

**Brochure**

**Form ADV Part 2A**

**Item 1 - Cover Page**



**Smith & Howard Wealth Management, LLC**

**CRD# 109540**

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**December 18, 2024**

This Brochure provides information about the qualifications and business practices of Smith & Howard Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (404) 874-6244 or [tagnew@smithhowardwealth.com](mailto:tagnew@smithhowardwealth.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Smith & Howard Wealth Management, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Smith & Howard Wealth Management, LLC also is available on the SEC's website at **[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov)**.

**Item 2 - Material Changes**

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on December 19, 2023. Of course, the complete Brochure is available to you at any time upon request.

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## ***Item 4 - Advisory Business***

### **General Information**

Smith & Howard Wealth Management, LLC ("SHWM") was formed in 1999 and provides financial planning and portfolio management services to our clients.

SHWM is directly owned by Smith and Howard Advisory Holdings LLC, which in turn is owned by a holding company, Smith and Howard Investment Holdings LLC. Individuals who are employed or compensated by Smith and Howard Advisory LLC, an affiliated company also owned by Smith and Howard Advisory Holdings LLC, collectively own less than 50% of Smith and Howard Investment Holdings LLC (with no individual owning more than 5%), with the remainder owned by BSP-SH, Inc. BSP-SH, Inc. is controlled by Broad Sky Partners, LP and its General Partner, Broad Sky Partners GP LLC.

Please see ***Brochure Supplements, Exhibit A***, for more information on the individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

As of October 31, 2024, SHWM managed \$646,535,276 on a discretionary basis, and no assets on a non-discretionary basis.

### **SERVICES OFFERED**

At the outset of our relationship, SHWM spends time with you asking questions, discussing your investment experience and financial circumstances, and broadly identifying your major goals.

You may elect to retain us to prepare a full financial plan. This plan is presented to you for consideration. In most cases, clients subsequently retain us to manage their investment portfolio on an ongoing basis.

For those financial planning clients making this election, and for other clients who do not need financial planning but retain us for portfolio management services, based on all the information initially gathered, we generally develop with you:

- a financial outline for you based on your financial circumstances and goals, and your risk tolerance level (the "Financial Profile" or "Profile");
- your investment objectives and guidelines (the "Investment Plan" or "Plan").

The Financial Profile is a reflection of your current financial picture and a look to your future goals. The Investment Plan outlines the types of investments we will make on your behalf to meet those goals. The Profile and the Plan are discussed regularly with you, but are not necessarily written documents.

Finally, where we provide only limited financial planning or general consulting services, we will work with you to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

### **Financial Planning**

One of the services offered by us is financial planning, as described below. This service may be provided as a stand-alone service, or may be coupled with ongoing portfolio management.

Financial planning may include advice that addresses one or more areas of your financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Depending on your particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning your personal and financial situation;
- Assisting you in establishing financial goals and objectives;
- Analyzing your present situation and anticipated future activities in light of your financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet your goals and objectives;
- Providing estate planning;
- Assessing risk and reviewing basic health, life and disability insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

Once Financial Planning advice is given, you may choose to have us implement your financial plan and manage your investment portfolio on an ongoing basis. However, you are under no obligation to act upon any of the recommendations made by us under a Financial Planning engagement and/or engage the services of any recommended professional.

#### Portfolio Management

As described above, at the beginning of our relationship, we meet with you, gather information, and perform research and analysis as necessary to develop your Investment Plan. Your Investment Plan will be updated from time to time when requested by you, or when determined to be necessary or advisable by us based on updates to your financial or other circumstances.

To implement your Investment Plan, we will manage your investment portfolio on a discretionary basis. As a discretionary investment adviser, we will have the authority to supervise and direct your portfolio without prior consultation with you.

Notwithstanding the foregoing, you may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the inclusion of certain types of investments in your investment portfolio or prohibiting the sale of certain investments held in your account at the commencement of our relationship. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio. You should also note that your investment portfolio is treated individually by giving consideration to each purchase or sale for your account. For these and other reasons, performance of your investment portfolio within the same investment objectives, goals and/or risk tolerance may differ and you should not expect that the composition or performance of your investment portfolio would necessarily be consistent with similar clients of ours.

#### Separate Account Managers

When appropriate and in accordance with your Investment Plan, we may recommend the use of one or more Separate Account Managers, each a “Manager”. Having access to various Managers offers a wide variety of manager styles, and offers you the opportunity to utilize more than one Manager if necessary to meet your needs and investment objectives. We will recommend the Manager(s) we deem most appropriate for you. Factors that we consider in selecting Managers

generally include your stated investment objective(s), management style, performance, risk level, reputation, reporting, pricing, and research.

