

**Wise Wealth Management LLC**

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**Date of Brochure:** March 31, 2011

**(Form ADV part 2A)**

This Brochure provides information about the qualifications and business practices of Wise Wealth Management LLC. If you have any questions about the contents of this Brochure, please contact us at 212-567-1416, or [smeket@wisewealthmanagement.com](mailto:smeket@wisewealthmanagement.com). The information in this Brochure has not been approved, nor verified by the United States Securities and Exchange Commission or by any state securities authority.

Wise Wealth Management LLC is a SEC registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide information with which you decide to hire or retain an adviser. Additional information about Wise Wealth Management LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Throughout this document, Wise Wealth Management LLC is referred to as "we" and the Client or prospective Client as "you."

## **Item 2 – Material Changes**

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” that mandated changes to the disclosure document which we provide to Clients as required by SEC law. This Brochure, dated March 31<sup>st</sup>, 2011, is a new document prepared according to the SEC’s updated requirements and guidance. As such, this document is materially different in structure and requires certain new information that our previous Brochure did not.

In the future, Item 2 will only discuss specific material changes that are made to the Brochure and provide Clients with a summary of such changes. The date of our last annual update to this Brochure was March 26th, 2010.

In the past we have offered or delivered information about our qualifications and business practices to Clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year.

We will further provide you with a new Brochure as necessary based on material changes or new information, at any time, without charge. Currently our Brochure may be requested by contacting Stephanie Meket, Managing Member, at 212-567-1416 or [smeket@wisewealthmanagement.com](mailto:smeket@wisewealthmanagement.com).

Additional information about Wise Wealth Management LLC is also available at the SEC’s website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s website also provides information about any persons affiliated with Wise Wealth Management LLC who are registered, or are required to be registered, as investment adviser representatives of Wise Wealth Management LLC.

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#### **Item 4 – Advisory Business**

Wise Wealth Management was founded in 2004 by Stephanie Meket, and is federally registered with the SEC (Securities and Exchange Commission) as a Registered Investment Adviser. There are currently two employees at Wise Wealth Management LLC. Ms. Meket is sole owner of this firm, and the firm is privately held.

We are an independent, comprehensive wealth management firm that has offered a complete range of investment management and financial planning services since 2001. While the lion's share of our work is fee-based, certain of our Advisory Affiliates may offer insurance products under a commission arrangement when appropriate to the Client's financial situation.

Prior to engaging us to provide any investment advisory services, Clients enter into a formal Investment Advisory Agreement which sets forth the terms and conditions under which we manage and invest assets. It also includes a separate agreement for clearing and custody of assets with each designated broker-dealer/custodian.

We work with Clients to define their financial objectives, and to develop strategies for reaching those objectives, some of which may include but are not limited to: retirement planning, identification of financial problems, cash flow and budget management, review of risk exposure, portfolio management, education funding, estate planning, charitable goals, special needs planning, family business succession issues, insurance, and fringe employee benefits.

We allocate Clients' assets on a discretionary and/or non-discretionary basis among mutual funds, exchange-traded funds, individual bonds or equity securities, and options in accordance with the investment objectives and stated risk-tolerance of the Client.

We tailor all investment recommendations to the individual needs, and especially the unique tax-situation of each Client. Your goals, timelines, and objectives are reviewed and updated in meetings, emails and phone calls. Clients may always impose restrictions on investing in certain securities or types of securities. This request must be made in writing.

As of March 31st, 2011, Wise Wealth Management LLC managed approximately forty-five million in assets in one hundred thirty-eight accounts for fifty Clients. Approximately thirty-four million is managed on a discretionary basis, and about eleven million is managed on a non-discretionary basis.

## Item 5 – Fees and Compensation

Depending upon the engagement, we offer our services on a fee-basis charged against assets under management. We believe a fee-based, rather than commission-based engagement helps mitigate the conflicts of interest inherent when a firm receives compensation based on the sale of specific securities or investment products. In the event you determine to engage us to provide investment management services, we shall charge an annual fee based upon a percentage of the market value of the assets being managed.

No referral fees are paid, nor accepted - ever. Conflicts of interest will be disclosed to the Client, and managed in favor of the Client. Where we provide investment-related consulting and/or financial planning services, we shall not receive additional compensation beyond the aforementioned annual fee. Alternatively, certain of the firm's Advisory Affiliates may offer insurance products under a commission arrangement when appropriate to the Client's financial situation.

