

WRAP FEE PROGRAM BROCHURE

WISER ADVISOR GROUP

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**PART 2A - APPENDIX 1
WRAP FEE PROGRAM BROCHURE**

This Wrap Fee brochure provides information about the qualifications and business practices of Wiser Advisor Group. If you have any questions about the contents of this brochure, please contact us at (480) 500-9055. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration (e.g. “registered investment advisor”) does not imply a certain level of skill or training.

Additional information about Wiser Advisor Group also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Summary of Material Changes

Pursuant to State and SEC rules, Wiser Advisor Group will ensure that clients receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after the Firm's fiscal year end, December 31. This means that if there were any material changes over the past year, clients will receive a summary of those changes no later than April 30. At that time, Wiser Advisor Group will also offer a copy of its most current disclosure brochure and may also provide other ongoing disclosure information about material changes as necessary. If there are no material changes over the past year, no notices will be sent.

Clients and prospective clients can always receive the most current disclosure brochure for Wiser Advisor Group at any time by contacting their investment advisor representative.

This has been as of March 25, 2024.

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Item 4 Services, Fees, and Compensation

Wiser Advisor Group (“WAG”) is an investment advisor firm registered with the Securities and Exchange Commission (“SEC”) and was founded on April 8, 2023. The Principal Owner and Chief Compliance Officer of Wiser Advisor Group is Larry Lytle.

Wiser Advisor Group (“WAG”), LLC offers the following services to advisory clients:

A. Description of Services

Types of Advisory Services:

Investment Advisory Services

Wiser Advisor Group (“Advisor”) provides wealth management through discretionary and non-discretionary investment management services. We provide this service to a wide variety of clientele including individuals, corporations, non-profits, foundations, trusts and qualified plans. Wiser Advisor Group utilizes a variety of vehicles including, but not limited to mutual funds, exchange-traded funds, individual securities, variable life insurance, variable annuities, third party managers, alternative investment managers and private funds.

Wiser Advisor Group tailors its advisory services to accommodate the needs of its individual clients and continually seeks to manage the portfolios in a manner consistent with their specific financial situation. Financial Plannings services are utilized to gather insights on client’s specific objectives and financial situation.

Qualified and Non-Qualified Plan Management Services

Wiser Advisor Group provides plan consulting services designed to assist the Plan Sponsor in meeting their fiduciary duties to administer the Plan in the best interest of the Plan’s participants and their beneficiaries. The services may include plan design, administrative support, oversight of the Plan’s service providers, investment monitoring support and/or participant services. Wiser Advisor Group may be engaged as an ERISA Fiduciary with respect to investment management service and investment advice.

Portfolio Management:

Discretionary Investment Management Services:

Discretionary accounts experience active trading and account re-balancing on a relatively frequent basis according to market conditions. Clients will be taken through various financial planning processes to ascertain the proper objectives, risk profile, and trading strategies in order to properly manage the investment accounts. Periodic revisions to the planning information may impact the maintenance of these accounts. Investment models are monitored and maintained on an ongoing basis.

Non-discretionary Investment Consulting Advice:

Non-Discretionary accounts require consultation with the clients prior to initiating any changes in securities and/or account objectives. Similar to the Discretionary accounts, clients will participate in various financial planning processes to define the proper objective, risk profiles and trading strategies. Investment models are monitored and maintained on an ongoing basis.

Advisory services provided by WAG are offered in a wrap fee structure whereby normal securities transaction costs are included in the overall investment advisory fee paid to WAG. As the level of

trading in a client's account[s] may vary from year to year, the annual cost to the client may be more or less than engaging for advisory services where the transactions' costs are borne separately by the client. The cost of the Wrap Fee Program varies depending on the services to be provided to each client, however, the client is not charged more if there is higher trading activity in the client's account[s]. A Wrap Fee structure has a potential conflict of interest as the WAG Investment Advisor Representative may have an incentive to limit the number of trades placed in the client's account[s]. All discretionary accounts are considered "wrap" accounts. This means our management fees include all associated fees including fees for statements, trade confirmations, mutual fund sales charges, postage, and trade execution. Any SEC transaction fee or tax is considered outside of the wrap account scope. Non-discretionary accounts may also be incorporated into the "wrap" account structure. Accounts defined as "non-Managed" will be subject to trading commissions for individual securities and mutual fund trails. Small non-managed accounts may be subject to an annual account fee. Non-managed accounts will not be charged fees for statements or postage.