The Manager(s) will generally be granted discretionary trading authority to provide investment supervisory services for your portfolio, but we retain the authority to terminate the Manager's relationship or to add new Managers without your specific consent. With respect to assets managed by a Manager, our role will be to monitor your overall financial situation, to monitor the investment approach and performance of the Manager (s), and to assist you in understanding the investments of your portfolio. In instances where the services of one or more Managers are utilized, the Manager's fee will be charged in addition to our fee.

Additionally, certain Managers may impose more restrictive account requirements than us, billing practices may vary. In such instances, we may be required to alter our corresponding account requirements and/or billing practices to accommodate those of the Manager(s).

#### Individual Retirement Advice

When we are making investment recommendations to you regarding your retirement plan account or individual retirement account, we are acting as fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money or otherwise are compensated creates some conflicts with your financial interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice) to you;
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than what is reasonable for our services; and
- Give you basic information about our conflicts of interest.

#### Retirement Plan Advisory Services

Establishing a sound fiduciary governance process is vital to good decision-making and to ensuring that prudent procedural steps are followed in making investment decisions. We will provide Retirement Plan consulting services to Plans and Plan Fiduciaries as described below. The particular services provided will be detailed in the consulting agreement. The appropriate Plan Fiduciary(ies) designated in the Plan documents (e.g., the Plan sponsor or named fiduciary) will (i) make the decision to retain our firm; (ii) agree to the scope of the services that we will provide; and (iii) make the ultimate decision as to accepting any of the recommendations that we may provide. The Plan Fiduciaries are free to seek independent advice about the appropriateness of any recommended services for the Plan. Retirement Plan consulting services may be offered individually or as part of a comprehensive suite of services.

The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets. For certain services, we will be considered a fiduciary under ERISA. For example, we will act as an

ERISA § 3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. Also, to the extent that the Plan Fiduciaries retain us to act as an investment manager within the meaning of ERISA § 3(38), we will provide discretionary investment management services to the Plan.

#### Fiduciary Consulting Services

- *Investment Selection Services*  
We will provide Plan Fiduciaries with recommendations of investment options consistent with ERISA section 404(c). Plan Fiduciaries retain responsibility for the final determination of investment options and for compliance with ERISA section 404(c).
- *Non-Discretionary Investment Advice*  
We provide Plan Fiduciaries and Plan Participants general, non-discretionary investment advice regarding asset classes and investments.
- *Investment Monitoring*  
We will assist in monitoring the plan's investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformation to the guidelines set forth in the investment policy statement and we will make recommendations to maintain or remove and replace investment options. The details of this aspect of service will be enumerated in the engagement agreement between the parties.

#### ***Item 5 - Fees and Compensation***

##### General Fee Information

Fees paid to us are exclusive of all custodial and transaction costs paid to your custodian, brokers or other third party consultants. Please see ***Item 12 - Brokerage Practices*** for additional information. Fees paid to us are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). You should review all fees charged by funds, brokers, SHWM and others to fully understand the total amount of fees paid by you for investment and financial-related services.

##### Financial Planning Fees

Clients who wish to utilize our financial planning services may elect to have this service included in the management of the portfolio, or may have the financial planning function performed separately. Fees for separate financial planning are negotiated at the time of the engagement for such services, and are normally based on an hourly rate.

##### Portfolio Management Fees

The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$1,000,000	1.00%
Next \$1,000,000	0.90%
Next \$3,000,000	0.65%
Next \$5,000,000	0.40%
Balance over \$10,000,000	Negotiable

The minimum portfolio value is generally set at \$1,000,000. Minimum annual fees may apply. We may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements where we deem it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. With your authorization and unless other arrangements are made, fees are normally debited directly from your account(s).

Either you or SHWM may terminate your Investment Management Agreement at any time, subject to any written notice requirements in our agreement. In the event of termination, any paid but unearned fees will be promptly refunded to you based on the number of days that your account was managed, and any fees due to us from you will be invoiced or deducted from your account prior to termination.

#### Separate Account Manager Fees

The fee will vary somewhat depending on the Manager(s). Manager fees may be collected on a schedule that is different from our standard arrangement of billing quarterly in advance. In any case, the Manager's fees are separate from and in addition to our fees.

#### ***Item 6 - Performance-Based Fees and Side-By-Side Management***

We do not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because we have no performance-based fee accounts, we have no side-by-side management.

#### ***Item 7 - Types of Clients***

We serve individuals, pension and profit-sharing plans, trusts, estates, corporations and charitable organizations. With some exceptions, the minimum portfolio value eligible for conventional investment advisory services is \$1,000,000 and minimum annual fees may apply. Under certain circumstances and in our sole discretion, we may negotiate such minimums.

#### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

##### Methods of Analysis

In accordance with your Investment Plan, we will primarily invest your account in mutual funds and ETFs. To a more limited degree, we may also invest in individual equities and standard fixed income securities, such as municipal bonds, corporate debt securities, commercial paper, and certificates of deposit. From time to time, one or more separate account managers may be selected to manage all or a portion of your portfolio. The investment goals, investment horizon and the risk tolerance unique to you will determine the allocation among these security types.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

While we will primarily use mutual funds and ETFs when investing for your account we may on occasion purchase or maintain previously existing individual stock positions as part of a portfolio. Those decisions are made on an individual client and security basis and based on a variety of

factors, including, without limitation, your investment goals, investment horizon, risk tolerance, tax situation, transaction fees, and other factors.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in your portfolio, or to add a component of capital preservation. We will generally evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

#### Investment Strategies

Our strategic approach is to invest your portfolio in accordance with the Plan that has been developed specifically for you. This means that the following strategies may be used in varying combinations over time for you, depending upon your individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Short Sales – a securities transaction in which an investor sells securities he or she borrowed in anticipation of a price decline. The investor is then required to return an equal number of shares at some point in the future. A short seller will profit if the security goes down in price.

Margin Transactions – a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

Options Trading/Writing – a securities transaction that involves buying or selling (writing) an option. If you write an option, and the buyer exercises the option, you are obligated to purchase or deliver a specified number of shares at a specified price at the exercise of the option regardless of the market value of the security at expiration of the option. Buying an option gives you the right to purchase or sell a specified number of shares at a specified price until the date of expiration of the option regardless of the market value of the security at expiration of the option.

#### Risk of Loss

While we seek to diversify your investment portfolio across various asset classes consistent with your Investment Plan in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that your investment portfolio will be able to fully meet your investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that your investment portfolio faces.

*Management Risks.* While we manage your investment portfolio based on our experience, research and proprietary methods, the value of your investment portfolio will change daily based on the performance of the underlying securities in which it is invested. Accordingly, your investment portfolio is subject to the risk that we allocate your assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that our specific investment choices could underperform their relevant indexes.



*Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.* As described above, we may invest your portfolio in mutual funds, ETFs and other investment pools (“pooled investment funds”). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds’ success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

*Equity Market Risks.* We will usually invest portions of your assets directly into equity investments, such as stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security’s prospects.

*Fixed Income Risks.* We may invest portions of your assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

*Foreign Securities Risks.* We may invest portions of your assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of your investment portfolio, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security’s underlying foreign currency.

*Margin Risk.* We do not use margin as an investment strategy. However, you may elect to borrow funds against your investment portfolio. When securities are purchased, they may be paid for in full or you may borrow part of the purchase price from the account custodian. If you borrow part of the purchase price, you are engaging in margin transactions and there is risk involved with this. The securities held in a margin account are collateral for the custodian that loaned you money. If those securities decline in value, then the value of the collateral supporting your loan also declines. As a result, the brokerage firm is required to take action in order to maintain the necessary level of equity in your account. The brokerage firm may issue a margin call and/or sell other assets in your account to accomplish this. It is important that you fully understand the risks involved in trading securities on margin, including but not limited to:

- It is possible to lose more funds than is deposited into a margin account;
- The account custodian can force the sale of assets in your account;
- The account custodian can sell assets in your account without contacting you first;
- The account holder is not entitled to choose which assets in a margin account may be sold to meet a margin call;
- The account custodian can increase its “house” maintenance margin requirements at any time without advance written notice; and
- The account holder is not entitled to an extension of time on a margin call.

### ***Item 9 - Disciplinary Information***

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. We have no disciplinary events to report.

### ***Item 10 - Other Financial Industry Activities and Affiliations***

SHWM is directly owned by Smith and Howard Advisory Holdings LLC, which in turn is owned by a holding company, Smith and Howard Investment Holdings LLC. Individuals who are employed or compensated by Smith and Howard Advisory LLC, an affiliated professional services firm also owned by Smith and Howard Advisory Holdings LLC, collectively own less than 50% of Smith and Howard Investment Holdings LLC (with no individual owning more than 5%), with the remainder owned by BSP-SH, Inc. BSP-SH, Inc. is controlled by Broad Sky Partners, LP and its General Partner, Broad Sky Partners GP LLC.

Some principals of SHWM spend significant time on the activities of an affiliate, Smith & Howard Advisory, LLC. Tim Agnew, President and Chief Compliance Officer of SHWM and a partner in Smith & Howard Investment Holdings, LLC, devotes approximately 40% of his time to SHWM.

