in connection with client securities transactions ("soft dollar benefits") consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended, and may consider these benefits in recommending brokers. There can be no assurance that any client will benefit from any particular soft dollar research or other benefits. Wisier Wealth benefits by not having to produce or pay for the research, products, or services, and Wisier Wealth will have an incentive to recommend a broker dealer based on receiving research or services. Clients should be aware that Wisier Wealth's acceptance of soft dollar benefits may result in higher commissions charged to the client.

Directed Brokerage

A client may direct us in writing to use a particular broker-dealer ("Directed Broker") to execute some or all transactions for the client's account (referred to as "directed brokerage"). In that case, the client will have the sole responsibility to negotiate terms and arrangements for the account with the Directed Broker and we will not seek better execution services or prices from other broker-dealers, or be able to "batch" transactions for execution through other broker-dealers with orders for other accounts we manage. As a result, the client may pay higher commissions or other transaction costs, greater spreads, or receive less favorable net prices on transactions for the account than would otherwise be the case.

Trade Aggregation

Transactions for each client account generally will be affected independently unless we decide to purchase or sell the same securities for several clients at approximately the same time. We may (but are not obligated to) combine or "batch" such orders to obtain best execution, negotiate more favorable commission rates, or allocate equitably among our client's differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among our clients in proportion to the purchase and sale orders placed for each client account on any given day.

To the extent that we aggregate client orders for the purchase or sale of securities, including securities in which our Advisory Affiliates may invest, we shall do so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the Securities and Exchange Commission.

We shall not receive any additional compensation or remuneration as a result of the aggregation. We shall endeavor to process all account transactions in a timely manner, but neither represent nor warrant that any such transaction shall be processed or effected by the Broker-Dealer on the same day as requested.

TD Ameritrade Institutional

Wiser Wealth participates in the institutional advisor program (the “Program”) offered by TD Ameritrade Institutional. TD Ameritrade Institutional offers this Program to independent investment advisor services which include custody of securities, trade execution, clearance, and settlement of transactions. Wiser Wealth receives some benefits from TD Ameritrade Institutional through its participation in the Program. As part of the Program, Wiser Wealth may recommend TD Ameritrade Institutional to clients for custody and brokerage services. There is no direct link between our participation in the Program and the investment advice we give to clients, although Wiser Wealth receives economic benefits through its participation in the Program that are typically not available to TD Ameritrade Institutional retail investors. These benefits include the following products and services (provided without cost or at a discount):

- receipt of duplicate client statements and confirmations;
- research related products and tools;
- consulting services;
- access to a trading desk serving Wiser Wealth participants;
- access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts);
- the ability to have Wiser Wealth’s fees deducted directly from client accounts;
- access to an electronic communications network for client order entry and account information;
- access to mutual funds with no transaction fees and to certain institutional money managers;
- and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors.

TD Ameritrade Institutional may also pay for business consulting and professional services received by Wiser Wealth’s related persons. Some of the products and services made available by TD Ameritrade Institutional through the Program may benefit Wiser Wealth but may not benefit its client accounts. These products or services may assist Wiser Wealth in managing and administering client accounts, including accounts not maintained at TD Ameritrade Institutional.

Other services made available by TD Ameritrade Institutional are intended to help Wiser Wealth manage and further develop its business enterprise. The benefits received by Wiser Wealth or its personnel through participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade Institutional. As part of its fiduciary duties to clients, Wiser Wealth endeavors always to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Wiser Wealth or its related persons in and of itself creates a conflict of interest and may indirectly influence Wiser Wealth’s choice of TD Ameritrade Institutional for custody and brokerage services.

Betterment Securities

MTG, LLC dba Betterment Securities (“Betterment Securities”), a registered broker-dealer, member SIPC, will be the qualified custodian only for Wiser Wealth’s Flightpath client accounts. Wiser Wealth is independently owned and operated; it is not affiliated with Betterment Securities. Clients will open the account with Betterment Securities by entering into

an account agreement directly with them. While we do not open the account for the client, we may assist the client in doing so.

Brokerage and Custody Costs

For client accounts that Betterment Securities maintains, Betterment Securities generally does not charge separately for custody services. It is instead compensated as part of the Betterment Institutional platform fee, which is a percentage of the dollar amount of assets in the account in lieu of commissions. Wiser Wealth has determined that having Betterment Securities execute trades is consistent with its duty to seek “best execution” of trades (see Trade Aggregation section above).