Prior to becoming a client under the Program, you will be required to enter into a separate written agreement with us that sets forth the terms and conditions of the engagement and describes the scope of the services to be provided, and the fees to be paid.

Assets for program accounts are held at LPL Financial, LLC as the custodian. LPL Financial, LLC also acts as executing broker/dealer for transactions placed in Program accounts and provides other administrative services as described throughout this Brochure. To compare the cost of the wrap fee program with non-wrap fee portfolio management services, you should consider the frequency of trading activity associated with our investment strategies and the brokerage commissions charged by LPL Financial, LLC and the advisory fees charged by investment advisers.

We charge an annual "wrap-fee" for participation in the Program depending upon the market value of your assets under our management. You are not charged separate fees for the different components of the services provided by the Program. Our firm pays all trade expenses of trades placed on your behalf. Our Program fee includes the fee we pay to any portfolio manager for their management of your account and LPL Financial, LLC's transaction or execution costs. Assets in each of your account(s) are included in the fee assessment unless specifically identified in writing for exclusion. In special circumstances, and in our sole discretion, we may negotiate a lesser management fee based upon certain criteria (i.e., anticipated future earning capacity, dollar amount of assets to be managed, related accounts, account composition, pre-existing client relationship, account retention, etc.).

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in advance. Refunds are given on a prorated basis, based on the number of days remaining in the billing period on the effective date of termination. The fee refunded will be the balance of the fees collected in advance minus the daily rate* times the number of days in the billing period up to and including the effective date of termination. (*The daily rate is calculated by dividing the annual fee by 365).

In addition to the right to terminate an agreement pursuant to its terms, a client may cancel an agreement with WAG within five (5) business days of first receiving a copy of this disclosure brochure and supplement without penalty or fee.

B. Contribution Cost Factors

The program may cost the client more or less than purchasing such services separately. There are several factors that bear upon the relative cost of the program, including the trading activity in the client's account, the adviser's ability to aggregate trades, and the cost of the services if provided separately (which in turn depends on the prices and specific services offered by different providers).

Wrap Fee Program Disclosures

- The benefits under a wrap fee program depend, in part, upon the size of the Account, the management fee charged, and the number of transactions likely to be generated in the Account. For example, a wrap fee program may not be suitable for Accounts with little trading activity. In order to evaluate whether a wrap fee program is suitable for you, you should compare the Program Fee and any other costs of the Program with the amounts that would be charged by other advisers, broker-dealers, and custodians, for advisory fees, brokerage and other execution costs, and custodial services comparable to those provided under the Program.
- In considering the investment programs described in this brochure, you should be aware that participating in a wrap fee program may cost more or less than the cost of purchasing advisory, brokerage, and custodial services separately from other advisers or broker-dealers.
- Our firm and Associated Persons receive compensation as a result of your participation in the Program. This compensation may be more than the amount our firm or the Associated Persons would receive if you paid separately for investment advice, brokerage, and other services. Accordingly, a conflict of interest exists because our firm and our Associated Persons have a financial incentive to recommend the Program. Similar advisory services may be available from other registered investment advisers for lower fees.

C. Additional Fees

Although clients do not pay a transaction charge for transactions in a Strategic Wealth Management II ("SWM II") account, clients should be aware that IAR pays LPL transaction charges for those transactions. The transaction charges paid by the IAR vary based on the type of security transaction (e.g. mutual fund, equity or Exchange Traded Funds ("ETFs")) and for mutual funds based on whether or not the mutual fund pays 12b-1 fees and/or recordkeeping fees to LPL. Transaction charges paid by the IAR for equities and ETFs are \$9. For mutual funds, the transaction charges range from \$0 to \$26.50. Because IAR pays the transaction charges in SWM II accounts, there is a potential conflict of interest in cases where the mutual fund is offered at both \$0 and \$26.50. Clients should understand that the cost to the IAR of transaction charges may be a factor that IAR considers when deciding which securities to select and how frequently to place transactions in a SWM II account.

