

WISER ADVISOR GROUP

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This 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 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 19, 2024.

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Brochure

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ITEM 4 ADVISORY BUSINESS

Firm Description

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 Chief Compliance Officer of Wiser Advisor Group is Zach Lytle.

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.

Services Tailored to Clients

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 Program

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.

Assets Under Management

As of August 31, 2023, WAG has the following assets under management:

Discretionary assets: \$101,633,114
Non-discretionary assets: \$0

ITEM 5 FEES AND COMPENSATION

Fees and Other Types of Compensation

Individually Managed Accounts:

Fees for individually managed accounts are tier priced as follows:

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

Third Party/Custodian Fees

Client who is not in a Wrap-Account is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. Small accounts may be exposed to an annual account fee from the custodian. Fees paid to WAG are separate and distinct from the custodian and execution fees.

Clients in a Wrap account will only pay the wrap account fee. This wrap account fee will be inclusive of trading, annual account fees, and any other fees from the custodian. An outside money manager's asset fee will be added to the wrap account fee and will be disclosed at the time of proposal.

Any client holding mutual funds and exchange traded funds will be subject to operating expenses of the fund. Those clients in non-managed accounts will be subject to mutual fund sales charges. Any client in a wrap account will not pay mutual fund sales or 12-b charges but will still be exposed to the fund operating expenses.

WAG's Investment management fees are payable quarterly in advance, based on average daily balances with adjustments for additional deposits of funds if any made in a quarter already billed, which will be billed in arrears at the beginning of the next quarter for the additional cash flow. Upon termination, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to the client by check issued to the customer as soon as practicable.

Other Types of Compensation

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 6 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.

ITEM 7 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.

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Methods of Analysis:

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 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 analyzes 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 are 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 may be 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.

Specific Security Recommendations

WAG does not primarily recommend a particular type of security.

ITEM 9 DISCIPLINARY INFORMATION

Clients should be aware that neither WAG nor its management person has had any legal or disciplinary events, currently or in the past.

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

- A. Not applicable to WAG or its management person.
- B. Not applicable to WAG or its management person.
- C. Not applicable to WAG or its management person.
- D. WAG may recommend third party money managers. There is no material conflict of interest with any third-party money manager.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

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.

ITEM 12 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.

Research and Other Soft Dollar Benefits.

WAG does not receive research or other products or services other than execution from a broker-dealer or third party as a result of client securities transactions.

Brokerage for Client Referrals.

WAG does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Directed Brokerage

WAG recommends that all clients use a particular broker-dealer for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to WAG to direct all transactions through that broker-dealer in the investment advisory agreement. Please also see the response to the above item.

Order Aggregation/Allocation/Block Trading

WAG may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. for the purposes of reducing brokerage commissions or obtaining a more favorable execution price).

Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of WAG's investment advisory agreements. Equity trades are blocked based upon fairness to the client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold on a trading day.

Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement.

If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. WAG may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Trade Error Policy

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.

ITEM 13 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 ay 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.

ITEM 14 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.

ITEM 15 CUSTODY

All accounts are custodies at the Custodian, Broker / Dealer or Plan Sponsor.

The client will receive written statements no less than quarterly from the custodian. WAG encourages clients to carefully review their account statements for any inaccuracies. Any discrepancies should be immediately brought to the firm's attention. These statements will detail all account transactions, including any amounts paid to WAG. These are the official account statements for valuation, tax and other purposes.

The signed agreements between the client and WAG authorize WAG to debit the associated account for payment of fees.

ITEM 16 INVESTMENT DISCRETION

WAG generally has discretion over the selection and number of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by WAG in an investment policy statement.

Discretionary authority will only be authorized upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by WAG will be in accordance with each client's investment objectives and goals and consistent with the Investment Policy statement.

The Client must understand that gains and losses are realized by discretionary activity and that these may be taxable events, and that the client has authorized such activity in granting discretion. While some sensitivity to taxation is possible with discretion, if the client requires control of the taxable events, a non-discretionary approach is needed and therefore recommended, and this would require that the client's investment contract indicate the account is non-discretionary.

ITEM 17 VOTING CLIENT SECURITIES

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 18 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.