Services Available via Betterment Institutional

Betterment Securities serves as broker-dealer to Betterment Institutional, an investment and advice platform serving independent investment advisory firms. Betterment Institutional also offers available various support services, which may not be available to its retail customers. Some of those services help Wiser Wealth manage or administer client accounts, while others help us manage and grow our business. Betterment Institutional’s support services are generally available on an unsolicited basis (Wiser Wealth does not have to request these services) and at no additional charge to Wiser Wealth. The following is a more detailed description of Betterment Institutional’s support services:

1. Services that benefit the client: Betterment Institutional includes access to a range of investment products, execution of securities transactions, and custody of client assets through Betterment Securities. Betterment Securities’ services described in this paragraph generally benefit clients and their accounts.
2. Services that may not directly benefit the client: Betterment Institutional also makes available to Wiser Wealth other products and services that benefit Wiser Wealth but may not directly benefit the client or client accounts. These products and services assist Wiser Wealth in managing and administering client accounts, such as software and technology that may:
 - Assist with back-office functions, recordkeeping, and client reporting of our accounts.
 - Provide access to client account data (such as duplicate trade confirmations and account statements).
 - Provide pricing and other market data.
 - Assist with back-office functions, recordkeeping, and client reporting.

Our Interest in Betterment Securities’ Services

The availability of these services from Betterment Institutional benefits Wiser Wealth because we do not have to produce or purchase them. In addition, we do not have to pay an additional fee for Betterment Securities’ services, although these services may be contingent upon us committing a certain amount of assets to Betterment Securities for custody. We have an incentive to have clients maintain their accounts with Betterment Securities based on our interest in receiving Betterment Institutional’s and Betterment Securities’ services that benefit our business, rather than based on clients’ interest in receiving the best value in custody services and the most favorable execution of client transactions. This is a conflict of interest. However, the availability to us of Betterment Institutional’s and Betterment Securities’ products

and services is not based on Wiser Wealth giving particular investment advice, such as buying securities for its clients. Moreover, we believe that use of Betterment Securities as custodian and broker-dealer is in the clients' best interests and consistent with our fiduciary duty. Wiser Wealth's selection of Betterment Securities is primarily supported by the scope, quality, and price of services (described above) rather than Betterment Institutional's and Betterment Securities' services that benefit us directly.

Item 13. Review of Accounts

Investment Management Clients

Wiser Wealth will review client accounts on an ongoing basis by our Portfolio Investment Committee, which consists of Casey Smith, Matthews Barnett, CFP[®], ChFC[®], CLU[®], and Brad Lyons, CFP[®]. Client review meetings are scheduled annually, or at a frequency requested by the client, to update the financial plan and review portfolio performance. Other conditions that may trigger a review include, but are not limited to:

- contributions and withdrawals,
- changes in the tax laws,
- the general economy, and/or
- changes in a client's own situation.

Clients are responsible for notifying us of changes in their financial situation or any significant life events, as it may materially impact their financial plan and/or investment strategy.

Clients will receive periodic communications from Wiser Wealth, but we will not provide written reports in conjunction with internal account reviews. Clients will receive a statement of holdings and performance from us at least quarterly. In addition, clients have unlimited access to their investment advisor representative for advice or discussion.

Flightpath Clients

Wiser Wealth will review client accounts on an ongoing basis by our Portfolio Investment Committee, which consists of Casey Smith, Matthews Barnett, CFP[®], ChFC[®], CLU[®], and Brad Lyons, CFP[®]. Clients can request portfolio review meetings. At the client's request, financial plans can be updated at a rate of \$425 per hour.

Clients are responsible for notifying us of changes in their financial situation or any significant life events since it may materially impact their financial plan and/or investment strategy.

Clients will receive periodic communications from Wiser Wealth, but we will not provide written reports in conjunction with account reviews made by the Portfolio Investment Committee. Clients will receive a statement of holdings and performance at least quarterly from Betterment Securities.

Financial Planning Only Clients

Clients are responsible for notifying us of changes in their financial situation or any significant life events since it may materially impact their financial plan and/or investment strategy. At the client's request, we will update a financial plan at a rate of \$425 per hour.

Item 14. Client Referrals and Other Compensation

Wiser Wealth may receive a non-economic benefit from Betterment Institutional and Betterment Securities, TD Ameritrade, Mid-Atlantic Trust, Charles Schwab, or Nationwide in the form of the support products and services it makes available to Wiser Wealth (and other independent investment advisors whose clients maintain their accounts at these firms). These products and services, how they benefit our firm (if applicable), and the related conflicts of interest are described in Item 12.

The availability of Betterment Institutional and Betterment Securities, TD Ameritrade, Mid-Atlantic Trust, Charles Schwab or Nationwide products and services to our firm is not based on Wiser Wealth giving particular investment advice, such as buying securities for its clients.

Wiser Wealth does not directly or indirectly compensate any individual or firm for client referrals.