LPL makes available mutual funds in a SWM II account that offer various classes of shares, including shares designated as Class A Shares and shares designed for advisory programs, called for example, "Class I," "institutional," "investor," "retail," "service," "administrative" or "platform" share classes ("Platform Shares"). The Platform Share class offered for a particular mutual fund in SWM II in many cases will not be the least expensive share class that the mutual fund company offers and was selected by LPL in certain cases because the share class pays LPL compensation for the administrative and recordkeeping services LPL provides to the mutual fund. Client should understand that another financial services firm may offer the same mutual fund at a lower overall cost to the investor than is available through SWM II. In other instances, a mutual fund may offer only Class A Shares, but another similar mutual fund may be available that offers Platform Shares. Class A Shares typically pay LPL a 12b-1 fee for providing brokerage-related services to the mutual funds. Platform Shares generally are not subject to 12b-1 fees. As a result of the different expenses of the mutual fund share classes, it is generally more expensive for a client to own Class A Shares than Platform Shares. An investor in Platform Shares will typically pay lower fees over time than an investor who holds Class A Shares of the same fund.

However, clients are still responsible for all other account fees, such as transition fees if the account is moved to another broker, or mutual fund fees.

The Program Fee does not include mark-ups and mark-downs, dealer spreads or other costs associated with the purchase or sale of securities, interest, taxes, or other costs, such as national securities exchange fees, charges for transactions not executed through the Qualified Custodian, costs associated with exchanging currencies, wire transfer fees, or other fees required by law or imposed by third parties. The Account will be responsible for these additional fees and expenses.

The wrap program fees that you pay to our firm for portfolio management services are separate and distinct

from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others.

We may trade client accounts on margin. Each client must sign a separate margin agreement before the margin is extended to that client account. Fees for advice and execution on these securities are based on the total asset value of the account, which includes the value of the securities purchased on margin. While a negative amount may be shown on a client's statement for the margined security as the result of a lower net market value, the amount of the fee is based on the absolute market value. This creates a conflict of interest where we have an incentive to encourage the use of margin to create a higher market value and therefore receive a higher fee. The use of margin may also result in interest charges in addition to all other fees and expenses associated with the security involved.

Brokerage Practices

Selection and Recommendation

WAG has an established relationship with a broker-dealer/custodian that the Advisor will recommend to clients for custody or client transactions. WAG recommends this broker-dealer/custodian be used based on execution and custodial services offered, cost, quality of service and industry reputation. WAG has also considered factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion.

As an investment adviser, WAG has a fiduciary duty to seek the best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client.

WAG utilizes a custodian that it believes offers a competitive price based upon the custodian's market access, the transaction confirmation and account statement practices, the execution, clearance and settlement capabilities, and the reasonableness of the commission or its equivalent for the specific transaction. WAG will monitor the services offered by the custodian and make any changes, as appropriate.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

D. Compensation of Client Participation

Wiser Advisor Group does not receive compensation for the sale of securities or other investment products with the exception of insurance products. Client may, at their sole discretion, select either fee-based or commission-based accounts. In either case, the representative has the obligation, as a fiduciary, to put the client's best interest ahead of his/her own.

Item 5 Account Requirements and Types of Clients

Wiser Advisor Group provides services to a wide variety of clientele including individuals, corporations, non-profits, foundations, trusts qualified plans, and pensions.

WAG does not maintain a minimum account size requirement.

Fees and Other Types of Compensation

Individually Managed Accounts:

Fees for individually managed accounts are tier priced as follows:

<i><u>Account Size</u></i>	<i><u>Fee (Annual percentage)</u></i> *
Account Size	Rate
\$ - \$ 250,000	1.40%
\$ 250,000 \$ 500,000	1.25%
\$ 500,000 \$ 1,000,000	1.20%
\$ 1,000,000 \$ 3,000,000	1.00%
\$ 3,000,000 \$ 5,000,000	0.90%
\$ 5,000,000 \$ 10,000,000	0.80%
\$ 10,000,000 \$ 30,000,000	0.65%
\$ 30,000,000 \$ 30,000,000+	0.55%

All asset-based fees are deducted by the qualified custodian of record on a quarterly basis in advance, or as otherwise indicated in the client agreement. Client statements for prior deductions will be provided on a quarterly basis.

All fees paid to the Firm for investment advisory services are separate and distinct from the expenses charged by third-party managers and Investment Companies to their shareholders. These fees and expenses are described to the client in separate disclosures. These fees will generally include third-party management fees, an Investment Company management fee, other fund expenses, and in some situations a possible distribution fee.