Some employees of Smith & Howard Advisory, LLC may perform services for SHWM, and SHWM will compensate Smith & Howard Advisory, LLC for this work. Although the two firms will each recommend the other to clients, there is no requirement that any client of one firm use the services of the other. The services of each are separate, and are performed for separate and typical compensation.

### ***Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

#### **Code of Ethics and Personal Trading**

We have adopted a Code of Ethics (“the Code”), the full text of which is available to you upon request. Our Code has several goals. First, the Code is designed to assist us in complying with applicable laws and regulations governing our investment advisory business. Under the Investment Advisers Act of 1940, we owe fiduciary duties to our clients. Pursuant to these fiduciary duties, the Code requires persons associated with SHWM (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for our associated persons. Under the Code’s Professional Standards, we expect our associated persons to put your interests first, ahead of personal interests. In this regard, our associated persons are not to take inappropriate advantage of their positions in relation to our clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time, our associated persons may invest in the same securities recommended to you. Under our Code, we have adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

#### Participation or Interest in Client Transactions

Because your account is invested primarily in open-end mutual funds and ETFs, there is little opportunity for a conflict of interest between personal trades by our associated persons and trades in your account, even when such accounts invest in the same securities. However, in the event of other identified potential trading conflicts of interest, our goal is to place your interests first.

Consistent with the foregoing, we maintain policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with your transactions. If our associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of our Chief Compliance Officer.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with our written policy.

### ***Item 12 - Brokerage Practices***

#### Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in your account, we seek "best execution" for your trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, we may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of our clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

We recommend that you establish a brokerage account with Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of your assets. We may also effect trades for your account at Schwab, or may in some instances, consistent with our duty of best execution and specific agreement with you, elect to execute trades elsewhere. Although we may recommend that you establish an account at Schwab, it is ultimately your decision to custody assets with Schwab. We are independently owned and operated and are not affiliated with Schwab.

Schwab Advisor Services provides us with access to its institutional trading, custody, reporting and related services, which are typically not available to Schwab retail investors. Schwab also makes available various support services. Some of those services help us manage or administer our

clients' accounts while others help us manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements, but are part of the institutional platform offered by Schwab. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account. Schwab Advisor Services also makes available to us other products and services that benefit us but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering your accounts include software and other technology that (i) provide access to your account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of our fees from our clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help us manage and further develop our business enterprise. These services may include: (i) technology, compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to us. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend that you custody your assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

#### Directed Brokerage

You may direct us to use a particular broker for custodial or transaction services on behalf of your portfolio. In directed brokerage arrangements, you are responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, if you choose to direct brokerage, you should consider whether such designation may result in certain costs or disadvantages to you, either because you may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to you.

The arrangement that we have with Schwab is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, you acknowledge that these economies of scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that you choose to use the brokerage and/or custodial services of these alternative service providers can in fact result in a certain degree of

delay in executing trades for your account(s) and otherwise adversely affect management of your account(s).

By directing us to use a specific broker or dealer, clients who are subject to ERISA confirm and agree with us that they have the authority to make the direction, that there are no provisions in any client or plan document which are inconsistent with the direction, that the brokerage and other goods and services provided by the broker or dealer through the brokerage transactions are provided solely to and for the benefit of the client's plan, plan participants and their beneficiaries, that the amount paid for the brokerage and other services have been determined by the client and the plan to be reasonable, that any expenses paid by the broker on behalf of the plan are expenses that the plan would otherwise be obligated to pay, and that the specific broker or dealer is not a party in interest of the client or the plan as defined under applicable ERISA regulations.

#### Aggregated Trade Policy

We may enter trades as a block where possible and when advantageous to clients whose accounts have a need to buy or sell shares of the same security. This method permits the trading of aggregate blocks of securities composed of assets from multiple client accounts. It allows us to execute trades in a timely, equitable manner, and may reduce overall costs to clients.

We will only aggregate transactions when we believe that aggregation is consistent with our duty to seek best execution (which includes the duty to seek best price) for our clients, and is consistent with the terms of our Investment Advisory Agreement with each client for which trades are being aggregated. No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all our transactions in a given security on a given business day. Transaction costs for participating accounts will be assessed at the custodian's commission rate applicable to each account; therefore, transaction costs may vary among accounts. Accounts may be excluded from a block due to tax considerations, client direction or other factors making the account's participation ineligible or impractical.