Our annual fee shall be prorated and charged quarterly, in advance, based upon the market value of the assets on the last day of the previous quarter. In limited circumstances where Client assets are held in a self-directed retirement account, our fee shall be based on the most recent quarterly statement provided to us and shall be adjusted, if necessary, in the following billing period. The annual fee shall vary (between 1.00% and 2.00%) depending upon the market value of the assets under management and the type of investment management services to be rendered, as follows:

### PORTFOLIO VALUE ANNUAL FEE

First \$400,000 .....	2.00%
Next \$300,000 .....	1.50%
Next \$300,000 .....	1.25%
Amount above \$1,000,000 .....	1.00%

We generally recommend that Clients utilize the brokerage, clearing and custodial services of Fidelity Institutional Wealth Services (FIWS) and its affiliates (collectively referred to as "Fidelity") for investment management accounts. On a limited basis, we may recommend that Clients utilize the brokerage, clearing and custodial services of TD Ameritrade, Inc. (collectively referred to as "TD"). Our annual fee is exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the Client. However, we shall not receive any portion of these commissions, fees, and costs.

We may only implement our investment management recommendations after the Client has furnished us with all information and authorization regarding accounts with the appropriate financial institutions. These financial institutions shall include, but are not limited to, Fidelity, TD, and any other broker-dealer or custodial firms that hold Client assets which we shall invest on your behalf.

Clients may incur certain charges imposed by Fidelity, TD and/or other third parties such as custodial fees, 12b-1 charges or expense ratios imposed directly by mutual funds or exchange traded funds, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees. Additionally, Clients will incur trading charges and transaction fees, which are exclusive of, and in addition to our annual fee.

Our Client Agreement as well as the separate agreement with the custodial firm(s) may authorize us to debit the Client's account(s) for the amount of our fee and to directly remit this fee. The financial institutions we recommended will send a statement to the Client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to us. Additionally, these financial institutions will provide year-end and tax reporting documents to Clients as required by law.

We may render non-discretionary investment management services to Clients related to their individual employer-sponsored retirement plans. In so doing, we either direct or recommend the allocation of Client assets among the various mutual funds that comprise the retirement plan offering. The Client's assets shall be maintained at the custodian designated by the sponsor of the Client's retirement plan.

The Client may make additions to and withdrawals from the account at any time. If assets are deposited into or withdrawn from an account after the inception of a quarter, the fee payable with respect to such assets will not be prorated based on the number of days remaining in the quarter. Clients may withdraw account assets with notice to us, subject to the usual and customary securities settlement procedures and timeframes. Since we design our portfolios as long-term investments, asset withdrawals may impair the achievement of a Client's investment objectives.

For the initial quarter of investment management services, the first quarter's fees shall be calculated on a pro-rata basis. The Agreement between us and the Client will continue in effect until terminated by either party pursuant to the terms of the Client Agreement. Our annual fee shall be prorated through the date of termination and any remaining balance shall be charged or refunded to the Client, as appropriate, in a very timely manner.

Additions may be in cash or securities provided that we reserve the right to liquidate any transferred securities, or decline to accept particular securities into a Client's account. We may consult with our Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they are subject to transaction fees, as well as fees assessed at the mutual fund level (i.e. contingent deferred sales charges) and/or tax ramifications of realizing sales.

Our Clients are advised to promptly notify us if there are ever any changes in their financial situation or investment objectives, or if they wish to impose any reasonable restrictions upon our investment management.

Neither party may assign the Agreement without the consent of the other party. Transactions that do not result in a change of actual control or management by Wise Wealth Management LLC shall not be considered an assignment.

## **Item 6 – Performance fees and Side-by-Side management**

We do not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a Client). This compensation structure could potentially create an incentive for the adviser to recommend an investment that might carry an unacceptable degree of risk for the Client.

## **Item 7 – Types of Clients**

We provide investment advice and supervision to individuals, families, trusts, estates, privately-held businesses, corporations, and corporate pension- and profit-sharing plans. We do not impose a minimum on amount of assets invested, nor other conditions for opening or maintaining an account. However, it is up to our discretion whether or not to accept a new Client.