WAG will provide investment advisory services and portfolio management services but will not provide custodial or other administrative services. At no time will WAG accept or maintain custody of a client's funds or securities except for authorized fee deduction. The Client may contact the Custodian directly for disbursements, or account record changes, and may also do so in writing to the custodian. WAG may act at the client's convenience to facilitate such written communications to the Custodian, provided that such action is not construed to be custody of client assets.

Client may be responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. Fees paid to WAG are separate and distinct from the custodian and execution fees.

Clients may request to terminate their advisory contract with Wiser Advisor Group, in whole or in part, by providing advance written notice. Upon termination, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to the client through the Custodian. Client's advisory agreement with the Advisor is non-transferable without Client's written approval.

Cash Management Account

All Account Sizes Rate 0.15%

Defined Contribution Plan Asset Management Fees

Group self-directed, advisor discretionary, or trustee directed 401(k), 403(b), and/or other multi participant Qualified and Non-Qualified plans (when asset-based fees are elected by a plan sponsor in connection with open-architecture qualified plans) are billed quarterly in arrears and are tier priced as follows:

Account Size		Rate
\$	\$1,000,000	0.60%
\$ 1,000,000	\$ 3,000,000	0.50%
\$ 3,000,000	\$ 3,000,000+	0.25%

Fee deductions are made from the plan by the Plan Administrator/Record Keeper on behalf of the Plan Sponsor according to the terms of the contract for services with the advisor and paid to the advisor by the Plan Administrator or Record Keeper.

Right of Cancellation

In addition to the right to terminate an agreement pursuant to its terms, a client may cancel an agreement with WAG within five (5) business days of first receiving a copy of this disclosure brochure and supplement without penalty or fee.

Item 6 Portfolio Manager Selection and Evaluation

A. Selecting/Reviewing Portfolio Managers

In some circumstances, WAG may utilize the services of outside portfolio managers.

Standards Used to Calculate Portfolio Manager Performance

WAG will use industry standards to calculate portfolio manager performance.

Review of Performance Information

WAG reviews the performance information to determine and verify its accuracy and compliance with presentation standards.

B. Related Persons

WAG and its personnel serve as the portfolio managers for all wrap fee program accounts. This is a conflict of interest in that no outside adviser assesses WAG's management of the wrap fee program. However, WAG addresses this conflict by acting in its clients' best interest consistent with its fiduciary duty as sponsor and portfolio manager of the wrap fee program.

C. Advisory Business

WAG offers portfolio management services to its wrap fee program participants as discussed in Section 4 above.

Wrap Fee Portfolio Management

Advisory services provided by WAG are offered in a wrap fee structure whereby normal securities

transaction costs are included in the overall investment advisory fee paid to WAG. As the level of trading in a client's account[s] may vary from year to year, the annual cost to the client may be more or less than engaging for advisory services where the transactions' costs are borne separately by the client. The cost of the Wrap Fee Program varies depending on the services to be provided to each client, however, the client is not charged more if there is higher trading activity in the client's account[s]. A Wrap Fee structure has a potential conflict of interest as the WAG Investment Advisor Representative may have an incentive to limit the number of trades placed in the client's account[s]. All discretionary accounts are considered "wrap" accounts. This means our management fees include all associated fees including fees for statements, trade confirmations, mutual fund sales charges, postage, and trade execution. Any SEC transaction fee or tax is considered outside of the wrap account scope. Non-discretionary accounts may also be incorporated into the "wrap" account structure. Accounts defined as "non-Managed" will be subject to trading commissions for individual securities and mutual fund trails. Small non-managed accounts may be subject to an annual account fee. Non-managed accounts will not be charged fees for statements or postage.

Performance-Based Fees and Side-By-Side Management

WAG does not charge performance-based fees, flat fees, or side-by-side management therefore this question is not applicable.

Client Tailored Services and Client Imposed Restrictions

During initial onboarding of clients, as well as during periodic review, clients are invited to modify the services, approach and investments utilized in managing their accounts. Clients may impose trading restrictions on investment for a variety of reasons including, but not limited to, political or philosophical opinions, reducing sector over allocation, or changes in lifestyle. These restrictions are documented and incorporated into the investment process.

Wrap Fee Programs

WAG sponsors and acts as portfolio manager for this wrap fee program. WAG manages the investments in the wrap fee program. The fees paid to the wrap account program will be given to WAG as a management fee.