We will prepare, before entering an aggregated order, a written statement ("Allocation Statement") specifying the participating client accounts and how we intend to allocate the order among those clients. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the Allocation Statement. If the order is partially filled, it will generally be allocated pro-rata, based on the Allocation Statement, or randomly in certain circumstances. Notwithstanding the foregoing, the order may be allocated on a basis different from that specified in the Allocation Statement if all client accounts receive fair and equitable treatment, and the reason for different allocation is explained in writing and is approved by an appropriate individual/officer of SHWM. Our books and records will separately reflect, for each client account included in a block trade, the securities held by and bought and sold for that account. Funds and securities of clients whose orders are aggregated will be deposited with one or more banks or broker-dealers, and neither the clients' cash nor their securities will be held collectively any longer than is necessary to settle the transaction on a delivery versus payment basis; cash or securities held collectively for clients will be delivered out to the custodian bank or broker-dealer as soon as practicable following the settlement, and we will receive no additional compensation or remuneration of any kind as a result of the proposed aggregation.

#### Cross Trades

From time to time, we may direct a "cross trade" of securities (including, without limitation, fixed income securities) between client accounts, whereby we arrange for one client account to purchase a security directly from another client. In such cases, we will seek to obtain a price for the security

from one or more independent sources. We are not a broker-dealer and receive no compensation from a cross trade; however, the broker-dealer facilitating the cross trade normally charges administrative fees to your account.

We may direct a cross trade when we believe that the transaction is in your best interest, that no client will be disfavored by the transaction, and that the transaction is consistent with our duty to seek best execution.

### ***Item 13 - Review of Accounts***

Managed portfolios are reviewed at least quarterly but may be reviewed more often if requested by you, upon receipt of information material to the management of your portfolio, or at any time such review is deemed necessary or advisable by us. These factors generally include, but are not limited to, the following: change in your general circumstances (marriage, divorce, retirement); or economic, political or market conditions. Each member of our Wealth Management staff is involved in the portfolio review process. This includes Tim Agnew (President and Chief Compliance Officer), Rob Kaercher (Wealth Manager), Brad Swinsburg (Chief Investment Officer), Valerie Nichols (Director of Investments), Julio Barahona (Director of Operations), and Michael Mueller (Financial Planner).

For those accounts utilizing the services of Separate Account Managers, the appropriate member(s) of the team will conduct a portfolio review on at least a semi-annual basis. The performance results for each account will be reviewed each quarter, however.

For those clients to whom we provide separate financial planning services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of our investment adviser representatives or principals.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. We will provide additional written reports as needed or requested by you.

### ***Item 14 - Client Referrals and Other Compensation***

As noted above, we receive an economic benefit from Schwab in the form of support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit our firm, and the related conflicts of interest are described in ***Item 12 - Brokerage Practices***. The availability of Schwab's products and services to us is based solely on our participation in the programs and not on the provision of any particular investment advice.

### ***Item 15 - Custody***

Schwab is the custodian of nearly all of our client accounts. From time to time however, you may select an alternate broker to hold your account in custody. In any case, it is the custodian's responsibility to provide you with confirmations of trading activity, tax forms and at least quarterly account statements. You are advised to review this information carefully, and to notify us of any questions or concerns. You are also asked to promptly notify us if the custodian fails to provide statements on each account held.

From time to time and in accordance with our agreement with you, we will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting and pending trades.

#### ***Item 16 - Investment Discretion***

As described above under ***Item 4 - Advisory Business***, we manage portfolios on a discretionary basis. This means that after an Investment Plan is developed for your investment portfolio, we will execute that plan without specific consent from you for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by you, giving us the authority to carry out various activities in your account, generally including the following: trade execution; the ability to request checks on your behalf; and, the withdrawal of advisory fees directly from your account. We then direct investment of your portfolio using our discretionary authority. You may limit the terms of the LPOA to the extent consistent with your investment advisory agreement with us and the requirements of your custodian. The discretionary relationship is further described in the agreement between you and SHWM.

#### ***Item 17 - Voting Client Securities***

Proxy voting services are limited to those securities currently recommended by us. Where we have authority to vote proxies, we will seek to vote proxies in the best interest of the client(s) holding the applicable securities. In voting proxies, we consider factors that we believe relate to the client's investment(s) and factors, if any, that are set forth in written instructions from the client.

In general, we believe that voting proxies in accordance with the following guidelines, with respect to such routine items, is in the best interests of our clients. Accordingly, we generally vote **for**:

- The election of directors (where no corporate governance issues are implicated);
- Proposals that strengthen the shared interests of shareholders and management;
- The selection of independent auditors based on management or director recommendation, unless a conflict of interest is perceived;
- Proposals that we believe may lead to an increase in shareholder value;
- Management recommendations adding or amending indemnification provisions in charter or by-laws; and
- Proposals that maintain or increase the rights of shareholders.

We will generally vote **against** any proposals that we believe will have a negative impact on shareholder value or rights. If we perceive a conflict of interest, our policy is to notify affected clients so that they may choose the course of action they deem most appropriate.