## **Item 8 – Methods of analysis, investment strategies and risk of loss**

Our security analysis includes both fundamental and technical analysis. The main sources of research may include, but are not limited to: Morningstar reports, fund prospectuses, S&P reports and ratings, financial newspapers, business magazines, and annual reports. Employees also attend training meetings and webinars, as well as industry compliance, trading, and educational conferences.

Our primary investment strategy is asset-allocation and proper diversification across various asset classes. Portfolios are generally globally-diversified and include alternate asset classes in order to control the risks derived from over-concentration in any one (or too few) security (-ies), or types of securities. Each portfolio is customized to the Client's specific objectives, income needs, risk tolerance, and tax situation. We do not use 'model portfolios,' and we do not use composite numbers to illustrate results.

All investing poses many different types of risk-of-loss to the investor. We enumerate and explain the following list of factors that could impact the value of Clients' investments: interest-rate fluctuations, inflation growth, currency devaluation, concentration risk caused by company-specific problems, credit-ratings risk, geopolitical turmoil, and precipitous drops in trading liquidity.

These aforementioned factors are by no means a comprehensive listing of the reasons a Client can lose money. We require that all Clients sign-off on the historical performance record of their portfolios (quarterly, yearly, and annualized), and communicate if the historical volatility of their portfolios is acceptable to them.

## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose certain disciplinary events that would be material to your evaluation of us, and the integrity of our management. We have no disciplinary information to report.

## **Item 10 – Other financial industry activities and affiliations**

We do not have any arrangements or relationships with any organizations that are material to our advisory business. We reserve the right to recommend unrelated, third-party portfolio managers who have a greater expertise in certain disciplines when appropriate to the Client; however, we do not receive any compensation for these recommendations.

Certain of our Advisory Affiliates, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products, including but not limited to: life, long-term care, business continuity, and disability insurance products. Our Advisory Affiliates currently devote approximately ten to twenty percent (10-20%) of their time to insurance sales as a function of thorough estate, tax, and financial planning.

## **Item 11 – Code of Ethics**

We have adopted a code of ethics that sets forth the standards of conduct expected of associated persons and requires compliance with applicable securities laws (“Code of Ethics”). In accordance with Section 204A of the Advisers Act, our Code of Ethics contains written policies reasonably designed to prevent the unlawful use of material non-public information by us or any of our associated persons. The Code of Ethics also requires that certain of our personnel (called “Access Persons”) report their personal securities holdings and transactions and obtain pre-approval for certain investments such as initial public offerings and limited offerings.

Unless specifically permitted in our Code of Ethics, none of our Access Persons may effect for themselves or for their immediate family (i.e., spouse, minor children, domestic partners, and adults living in the same household as the Access Person) any transactions in a security which is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any of our Clients.

When we are purchasing or considering for purchase any security on behalf of a Client, no Access Person may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when we are selling or considering the sale of any security on behalf of a Client, no Access Person may effect a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security. These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers’ acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by mutual funds or money market funds; and (iv) shares issued by unit investment trusts.

Our Clients or prospective Clients may request a copy of our Code of Ethics by contacting Stephanie Meket at 212-567-1416 or [smeket@wisewealthmanagement.com](mailto:smeket@wisewealthmanagement.com)



## **Item 12 – Brokerage Practices**

Factors which we consider in recommending Fidelity, TD Ameritrade, or any other broker-dealer to Clients include their respective financial strength, reputation, execution, pricing, research, and service. Fidelity and/or TD Ameritrade enable us to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged by Fidelity and/or TD Ameritrade may be higher or lower than those charged by other broker-dealers.

The commissions paid by our Clients shall comply with our duty to obtain “best execution.” However, a Client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where we determine, in good faith, that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer’s services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. Consistent with the foregoing, while we will seek competitive rates, we may not necessarily obtain the lowest possible commission rates for Client transactions.

If the Client requests that we arrange for the execution of securities brokerage transactions for the Client’s account, we shall direct such transactions through broker-dealers that we reasonably believe will provide best execution. We shall periodically and systematically review policies and procedures regarding recommending broker-dealers to Clients in light of our duty to obtain “best execution.”