Item 15. Custody

According to the SEC rule 206(4)-2 under the Investment Advisers Act of 1940, custody is defined as *holding, directly or indirectly, client funds or securities, or having any authority to obtain possession of them*. Therefore, Wiser Wealth is deemed to have custody of certain client assets if the client gives us the authority to transfer assets to and from their accounts. Wiser Wealth is also determined to have custody of client assets if our firm is able to deduct management fees directly from a client account. Both of these instances are outlined below.

Direct Debit of Fees from Client Accounts

As discussed in Item 5, the client's custodian will directly debit management fees from each account(s) for Investment Management clients. The ability for Wiser Wealth to debit a client account for management fees is considered limited custody of client funds and securities by the SEC. When a client opens an account with our custodian, the client will sign the custodian's form authorizing our firm to deduct fees directly from the account. We do not have physical custody of these funds or securities.

Standing Letters of Authorization

Certain clients may grant Wiser Wealth standing authority via a Standing Letter of Authorization or SLOA to make disbursements to third parties from the client's account at a qualified custodian. For example, clients may provide our firm with authorization to transfer money from their investment accounts to their bank account. Therefore, we would be deemed to have limited custody of these client accounts, as defined by the SEC.

For any accounts with a SLOA in place, we follow the conditions set forth immediately below so that no surprise audit will be required for these accounts.

1. The client provides a written instruction to the qualified custodian that includes the client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
2. The client authorizes Wiser Wealth in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.

3. The client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client's authorization, and will provide a transfer of funds notice to the client promptly after each transfer.
4. The client has the ability to terminate or change the instruction to the client's qualified custodian.
5. Wiser Wealth has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client's instruction.
6. Wiser Wealth maintains records showing that the third party is not a related party of Wiser Wealth or located at the same address as Wiser Wealth.
7. The client's qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

The CCO will periodically review SLOA arrangements to ensure it meets these conditions and document Wiser Wealth's compliance with the conditions.

Custodian Statements

Clients will receive account statements directly from the custodian holding the funds and securities on a quarterly basis. The account statements from the custodian will show management fees paid to our firm from each client account. Clients should carefully review account statements for accuracy. Investment Management clients will also receive quarterly portfolio statements from Wiser Wealth and clients are encouraged to compare these statements with statements provided by the custodian. If any client has a question regarding their statements or did not receive a statement from your custodian, please reach out to the custodian and/or our firm as soon as possible.

Investment Management client assets are held at TD Ameritrade as a qualified custodian. ERISA plan assets are held at Mid-Atlantic Trust Company, Charles Schwab or Nationwide as a qualified custodian. Paychex or Charles Schwab will provide the plan sponsor with an account statement at least quarterly. Flightpath client assets are held at Betterment Securities as a qualified custodian. Betterment Securities will provide clients with an account statement at least quarterly.

Casey Tyler Smith of Wiser Wealth is also listed as Trustee for a client of the firm and therefore is considered to have custody of this specific client's assets and securities. All client's accounts where he is listed as Trustee undergo a surprise audit annually by an independent public accountant and follows the rules of custody as promulgated by the SEC.

Item 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 the client's specific consent, securities to be bought or sold, and the amount of the securities to be bought or sold.

Discretionary trading authority facilitates placing trades in client accounts on the client's behalf so that we may promptly implement the investment policy statement that the client has approved in writing.

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney in the account opening process with our custodian so that we may execute trades without prior approval from the client of each trade.

Item 17. Voting Client Securities

Wiser Wealth will not vote proxies on the client's behalf. Clients will receive proxies directly from the custodian on their account(s). However, we are available to answer questions clients may have about a particular solicitation.

Item 18. Financial Information

Wiser Wealth does not have any financial impairment that will preclude the firm from meeting its contractual commitments to its clients. We do not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

We do not act as custodian for any client accounts aside from the direct debit of fees and standing letters of authorizations, as referenced in Item 15. Casey Tyler Smith is listed as Trustee for one client of the firm and these accounts are audited annually as required by the SEC.

Brochure Supplements – Part 2b of Form ADV

The purpose of Part 2b of Form ADV is to provide information on each registered investment adviser representative of the firm. These brochure supplements should accompany Form ADV Part 2a. If a client or prospective client did not receive Form ADV Part 2a or has any questions about the information provided in these brochure supplements, please contact our office at 678-905-4450 or email compliance@wiserinvestor.com.

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 of Science degree in finance or a related field,
- Six (6) years of experience in investment management and/or financial planning. Education may be substituted for experience.

Additional information about each advisor of the firm is available via the SEC's website at <https://adviserinfo.sec.gov> and searching by the individual's CRD number provided hereinafter.

Casey Tyler Smith – President, CEO & Chief Compliance Officer

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

CRD#: 4141592

Date of Birth: November 4, 1977

Educational Background:

- May 2000 – Berry College - Bachelor 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 Wiser Wealth Management, Inc.