A copy of our complete policy, as well as records of proxies voted; are available to you upon request. As required under the Advisers Act, such records are maintained for a period of five (5) years.

#### ***Item 18 - Financial Information***

We do not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore have no disclosure required for this item.

Set forth below is the Summary of Material Changes for Smith & Howard Wealth Management, LLC:

<b>Date of Change</b>	<b>Description of Item</b>
October 2024	The firm moved to a new location. The new address is reflected on the first page of the ADV.



# **Exhibit A**

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Timothy F. Agnew, CPA/PFS, CFP®**

**CRD# 4368749**

**of**

**Smith & Howard Wealth Management, LLC**

271 17<sup>th</sup> Street NW  
Suite 2100  
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(404) 874-6244

[www.SmithHowardWealth.com](http://www.SmithHowardWealth.com)

December 18, 2024

This Brochure Supplement provides information about Tim Agnew, and supplements the Smith & Howard Wealth Management, LLC ("SHWM") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 874-6244 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Tim is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Timothy F. Agnew (year of birth 1968) is President and Chief Compliance Officer of SHWM. Tim has over 30 years of estate, income tax, investment advice and personal financial planning experience. He also works with Smith & Howard Advisory LLC, an affiliated professional services firm, and brings invaluable tax insight to SHWM's wealth management clients. Tim finds that helping clients meet their goals and solve problems along the way provide his greatest reward.

Tim earned his BBA in Accounting and Master of Taxation from Georgia State University. He has professional designations as a Certified Public Accountant\* ("CPA") and a Personal Financial Specialist\*\* ("PFS"). Tim is also a CERTIFIED FINANCIAL PLANNER™ professional\*\*\*.

Born in Charlotte, Tim moved to Atlanta more than 35 years ago, and when not at the office, can be found outdoors, most often with his family. He enjoys hiking, camping, backpacking, and boating; he also enjoys learning about wine.

\* A CPA is a Certified Public Accountant. ALL CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year of public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

\*\* The PFS designation is granted exclusively to CPAs with the combination of extensive tax expertise and comprehensive knowledge of financial planning. The requirements for the PFS credential are established by the PFP (Personal Financial Planning) staff at the AICPA (American Institute of CPAs), the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The 5 major requirements are: (1) Obtain CPA licensure (2) join the AICPA and be a member in good standing (3) complete a comprehensive PFP education, consisting of a minimum of 80 hours of PFP training and education within the five year period preceding the date of the PFS application (4) fulfill 3,000 hours of personal financial planning business experience and (5) pass a PFP examination.

\*\*\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Tim has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Some principals of SHWM are also principals in the firm's affiliate, Smith & Howard Advisory, LLC, a professional services firm, and may spend a significant amount of time on the business activities of this affiliate. Tim Agnew devotes approximately 40% of his time to SHWM.

Other than accounting work, Tim is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

### ***Item 5 - Additional Compensation***

Other than as stated above, Tim has no other income or compensation to disclose.

***Item 6 - Supervision***

Tim supervises all duties and activities of the firm, and is responsible for all advice provided to clients. As Chief Compliance Officer, Tim is responsible for providing compliance oversight to the staff, and may be contacted at (404) 874-6244.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Robert L. Kaercher, CIMA<sup>®</sup>, AIF<sup>®</sup>**

**CRD# 1952599**

**of**

**Smith & Howard Wealth Management, LLC**

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[www.SmithHowardWealth.com](http://www.SmithHowardWealth.com)

December 18, 2024

This Brochure Supplement provides information about Rob Kaercher, and supplements the Smith & Howard Wealth Management, LLC ("SHWM") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 874-6244 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Rob is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Robert L. Kaercher (year of birth 1953) is Wealth Manager of SHWM. Prior to joining SHWM in 2010, Rob was Vice President and Portfolio Manager at Wachovia Bank for seven years. He also worked at Wilmington Trust as a portfolio manager. Rob holds the Certified Investment Management Analyst<sup>®\*</sup> ("CIMA<sup>®</sup>") designation and the Accredited Investment Fiduciary<sup>®\*\*</sup> ("AIF<sup>®</sup>") designation. He received his BS in Forest Resource Management from West Virginia University and his Master of Business Administration, with an emphasis in Finance, from Pennsylvania State University.

Rob has more than three decades of investment industry experience and is a Member of the Investment Management Consultant Association. Rob works closely with his clients to understand their investment goals, personal financial objectives, and risk tolerances. He enjoys providing technical information and concepts in a simpler, practical way for his clients.

Little known fact: at West Virginia University, Rob competed in axe throwing and two-man crosscutting events. Rob and his wife live in Alpharetta. When not working, he enjoys photography, music and traveling.