We generally do not direct brokerage for specific client transactions; however, the Client may direct us, in writing, to use a particular broker-dealer to execute some or all transactions. In that case, the Client will negotiate terms and arrangements for the account with that broker-dealer, and we will not seek better execution services or prices from other broker-dealers or be able to “batch” Client transactions for execution through other broker-dealers with orders for other accounts managed by us (as described below). As a result, the Client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, we may decline a Client’s request to direct brokerage if, in our sole discretion, such directed brokerage arrangements would result in additional operational difficulties or violate restrictions imposed by other broker-dealers (as further discussed below).

Transactions for each Client generally will be effected 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, to negotiate more favorable commission rates, or to allocate equitably among our Clients 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 generally be averaged as to price and allocated among our Clients pro rata to the purchase and sale orders placed for each Client on any given day. To the extent that we determine to aggregate Client orders for the purchase or sale of securities, including securities in which our Advisory Affiliate(s) may invest, we shall generally do so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. We shall not receive any additional compensation or remuneration as a result of the aggregation.

In the event that we determine that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a *de minimis* allocation in one or more accounts, we may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Consistent with obtaining best execution, brokerage transactions may be directed to certain broker-dealers in return for investment research products and/or services which assist us in our investment decision-making process. Such research generally will be used to service all of our Clients, but brokerage commissions paid by one Client may be used to pay for research that is not used in managing that Client's portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest. Fidelity is providing us with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 (the "Exchange Act").

We may also receive from Fidelity, without cost, computer software and related systems support, which allows us to better monitor Client accounts maintained at Fidelity. We may receive the software and related support without cost because we render investment management services to Clients that maintain assets at Fidelity.

Specifically, we may receive the following benefits from Fidelity through the Fidelity Institutional Wealth Services (FIWS), thru its arrangement with National Financial Services LLC and Fidelity Brokerage Services LLC (collectively, and together with all affiliates, "Fidelity") through which Fidelity provides us with "institutional platform services." The institutional platform services include, among others, brokerage, custody, and other related services. Fidelity's institutional platform services that assist us in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Fidelity also offers other services intended to help us manage and further develop our advisory practice. Such services include, but are not limited to: performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, roundtables and webinars, practice management resources, access to consultants and other third party service

providers who provide a wide array of business related services and technology with whom we may contract directly.

Fidelity generally does not charge its advisor clients separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts (i.e., transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). Fidelity provides access to many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges.

Wise Wealth Management LLC is independently operated and owned, and is not affiliated with Fidelity nor TD Ameritrade.

### **Item 13 – Review of Accounts**

For those Clients to whom we provide investment management services, we continually monitor their portfolios as part of an ongoing investment process. Regular account reviews are conducted on at least a semi-annual basis. Such reviews are conducted by the Principal of the firm, Stephanie Meket. All investment advisory Clients are encouraged to discuss their needs, goals, and objectives with us and to keep us informed of any changes thereto. We shall contact ongoing investment advisory Clients at least annually to review previous recommendations and to discuss the impact resulting from any changes in the Client's timeframe, financial situation and/or investment objectives.

Unless otherwise agreed upon, Clients are provided with transaction confirmation notices and regular account statements directly from the broker-dealer or custodian of their accounts, which is usually Fidelity Institutional Wealth Services (FIWS). Those Clients to whom we provide investment advisory services will also receive a written report from us that includes (but is not limited to) such relevant account and/or market-related information such as an inventory of account holdings and account performance on a semi-annual basis from Morningstar Office Professional.

### **Item 14 – Client referrals and other compensation**

We have been fortunate to receive many client referrals over the years, and are most grateful for them. The firm does not, nor has it ever paid for referrals. Similarly, we do not accept referral fees when we recommend other professionals who provide ancillary expertise or services to Clients. (examples include: accountants, estate lawyers, bookkeepers, etc.)

### **Item 15 – Custody**

Clients will receive at least quarterly statements and trade confirmations from the broker dealer, bank or other qualified custodian that holds and maintains Clients' investment assets. We urge you to carefully

review these statements and compare them to the account statements that we may provide you from Morningstar Office. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## **Item 16 – Investment Discretion**

We usually receive discretionary authority from the Client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives, risk tolerance, and unique circumstances of a particular Client. This discretion will only be in place after the Client has signed a Limited Power of Attorney for Investment Services which is found within the account agreement offered by the custodian used to hold the Client's assets.

When selecting securities and determining amounts, we adhere to the investment objectives, limitations and preferences articulated by the Client(s) in question. For registered investment companies such as Wise Wealth Management LLC, the authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the long-term holding of investments once they are made.