Disciplinary Information:

- None

Other Business Activities:

- Board Member for the Berry College Campbell School of Business Executive Advisory Council
- Board Member for the Berry College Board of Visitors
- Board Member for the LMK Foundation
- Board Member for the Wellstar Foundation

Additional Compensation:

- None

Supervision

- Casey Tyler Smith is the president and CEO of Wiser Wealth Management, Inc. and the firm's Chief Compliance Officer (CCO). He provides supervision over the staff on a daily basis.

Brad Edward Lyons, CFP® – Investment Manager

CRD #: 1616600

Date of Birth: December 11, 1958

Educational Background:

- December 1984 – Bachelor of Science in Business Administration from Iowa State University
- August 1987 – Master of Business Administration from Golden Gate University
- August 1989 – Series 63 Securities Blue Sky Registration
- June 1999 – Series 65 Investment Adviser Registration
- September 2016 – The Professional Financial Planner Program from Oglethorpe University
- December 2016 – CERTIFIED FINANCIAL PLANNER™ certification from the CFP Board

Business Experience:

- October 1998 – September 2005: Director of IRA Rollovers for AMVESCAP Retirement, Inc.
- September 2005 – June 2010: Director of Client Service for Iron Capital Advisors
- June 2010 – February 2017: Managing Director at Gray & Company
- February 2017 – June 2019: Investment Consultant for Consequent Capital Management LLC
- November 2019 – Present: Portfolio & Planning Support Advisor at Wiser Wealth Management

Disciplinary Information:

- None

Other Business Activities:

- None

Additional Compensation:

- None

Supervision:

- Casey Tyler Smith, CEO and CCO of Wiser Wealth Management, is the direct supervisor of Brad Edward Lyons, CFP® and supervises his work on a daily basis. Casey can be reached at 678-905-4450.

Matthews Steven Barnett, CFP®, ChFC®, CLU® – Financial Advisor

CRD #: 6056831

Date of birth: February 17, 1988

Educational Background:

- Dec 2010 – University of Georgia, Terry College of Business – Bachelor of Science in Business Administration
- Jan 2013 – FINRA Series 6 Registration
- Feb 2013 – FINRA Series 63 Registration
- Nov 2013 – FINRA Series 65 Registration
- Dec 2015 – FINRA Series 7 Registration
- August 2016 – CERTIFIED FINANCIAL PLANNER™ certification from the CFP Board
- October 2016 – ChFC® - Chartered Financial Consultant® certification obtained
- October 2016 – CLU® - Chartered Life Underwriter® certification obtained

Business Experience:

- February 2012 – January 2016: Financial Advisor – The Piedmont Group
- August 2016 – December 2017: Financial Advisor – Merrill Lynch
- March 2017 – February 2018: Financial Planning Advisor – VALIC
- March 2019 – October 2019: Associate Wealth Management Advisor – Northwestern Mutual
- March 2020 – Present: Financial Planning Specialist – Wiser Wealth Management, Inc.
- March 2020 – Present: Investment Adviser Representative – Wiser Wealth Management, Inc.

Disciplinary Information:

- None

Other Business Activities:

- Matthews Barnett has a rental home, is co-owner of Barper, LLC.

Additional Compensation:

- None

Supervision:

- Casey Tyler Smith, CEO and CCO of Wiser Wealth Management, is the direct supervisor of Matthews Steven Barnett, CFP®, ChFC®, CLU® and supervises his work on a daily basis. Casey can be reached at 678-905-4450.

Professional Designations

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete 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, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA’s Central Registration Depository.

CLU®- Chartered Life Underwriter®

MINIMUM QUALIFICATIONS:

- Once fulfilling the ChFC® designation, one may also earn the CLU® designation by completing a minimum of three additional courses.
- For the CLU®, one must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC® program may not be used as electives in the CLU® program.

Additional Information

Information Security

Wiser Wealth Management or “Wiser Wealth” maintains an information security program to reduce the risk that client personal and confidential information may be breached.

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 clients may include information about personal finances, information about the client’s health to the extent that it is needed for the financial planning process, information about transactions between the client and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help client’s meet financial goals.

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

We maintain a secure office to ensure that client information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment. All Wiser Wealth employees are required to follow specific guidelines set forth in our firm’s Cyber Security and Information Security Policy.

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

Personally identifiable information about clients will be maintained while a person is a client of the firm, and for the required recordkeeping period to comply with federal and state securities laws. After that time, information may be destroyed.

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

Disaster Recovery Plan

Wiser Wealth has developed procedures to launch a timely recovery from a disaster. The basis of these procedures is to minimize the impact of a disaster to the firm, its employees, vendors and clients. We will provide a copy of this plan to any client or potential client upon request.