Amounts Under Management

WAG has the following assets under management:

Discretionary Amounts	Non-discretionary Amounts	Date Calculated
\$101633114	\$0	08/31/2023

Methods of Analysis and Investment Strategies

The Firm may use the following methods when considering investment strategies and recommendations.

Fundamental Review

A fundamental analysis is a method of evaluating a company or security by attempting to measure its intrinsic value. Fundamental analysis attempts to determine the true value of a company or security by looking at all aspects of the company or security, including both tangible factors (e.g.,

machinery, buildings, land, etc.) and intangible factors (e.g., patents, trademarks, "brand" names, etc.). Fundamental analysis also involves examining related economic factors (e.g., overall economy and industry conditions, etc.), financial factors (e.g., company debt, interest rates, management salaries and bonuses, etc.), qualitative factors (e.g., management expertise, industry cycles, labor relations, etc.), and quantitative factors (e.g., debt-to-equity and price-to-equity ratios).

The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price with the aim of determining what sort of position to take with that

security (e.g., if underpriced, the security should be bought; if overpriced the security should be sold). Fundamental analysis uses real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for many types of securities.

Economic Review

An economic analysis determines the economic environment over a certain time horizon. This involves following and updating historic economic data such as U.S. gross domestic product and consumer price index as well as monitoring key economic drivers such as employment, inflation, and money supply for the world's major economies.

Technical Review

Technical analysis is a method of evaluating securities that analyses statistics generated by market activity, such as past prices and volume. Technical analysis does not attempt to measure a security's intrinsic value, but instead uses past market data and statistical tools to identify patterns that can suggest future activity. Historical performance of securities and the markets can indicate future performance.

Cyclical Review

A cyclical analysis assumes the market reacts in reoccurring patterns that can be identified and leveraged to provide performance. Cyclical analysis of economic cycles is used to determine how these reoccurring patterns, or cycles, affect the returns of a given investment, asset, or company. Cyclical analysis is a time-based assessment which incorporates past and present performance to determine future value. Cyclical analyses exist because the broad economy has been shown to move in cycles, from periods of peak performance to periods of low performance. The risks of this strategy are two-fold: (1) the markets do not always repeat cyclical patterns; and (2) if too many investors begin to implement this strategy, it changes the very cycles of which they are trying to take advantage.

Charting Review

Charting is a technical analysis that charts the patterns of stocks, bonds, and commodities to help determine buy and sell recommendations for clients. It is a way of gathering and processing price and volume information in a security by applying mathematical equations and plotting the resulting data onto graphs in order to predict future price movements. A graphical historical record assists the analyst in spotting the effect of key events on a security's price, its performance over a period of time, and whether it is trading near its high, near its low or in between. Chartists believe that recurring patterns of trading, commonly referred to as indicators, can help them forecast future price movements.

Investment Strategies

When implementing investment advice to clients, the Firm may employ a variety of strategies to best pursue the objectives of clients. Depending on market trends and conditions, the Firm will employ any technique or strategy herein described, at the Firm's discretion and in the best interests of the client. The Firm does not recommend any particular security or type of security. Instead, the Firm makes recommendations to meet a particular client's financial objectives. There is an inherent risk to any investment and clients may suffer a loss of ALL OR PART of a principal investment.

Long-Term Purchases

Long-term purchases are securities that are purchased with the expectation that the value of those

securities will grow over a relatively long period, generally greater than one year. Long-term purchases may be affected by unforeseen changes in the company in which a client is invested or in the overall market. Long-term trading is designed to capture market rates of both return and risk.

Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Due to its nature, the long-term strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include, but are not limited to, inflation (purchasing power) risk, interest rate risk, economic risk, and political/regulatory risk.

Short-Term Purchases

Short-term purchases are securities that are 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-term trading generally holds greater risk. Frequent trading can affect investment performance due to increased brokerage fees and other transaction costs and taxes.

Strategic Asset Allocation

Asset allocation is a combination of several different types of investments; typically, this includes stocks, bonds, and cash equivalents among various asset classes to achieve diversification. The objective of asset allocation is to manage risk and market exposure while still positioning a portfolio to meet financial objectives.

Risk of Loss

Investing inherently involves risk up to and including loss of the principal sum. Further, past performance of any security is not necessarily indicative of future results. Therefore, future performance of any specific investment or investment strategy based on past performance should not be assumed as a guarantee. The Firm does not provide any representation or guarantee that the financial goals of clients will be achieved.

