



## **Form ADV Part 2B: Brochure Supplement**

**Wiser Wealth Management, Inc.**

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*This brochure supplement (Part 2B of Form ADV) provides information about each registered investment adviser representative of Wiser Wealth Management. You should have received a copy of that brochure (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 this brochure supplement, please contact our office at 678-905-4450 or email [compliance@wiserinvestor.com](mailto:compliance@wiserinvestor.com).*

*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.*

Wiser Wealth Management requires that its advisors have:

- A FINRA Series 7 or 65 registration; or
- A designation as a CERTIFIED FINANCIAL PLANNER™ or Chartered Financial Analyst®, or a Bachelor of Science degree in financial planning, finance, or a related field; and
- Six (6) years of experience in investment management and/or financial planning. Education may be substituted for experience.

## **Casey Tyler Smith – President, CEO & Chief Compliance Officer**

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

CRD#: 4141592

*Year of Birth: 1977*

### *Item 2: Educational Background*

- May 2000 –Bachelor of Science in Business Administration from Berry College
- 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

### *Item 2: Business Experience*

- May 2000 – June 2001: Registered Representative at AXA Advisors LLC
- June 2001 – Present: President & CEO of Wiser Wealth Management, Inc.

### *Item 3: Disciplinary Information*

- None

### *Item 4: Other Business Activities*

- None

### *Item 5: Additional Compensation*

- None

### *Item 6: 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 or you can reach our compliance team by emailing [compliance@wiserinvestor.com](mailto:compliance@wiserinvestor.com).

**Melissa Kemper Beach, CFP<sup>®</sup>, CDFA<sup>®</sup> – Senior Financial Advisor**

CRD #: 4557802

Year of Birth: 1971

*Item 2: Educational Background*

- May 1993 – Bachelor of Science in Business from Wake Forest University
- May 2001 – Masters of Financial Planning from Georgia State University
- July 2001 – CERTIFIED FINANCIAL PLANNER<sup>™</sup> certification from the CFP Board
- June 2003 – Series 65 Uniform Investment Adviser Law Examination
- August 2017 – CDFA<sup>®</sup> – Certified Divorce Financial Analyst<sup>®</sup> certification obtained

*Item 2: Business Experience*

- 2001 – 2004: Senior Financial Planner at The Ayco Company, LP
- 2004 – 2005; 2010 – 2014: Associate at Homrich Berg, Inc.
- January 2014 – July 2018: Financial Advisor at Modera Wealth Management LLC
- August 2018 – December 2021: Director at Redwood Wealth Management LLC
- January 2022 – September 2022: Senior Financial Advisor at Wipfli Financial Advisors (formerly Redwood Wealth Management LLC)
- October 2022 – Present: Senior Financial Advisor at Wiser Wealth Management, Inc.

*Item 3: Disciplinary Information*

- None

*Item 4: Other Business Activities*

- None

*Item 5: Additional Compensation*

- None

*Item 6: Supervision*

As a representative of Wiser Wealth Management, Inc., Mrs. Beach is supervised by Casey Smith, the firm's Chief Compliance Officer. Mr. Smith is responsible for ensuring that Mrs. Beach 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 or you can reach our compliance team by emailing [compliance@wiserinvestor.com](mailto:compliance@wiserinvestor.com).

## **Brad Edward Lyons, CFP® – Investment Manager**

CRD #: 1616600

Year of Birth: 1958

### *Item 2: 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

### *Item 2: 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
- November 2019 – Present: Investment Manager at Wiser Wealth Management, Inc.

### *Item 3: Disciplinary Information*

- None

### *Item 4: Other Business Activities*

- None

### *Item 5: Additional Compensation*

- None

### *Item 6: 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 or you can reach our compliance team by emailing [compliance@wiserinvestor.com](mailto:compliance@wiserinvestor.com).

## Professional Designations – Qualifications & Requirements

### 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).

### **Certified Divorce Financial Analyst® (CDFA®)**

A Certified Divorce Financial Analyst (CDFA®) is a member of the Institute for Divorce Financial Analysts® (IDFA®) who specializes in the financial issues surrounding divorce. The role of the CDFA® includes acting as an advisor to one party's divorce lawyer, or as a mediator for both parties. A CDFA® uses his or her knowledge of tax law, asset distribution, and short-term and long-term financial planning to achieve an equitable divorce settlement.

To become a CDFA®, a person must have three years of financial planning or legal experience. After attaining the proper work experience, candidates are required to complete a four-step modular program and exam designed by the IDFA®. The program is a self-study system, covering financial and tax issues, with case studies of divorce settlements.

#### **CDFA® PRACTICE STANDARDS**

**Education** - CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA®.

**Examination** - CDFA® practitioners must pass a four-part Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process.

**Experience** - CDFA® professionals must have a minimum of three years of experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.

**Ethics** - As a final step to certification, CDFA® practitioners agree to abide by a strict code of professional conduct known as the IDFA®'s Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients, employers, and other professionals. The IDFA® may perform a background check during this process and each candidate for CDFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

**Ongoing Certification Requirements** - Once certified, CDFA® practitioners are required to maintain technical competence and fulfill ethical obligations. Every two years, they must complete a minimum of fifteen (15) hours of continuing education specifically related to the field of divorce. In addition to the biennial continuing education requirement, as part of the renewal process all CDFA® practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that have been taken against them during the past two years.

## **Additional Firm 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 Policies.

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 SEC regulations. 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.