Investment guidelines and restrictions must be provided in writing by the Client to Wise Wealth Management LLC.

## **Item 17 – Voting Client Securities**

We may vote proxies on behalf of our Clients. When we accept such responsibility, we will only cast proxy votes in a manner consistent with the best interest of our Clients. Absent special circumstances, which are fully-described, all proxies will be voted consistent with guidelines established and described in our Proxy Voting Policies and Procedures, as they may be amended from time-to-time. At any time, Clients may contact us to request information about how we voted proxies for that Client's securities or get a copy of our Proxy Voting Policies and Procedures at any time.

A brief summary of our Proxy Voting Policies and Procedures is as follows:

- We have formed a Proxy Voting Committee that will be responsible for monitoring corporate actions, making voting decisions in the best interest of Clients, and ensuring that proxies are submitted in a timely manner.
- The Proxy Voting Committee will generally vote proxies according to our then current Proxy Voting Guidelines. The Proxy Voting Guidelines include many specific examples of voting decisions for the types of proposals that are most frequently presented, including: composition of the board of directors; approval of independent auditors; management and director compensation; anti-takeover mechanisms and related issues; changes to capital structure; corporate and social policy issues; and issues involving mutual funds.

- Although the Proxy Voting Guidelines are to be followed as a general policy, certain issues will be considered on a case-by-case basis based on the relevant facts and circumstances. Since corporate governance issues are diverse and continually evolving, we shall devote an appropriate amount of time and resources to monitor these changes.
- In situations where there may be a conflict of interest in the voting of proxies due to business or personal relationships that we maintain with persons having an interest in the outcome of certain votes, we will take appropriate steps to ensure that its proxy voting decisions are made in the best interest of its Clients and are not the product of such conflict.

### **Item 18 – Financial Information**

We do not have any financial impairment that would prevent us from meeting our contractual or fiduciary commitments to Clients. A balance sheet is not required to be provided because we do not serve as custodian for Clients' funds or securities, nor do we require any prepayment of fees more than six months in advance. The firm has never been the subject of a bankruptcy proceeding.

### **Item 19 – Requirements for State-Registered advisers**

We are a SEC-registered, not state-registered, investment adviser. As such, this section does not pertain to us.

**Item 1 – Cover Page**

**Wise Wealth Management LLC**

100 Park Avenue, Suite 1600

New York, New York 10017

Tel. 212-567-1416

Fax. 212-658-9559

Managing Member: Stephanie Meket

**Date of *Brochure Supplement*:** March 31, 2011

**(Form ADV part 2B)**

This *brochure supplement* provides information about Stephanie Meket that supplements the Wise Wealth Management LLC brochure. You should have received a copy of that brochure. Please contact Stephanie Meket if you did not receive Wise Wealth Management LLC's brochure or if you have any questions about the contents of this brochure supplement.

Additional information about Stephanie Meket, Managing Member, is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Educational background and business experience**

STEPHANIE MEKET

*Year of Birth:* Born 1967

*Post-Secondary Education:* Columbia University – 1990, BA, History and Political Science

*Recent Business Background:*

Wise Wealth Management LLC, Managing Member, 12/2004 – Present

Purshe Kaplan Sterling Investments Inc., Registered Representative, 05/2005 – 09/2006

Raymond James Financial Services Inc., Financial Adviser, 03/2002 – 05/2005

## **Item 3 – Disciplinary Information**

There are no disciplinary incidents to report related to Stephanie Meket.

## **Item 4 – Other business activities**

Certain of our Advisory Affiliates, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products, including but not limited to: life, long-term care, business continuity, and disability insurance products. While we do not sell such insurance products to investment advisory Clients, we do permit our Advisory Affiliates, in their individual capacities as licensed insurance agents, to sell insurance products to investment advisory Clients. Our Advisory Affiliates currently devote approximately ten to twenty percent (10-20%) of their time to insurance sales as a function of thorough estate, tax, and financial planning.

## **Item 5 – Additional compensation**

No one but Clients of Wise Wealth Management LLC provide any economic benefit to Stephanie Meket for providing investment expertise and management.

## **Item 6 - Supervision**

Stephanie Meket is the sole Member of the firm, and an investment-advisor representative of Wise Wealth Management LLC.