

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 – Series 7 General Securities Representative Examination
- May 2000 – Series 66 Uniform Combined State Law Examination
- May 2000 – Series 65 Uniform Investment Advisor Examination
- 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

Additional Compensation:

- None

Supervision

Casey Tyler Smith is the firm's Chief Compliance Officer (CCO). Mr. Smith is responsible for supervising the firm's Investment Advisor Representatives, as well as ensuring that staff adhere to all policies and procedures outlined in the firm's Code of Ethics and compliance manual. Other members of the compliance team are responsible for ensuring that Mr. Smith adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Casey Smith is (678) 905-4450 ext. 101.

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 Uniform Securities Agent State Law Examination
- June 1999 – Series 65 Uniform Investment Adviser Law Examination
- 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: Investment Manager at Wiser Wealth Management

Disciplinary Information:

- None

Other Business Activities:

- None

Additional Compensation:

- None

Supervision:

As a representative of Wiser Wealth Management, Inc., Mr. Lyons is supervised by Casey Smith, the firm's Chief Compliance Officer. Mr. Smith is responsible for ensuring that Mr. Lyons adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. The phone number for Casey Smith is (678) 905-4450 ext. 101.

Michael Stephen Sava, Jr., CFP®, CIMA® - Financial Planning Specialist

CRD#: 2355134

Date of Birth: December 11, 1965

Educational Background:

- 1988 – University of Wisconsin, Madison – Bachelor of Arts in International Relations - Economics
- July 1993 – Series 63 Uniform Combined State Law Examination
- July 1993 – Series 65 Uniform Investment Advisor Law Examination
- October 2006 – Series 66 Uniform Combined State Law Examination
- October 2006 – Series 7 General Securities Representative Examination
- March 2002 – CIMA® – Certified Investment Management Analyst® certification obtained
- November 2012 – CERTIFIED FINANCIAL PLANNER™ certification from the CFP Board

Business Experience:

- January 2012 – March 2013: Managing Associate – Henssler Financial
- December 2013 – June 2020: Private Wealth Manager – FirsTrust
- August 2020 – April 2022: Wealth Manager – McCormack Financial Planning
- April 2022 – Present: Financial Planning Specialist – Wiser Wealth Management, Inc.

Disciplinary Information:

- None

Other Business Activities:

- None

Additional Compensation:

- None

Supervision

As a representative of Wiser Wealth Management, Inc., Mr. Sava is supervised by Casey Smith, the firm's Chief Compliance Officer. Mr. Smith is responsible for ensuring that Mr. Sava adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. The phone number for Casey Smith is (678) 905-4450 ext. 101.

Professional Designations

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.

Certified Investment Management Analyst® (CIMA®)

The CIMA certification signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board.

To obtain the CIMA certification, candidates must successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass a Certification Examination. CIMA designees are required to adhere to IWI’s Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and Rules and Guidelines for Use of the Marks.

CIMA designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations hours, every two years to maintain the certification. The designation is administered through Investments and Wealth Institute® (IWI).

Additional Information

Information Security

Wiser Wealth Management (“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 policies are 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.