\* The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for 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 regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, pass an online Certification Examination, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMA designees are required to adhere to IMCA's *Code of Professional Responsibility, Standards of Practice*, and *Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Investments & Wealth Institute, formerly known as Investment Management Consultants Association.

The CIMA certification has earned ANSI® (American National Standards Institute) accreditation under the personnel certification program. ANSI is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA is the first financial services credential to meet this international standard for personnel certification.

\*\* The Accredited Investment Fiduciary® (AIF®) designation is conferred by fi360, an organization dedicated to investment fiduciary education, and represents a thorough knowledge of and ability to apply the fiduciary practices. Through fi360's AIF Training programs, AIF designees learn the practices and the legal and best practice framework they are built upon. AIF designees must annually accrue six hours of continuing professional education with at least four coming from fi360-produced sources; attest to a code of ethics; maintain current contact information in fi360's designee database, and remit annual dues.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Rob has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Rob is not engaged in any other business activities.

### ***Item 5 - Additional Compensation***

Rob has no other income or compensation to disclose.

### ***Item 6 - Supervision***

Tim Agnew, President and Chief Compliance Officer of SHWM, is responsible for providing compliance oversight for Rob and for reviewing accounts. Tim may be contacted at (404) 874-6244.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Bradley D. Swinsburg, CFA, BFA™, CAIA<sup>SM</sup>**

**CRD# 3100975**

**of**

**Smith & Howard Wealth Management, LLC**

271 17<sup>th</sup> Street NW  
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[www.SmithHowardWealth.com](http://www.SmithHowardWealth.com)

December 18, 2024

This Brochure Supplement provides information about Brad Swinsburg, and supplements the Smith & Howard Wealth Management, LLC ("SHWM") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 874-6244 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Brad is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Bradley D. Swinsburg (year of birth 1975) is the Chief Investment Officer for SHWM. He joined the firm in 2016 as Director of Investments. Prior to joining SHWM, Brad was Vice President and Senior Portfolio Manager in the Atlanta office of Hirtle, Callaghan & Co., LLC, a Pennsylvania-based outsourced Chief Investment Officer, from 2011 to 2016. Brad's career has been spent serving family offices and affluent clients throughout the southeastern and southwestern U.S. In addition to his role with Hirtle, Callaghan & Co., LLC, Brad was also a Global Investment Specialist with J.P. Morgan Private Bank and spent a decade early in his career at Goldman Sachs & Co., where his most recent title was Vice President & Private Wealth Advisor.

Brad holds the Chartered Financial Analyst®\* ("CFA®"), the Chartered Alternative Investment Analyst<sup>SM\*\*</sup> ("CAIA<sup>SM</sup>") and the Behavioral Financial Advisor<sup>TM\*\*\*</sup> designations. He graduated Summa Cum Laude with a Bachelor of Science Degree in Business Administration, with an emphasis

in Finance, from the Sigmund Weis School of Business at Susquehanna University in Pennsylvania in 1997.

Brad, his wife and daughter live in Atlanta. He is a volunteer basketball coach for the Atlanta Northside Youth Organization and is a dedicated athlete, participating in competitive endurance races, including the Prague International Marathon, the ING New York City Marathon, and the Marine Corps Marathon.

\* The Chartered Financial Analyst® (“CFA®”) designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor’s degree.

\*\* The CAIA program is comprised of a two-tier exam process through which one may earn the CAIA Charter. The Level I exam assesses understanding of various alternative asset classes and knowledge of the tools and techniques used to evaluate the risk-return attributes of each one. The Level II exam assesses how to apply the knowledge and analytics learned in Level I within a portfolio management context. Both levels include segments on ethics and professional conduct. A CAIA must hold the equivalent of a U.S. bachelor’s degree and more than one year of professional experience (or alternatively a minimum of four years of professional financial services experience), agree to abide annually by the Membership Agreement and provide two professional references.

\*\*\* The Behavioral Financial Advice program, developed by Kaplan and think2perform®, is designed to train, develop and improve the moral and emotional competencies necessary to guide financial advisors as well as their clients to make better decisions throughout the financial planning process. The program focuses on helping financial advisors understand their own and their clients’ decision-making behavior, and learn skills to help enable advisors to serve their clients better. Once the coursework is completed the participant must pass the certification exam, and is required to follow up with twenty hours of Continuing Education every two years. Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Brad has no such disciplinary information to report.

#### ***Item 4 - Other Business Activities***

Brad is not engaged in any other business activities.

#### ***Item 5 - Additional Compensation***

Brad has no other income or compensation to disclose.