The potential return or gain and potential risk or loss of an investment varies, generally speaking, with the type of product invested in. Below is an overview of the types of risks associated with the investment process.

General Risks

Investing in securities always involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives can or will be met. Past performance is in no way an indication of future performance. We also cannot assure that third parties will satisfy their obligations in a timely manner or perform as expected or marketed.

General Market Risk

Investment returns will fluctuate based upon changes in the value of the portfolio securities. Certain securities held may be worth less than the price originally paid for them, or less than they were worth at an earlier time.

Common Stocks and Fixed Income Instruments. Investments in common stocks, bonds, Certificate of Deposits, and Collateralized Debt Instruments, purchased both directly and indirectly through investment in shares of ETFs, may fluctuate in value in response to many factors, including, but not limited to, the activities of the individual companies or issuer, general market and economic conditions, interest rates, and specific industry changes. Such price fluctuations subject certain strategies to potential losses. During temporary or extended bear markets, the value of common stocks will decline, which could also result in losses for each strategy.

Portfolio Turnover Risk

High rates of portfolio turnover could lower the performance of an investment strategy due to increased costs and may result in the realization of capital gains. If an investment strategy realizes capital gains when it sells its portfolio investments, it will increase taxable distributions to you. High rates of portfolio turnover in a given year would likely result in short-term capital gains and under current tax law you would be taxed on short-term capital gains at ordinary income tax rates, if held in a taxable account.

Non-Diversified Strategy Risk

Some investment strategies may be non-diversified (e.g., investing a greater percentage of portfolio assets in a particular issuer and owning fewer securities than a diversified strategy). Accordingly, each such strategy is subject to the risk that a large loss in an individual issuer will cause a greater loss than it would if the strategy held a larger number of securities or smaller positions sizes.

Model Risk

Financial and economic data series are subject to regime shifts, meaning past information may lack value under future market conditions. Models are based upon assumptions that may prove invalid or incorrect under many market environments. We may use certain model outputs to help identify market opportunities and/or to make certain asset allocation decisions. There is no guarantee any model will work under all market conditions. For this reason, we include model related results as part of our investment decision process, but we often weigh professional judgment more heavily in making trades or asset allocations.

ETF Risks, including Net Asset Valuations and Tracking Error

An ETF's performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because 1) the ETF will incur expenses and transaction costs not incurred by any applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF. Certain ETF strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depositary Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange-traded equity securities, and for which market quotations or valuation may be limited or inaccurate.

Clients should be aware that to the extent they invest in ETF securities they will pay two levels of advisory compensation – advisory fees charged by the Firm plus any advisory fees charged by the issuer of the ETF. This scenario may cause a higher advisory cost (and potentially lower investment returns) than if a client purchased the ETF directly. An ETF typically includes embedded expenses that may reduce the ETF's net asset value, and therefore directly affect the ETF's performance and indirectly affect a client's portfolio performance or an index benchmark comparison. Expenses of the ETF may include investment advisor management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF expenses may change from time to time at the sole discretion of the ETF issuer. ETF tracking error and expenses may vary.

Inflation, Currency, and Interest Rate Risks. Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of an investor's future interest payments and principal. Inflation also generally leads to higher interest rates, which in turn may cause the value of many types of fixed income investments to decline. In addition, the relative value of the U.S. dollar-denominated assets primarily managed by the Firm may be affected by the risk that currency devaluations affect Client purchasing power.

Digital Asset Risks. Investing in digital assets like bitcoin or Ethereum, whether directly through an exchange or indirectly through another product involves the general risks of investing in other investment vehicles. In addition, the value of digital assets is subject to significant fluctuations, can be highly volatile and can change dramatically even intra-day. The price of digital assets could drop precipitously for a variety of reasons, including, but not limited to: a crisis of confidence in the network, fraudulent action by a network principal, or a change in user preference to competing assets. Digital assets represent an emerging asset class. As a result, the market infrastructure through which it is exchanged and the regulatory foundation upon which it is regulated are still in their respective infancy compared to more traditional assets. Digital assets are not protected by the Federal Deposit Insurance Corp or the Securities Investor Protection Corporation. Any exposure to digital assets can result in substantial loss. Investors should be able to withstand significant if not complete loss of invested capital. The value of digital assets is wholly derived from their monetary premium and is not backed by any government, corporation, or physical asset, or other

identified body. The loss, destruction, or compromise of a private key may result in a loss of the digital assets. Typographical errors may lead to a loss of the digital asset, and digital asset trade errors may not be unwound.