Item 1 Cover Page for Brochure Supplement

Larry Lytle
WISER ADVISOR GROUP

4616 E Sunset Dr.
Phoenix, AZ 85028
www.Wiser-Advisor.com
(480) 500-9055

March 19, 2024

This brochure supplement provides information about Larry Lytle that supplements the Wiser Advisor Group brochure. You should have received a copy of that brochure. Please contact Larry Lytle if you did not receive Wiser Advisor Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Larry Lytle is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Larry Lytle – CEO:

Larry Lytle serves as Chief Executive Officer and Chief Compliance Officer. Larry earned his master's in business from Indiana University and his BS in Computer Technology from Purdue University. He spent the first 15 years of his career in the IT field. 10 years at Eli Lilly and 5 years at The Arizona Republic. In 2004, Larry started his Financial Advisor career. He started with Smith Barney. In 2009 Larry moved to Merrill Lynch. In 2017 he moved to RBC Wealth Management. In May of 2023 Larry opened Wiser Advisor Group with his son Zach Lytle.

Larry holds the following:

Series 7 - General Securities Representative Examination
Series 65 - Uniform Investment Adviser Law Examination
Series 63 - Uniform Securities Agent State Law Examination
SIE - Securities Industry Essentials Examination
CFP – Certified Financial Planner
CAP – Chartered Advisor in Philanthropy
CEPA – Certified Exit Planning Advisor

Larry has no relationship or arrangement with any issuer of securities.

ITEM 3 DISCIPLINARY INFORMATION

Larry Lytle has no legal or disciplinary events.

ITEM 4 OTHER BUSINESS ACTIVITIES

Larry Lytle is engaged in outside business activities (OBA) and the associated amount of time spent on each business.

- Founder of The Ark Project LLC – 10% of the week
- Founder of Lytle Democratizations Technologies LLC – 1% per month
- Founder of Vida Nueva Investments LLC – 2% per month
- Founder of Vida Nueva Cali Investments LLC – 2% per month
- Board Member of Folds of Honor Foundation – 1% per month
- Engaged in consulting to non-profits – Periodic

ITEM 5 ADDITIONAL COMPENSATION

Larry Lytle has no additional compensation disclosures.

ITEM 6 SUPERVISION

Larry Lytle is supervised by the Chief Compliance Officer, Zach Lytle. Zach Lytle supervises Larry Lytle consistent with requirements in the Code of Ethics, Compliance Manual, and is regulated by all applicable federal and state laws, rules, and statutes in keeping with the highest levels of professional and ethical standards. Zach Lytle can be contacted at (480) 500-9055.

Item 1 Cover Page for Brochure Supplement

Zach Lytle
WISER ADVISOR GROUP

4616 E Sunset Dr.
Phoenix, AZ 85028
www.Wiser-Advisor.com
(480) 500-9055

March 19, 2024

This brochure supplement provides information about Zach Lytle that supplements the Wiser Advisor Group brochure. You should have received a copy of that brochure. Please contact Larry Lytle if you did not receive Wiser Advisor Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Zach Lytle is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Zach Lytle – COO & CCO:

Zach Lytle serves as Chief Operating Officer. Zach earned his BS in Urban from Arizona State University. In 2019 Zach started his financial career. He started with RBC Wealth Management. In 2019 he joined as a Client Associate and was promoted to Financial Advisor in 2021. In May of 2023 Zach opened Wiser Advisor Group with his father Larry Lytle.

Zach holds the following:

Series 7 - General Securities Representative Examination

Series 66 - Uniform Combined State Law Examination

CEPA – Certified Exit Planning Advisor

Zach has no relationship or arrangement with any issuer of securities.

ITEM 3 DISCIPLINARY INFORMATION

Zach Lytle has no legal or disciplinary events.

ITEM 4 OTHER BUSINESS ACTIVITIES

Zach Lytle is not engaged in outside business activities (OBA).

ITEM 5 ADDITIONAL COMPENSATION

Zach Lytle has no additional compensation disclosures.

ITEM 6 SUPERVISION

Zach Lytle is the Chief Compliance Officer of Wiser Advisor Group and as such, has no internal supervision placed over him. He is however, bound by our firm's Code of Ethics, Compliance Manual, and is regulated by all applicable federal and state laws, rules, and statutes in keeping with the highest levels of professional and ethical standards. Zach Lytle can be contacted at (480) 500-9055.