***Item 6 - Supervision***

Tim Agnew, President and Chief Compliance Officer of SHWM, is responsible for providing compliance oversight for Brad and for reviewing accounts. Tim may be contacted at (404) 874-6244.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Valerie J. Nichols, CFA**

**CRD# 6653679**

**of**

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December 18, 2024

This Brochure Supplement provides information about Valerie Nichols, and supplements the Smith & Howard Wealth Management, LLC ("SHWM") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 874-6244 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Valerie is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Valerie J. Nichols (year of birth 1966) joined SHWM in 2016 as Director of Investments. She spent 19 years with SunTrust Bank, most recently as Senior Vice President and Investment Strategist at SunTrust Advisory Services. In her role at SunTrust Advisory Services, Valerie was responsible for over \$700 million in assets under management for individual clients, trusts and foundations. She spent several years early in her career at the Federal Reserve Bank of Atlanta.

Valerie holds the Chartered Financial Analyst® ("CFA®")\* designation. She majored in finance and graduated from Georgia State University with a BBA degree in 1989. Valerie is a member of Atlanta Society of Finance and Investment Professionals ("ASFIP") and is a former Equity and Alternatives Instructor for the ASFIP CFA® Review Course.

Valerie lives with her husband and two children in Atlanta, Georgia. She is a volunteer tutor for refugee families at the All Saints' Episcopal Church Refugee Ministry. A native Atlantan, Valerie enjoys hiking, running, playing soccer and basketball with her children and spending time with extended family in Atlanta.

\* The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Valerie has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Valerie is not engaged in any other business activities.

***Item 5 - Additional Compensation***

Valerie has no other income or compensation to disclose.

***Item 6 - Supervision***

Tim Agnew, President and Chief Compliance Officer of SHWM, is responsible for providing compliance oversight for Valerie and for reviewing accounts. Tim may be contacted at (404) 874-6244.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Julio Barahona**

**CRD# 7067105**

**of**

**Smith & Howard Wealth Management, LLC**

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(404) 874-6244

[www.SmithHowardWealth.com](http://www.SmithHowardWealth.com)

December 18, 2024

This Brochure Supplement provides information about Julio Barahona, and supplements the Smith & Howard Wealth Management, LLC ("SHWM") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 874-6244 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Julio is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Julio Barahona (year of birth 1975) joined SHWM in 2018 as Director of Operations and has over 25 years of progressive wealth management experience. Prior to SHWM, Julio was Director of Investment Operations with Patton Albertson & Miller (2016 – 2018).

Julio began his career at SunTrust Bank in 1998, where he remained until 2016, eventually becoming a Vice President and Portfolio Manager. In this role, he managed over \$1.2 billion in assets in trusts and investment management accounts.

Julio is a graduate of Georgia State University where he obtained a Bachelor of Business Administration in Finance. He is an affiliate member of the CFA Institute and the Atlanta Society of Finance and Investment Professionals.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Julio has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Julio is not engaged in any other business activities.

***Item 5 - Additional Compensation***

Julio has no other income or compensation to disclose.

***Item 6 - Supervision***

Tim Agnew, President and Chief Compliance Officer of SHWM, is responsible for providing compliance oversight for Julio and for reviewing accounts. Tim may be contacted at (404) 874-6244.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Michael C. Mueller, CFP®**

**CRD# 7417673**

**of**

**Smith & Howard Wealth Management, LLC**

271 17<sup>th</sup> Street NW  
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Atlanta, Georgia 30363

(404) 874-6244

[www.SmithHowardWealth.com](http://www.SmithHowardWealth.com)

December 18, 2024

This Brochure Supplement provides information about Michael Mueller, and supplements the Smith & Howard Wealth Management, LLC ("SHWM") Brochure. You should have received a copy of that Brochure. Please contact us at (404) 874-6244 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Michael is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Michael Mueller (year of birth 1992) joined SHWM in 2017 as a Financial Planner after completing an internship with the firm, and in 2021 became a Wealth Planner. Prior to SHWM, Michael completed the financial planning program at the University of Georgia.

Michael graduated from the University of Georgia in 2016, where he earned a Bachelor's degree in Financial Planning. He is also a CERTIFIED FINANCIAL PLANNER™ professional\*.

Outside of the office, Michael enjoys exploring the outdoors, working out, reading, repairing vehicles, visiting new places in Atlanta and traveling.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate’s ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Michael has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Michael is not engaged in any other business activities.

***Item 5 - Additional Compensation***

Michael has no other income or compensation to disclose.

***Item 6 - Supervision***

Tim Agnew, President and Chief Compliance Officer of SHWM, is responsible for providing compliance oversight for Michael and for reviewing accounts. Tim may be contacted at (404) 874-6244.