Liquidity Risk

Liquidity is the ability to readily convert an investment into cash to prevent a loss, realize an anticipated profit, or otherwise transfer funds out of the particular investment. Generally, investments are more liquid if the investment has an established market of purchasers and sellers, such as a stock or bond listed on a national securities exchange. Conversely, investments that do not have an established market of purchasers and sellers may be considered illiquid. Your investment in illiquid investments may be for an indefinite time, because of the lack of purchasers willing to convert your investment to cash or other assets.

Legislative and Tax Risk

Performance may directly or indirectly be affected by government legislation or regulation, which may include, but is not limited to: changes in investment advisor or securities trading regulation; change in the U.S. government's guarantee of ultimate payment of principal and interest on certain government securities; and changes in the tax code that could affect interest income, income characterization and/or tax reporting obligations, particularly for options, swaps, master limited partnerships, Real Estate Investment Trust, Exchange Traded Products/Funds/Securities. We do not engage in tax planning, and in certain circumstances a client may incur taxable income on their investments without a cash distribution to pay the tax due. Clients and their personal tax advisors are responsible for how the transactions in their account are reported to the IRS or any other taxing authority.

Foreign Investing and Emerging Markets Risk. Foreign investing involves risks not typically associated with U.S. investments, and the risks maybe exacerbated further in emerging market countries. These risks may include, among others, adverse fluctuations in foreign currency values, as well as adverse political, social, and economic developments affecting one or more foreign countries.

In addition, foreign investing may involve less publicly available information and more volatile or less liquid securities markets, particularly in markets that trade a small number of securities, have unstable governments, or involve limited industry. Investments in foreign countries could be

affected by factors not present in the U.S., such as restrictions on receiving the investment proceeds from a foreign country, foreign tax laws or tax withholding requirements, unique trade clearance or settlement procedures, and potential difficulties in enforcing contractual obligations or other legal rules that jeopardize shareholder protection. Foreign accounting may be less transparent than U.S. accounting practices and foreign regulation may be inadequate or irregular.

Information Security Risk. We may be susceptible to risks to the confidentiality and security of its operations and proprietary and customer information. Information risks, including theft or corruption of electronically stored data, denial of service attacks on our website or websites of our third-party service providers, and the unauthorized release of confidential information are a few of the more common risks faced by us and other investment advisers. Data security breaches of our electronic data infrastructure could have the effect of disrupting our operations and compromising our customers' confidential and personally identifiable information. Such breaches could result in an inability of us to conduct business, potential losses, including identity theft and theft of investment funds from customers, and other adverse consequences to customers. We have taken and will continue to take steps to detect and limit the risks associated with these threats.

Tax Risks

Tax laws and regulations applicable to an account with the Firm may be subject to change and unanticipated tax liabilities may be incurred by an investor as a result of such changes. In addition, customers may experience adverse tax consequences from the early assignment of options purchased for a customer's account. Customers should consult their own tax advisers and counsel to determine the potential tax-related

consequences of investing.

Advisory Risk

There is no guarantee that our judgment or investment decisions on behalf of particular any account will necessarily produce the intended results.

Our judgment may prove to be incorrect, and an account might not achieve its investment objectives. In addition, it is possible that we may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to accounts' custodians' software. The Firm and its representatives are not responsible for any account for losses unless caused by the Firm breaching our fiduciary duty.

Dependence on Key Employees. An accounts success depends, in part, upon the ability of our key professionals to achieve the targeted investment goals. The loss of any of these key personnel could adversely impact on the ability to achieve such investment goals and objectives of the account.

Proxy Voting

WAG will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, WAG cannot give any advice or take any action with respect to the voting of these proxies. The client and WAG agree to this by contract.

For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts. Also, WAG cannot give any advice or take action with respect to the voting of these proxies.

Item 7 Client Information Provided to Portfolio Managers

All client information material to managing the portfolio (including basic information, risk tolerance, sophistication level, and income level) is provided to the portfolio manager. The portfolio manager will also have access to that information as it changes and is updated. We will only share the information necessary in order to carry out our obligations to you in servicing your account. We share your personal account data in accordance with our privacy policy as described below.

Item 8 Client Contact with Portfolio Managers

Without restriction, you should contact our firm or your advisory representative directly with any questions regarding your Program account. You should contact your advisory representative with respect to changes in your investment objectives, risk tolerance, or requested restrictions placed on the management of your Program assets.

Item 9 Additional Information

A. Disciplinary Action and Other Financial Industry Activities

Criminal or Civil Actions

There are no criminal or civil actions to report.

Administrative Proceedings

There are no administrative proceedings to report.

Self-regulatory Organization Proceedings

There are no self-regulatory organization proceedings to report.

Registration as a Broker/Dealer or Broker/Dealer Representative

Representatives of WAG are registered representatives of LPL Financial ("Dually Registered Persons") and accept compensation for the sale of securities in this capacity. LPL Financial is a broker-dealer that is

independently owned and operated and is not affiliated with WAG. Please refer to Item 12 for a discussion of the benefits WAG may receive from LPL Financial and the conflicts of interest associated with receipt of such benefits.

B. Code of Ethics, Client Referrals, and Financial Information

Fiduciary Status

WAG is an investment adviser registered with the Securities and Exchange Commission and is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of its clients. The Firm and its representatives have a fiduciary duty to all clients. WAG and its representatives' fiduciary duty to clients is considered the core underlying principle for the Firm's Code of Ethics and represents the expected basis for all representatives' dealings with clients. In addition, the Code of Ethics governs personal trading by each employee of WAG deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of WAG are conducted in a manner that avoids any conflict of interest between such persons and clients of WAG or its affiliates. WAG collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. WAG maintains a code of ethics and they will provide a copy to any client or prospective client upon request.

Personal Securities Transactions and Interests

WAG and/or its investment advisory representatives may from time-to-time purchase or sell products or investments that they may recommend to clients. WAG has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the company.

In addition, the Code of Ethics governs personal trading by each employee of WAG deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of WAG are conducted in a manner that avoids any actual or potential conflict of interest between such persons and clients of the company or its affiliates.

WAG collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve potential conflicts of interest. WAG's Code of Ethics is available upon request.

Neither the firm nor its associated persons have any material financial interest in client transactions beyond the provision of investment advisory services or other services as disclosed in this Brochure.

Our firm does not engage in principal trading (i.e., the practice of selling stock to advisory clients from our inventory or buying stocks from advisory clients into our inventory). Nor does the firm engage in agency cross transactions (i.e., the practice of acting as a broker for both the client and the other party involved in a transaction).

Clients or prospective clients can obtain a copy of our Code of Ethics by contacting us at the e-mail or phone number listed on the cover page of this Brochure.

Review of Accounts

Periodic Review

Client accounts are reviewed on a periodic basis. In addition, client accounts are reviewed in connection with regularly scheduled meetings with clients. These meetings occur on at least an annual basis but can be scheduled to occur more frequently. The reviews are performed by Larry Lytle and Zach Lytle.

Intermittent Review Factors

All clients are encouraged to review financial planning issues, investment objectives and account performance with Wiser Advisor Group frequently. Clients are also advised to be informed of any interim changes in their financial goals or investment objectives. Wiser Advisor Group may conduct account reviews on an other-than

periodic basis upon the occurrence of events that may impact the client.

Reports

At least quarterly, clients receive written transaction confirmation notices and account statements directly from the custodian or program sponsor. Wiser Advisor group may provide written periodic reports summarizing account activity and performance. Clients are encouraged to compare any reports received from Wiser Advisor Group to those they receive from the custodians holding their assets. Account reviews are triggered on a bi-annual or quarterly basis.

All written statements and reports from both WAG and the custodian can be retrieved both physically and electronically.

Client Referrals and Other Compensation

Wiser Advisor Group does not offer compensation for referrals. Wiser Advisor Group does not have any fee/revenue sharing agreements with related or non-related parties.

Financial Information

WAG does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

WAG has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If WAG does become aware of any such financial condition, this brochure will be updated, and clients will be notified.

WAG has not been the subject of a bankruptcy petition at any time during the last 10 years.

Trade Errors

Where a trade error occurs in a client account due to our error, we will correct the error and ensure the client account does not suffer a loss or incur a transaction cost related to that error. Depending on the nature of the error, we will pay the cost of the error or will cause the custodian or broker-dealer to pay the cost of the error. If the error results in a profit due to market movement, the client will keep the profit.