

Item 1 Cover Page

Wyze Wealth Advisors, LLC

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March 18, 2024

FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of Wyze Wealth Advisors, LLC, "Wyze Wealth." If you have any questions about the contents of this brochure, contact us at 724-271-7020 or ronwyatt@wyzewa.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

Additional information about Wyze Wealth Advisors, LLC is available on the SEC's website at www.adviserinfo.sec.gov. CRD number 329413.

Wyze Wealth is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Wyze Wealth Advisors, LLC.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 329413.

You may also request a copy of this Disclosure Brochure at any time by contacting us at 724-271-7020

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Item 4 Advisory Business

Description of Firm

Wyze Wealth Advisors, LLC initially filed for registration with the SEC in March of 2024. We were founded in February of 2024. Ron Wyatt is the principal owner and Chief Compliance Officer of Wyze Wealth. We are organized as a corporation under the laws of the State of Pennsylvania.

The following paragraphs describe our services and fees. Refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to clients' needs. As used in this brochure, the words "we," "our," and "us" refer to Wyze Wealth Advisors, LLC or Wyze Wealth, and the words "you," "your," and "clients" refer to you as either clients or prospective clients of our firm.

Investment Advisory Services (Stand-Alone)

For those individuals who do not wish to engage Wyze Wealth for Wealth Management Services (described below), Wyze Wealth offers its Investment Advisory Services (IAS) platform. Under IAS, clients receive services limited to Wyze Wealth's asset allocation, security selection, and portfolio rebalancing. IAS portfolios typically utilize ETFs, mutual funds, and interval funds.

We may also recommend our direct stock ownership strategy, Wyze Direct, or private pooled investments to certain clients. For additional information, please refer to Item 8 of this brochure.

IAS may address certain financial planning issues but is not designed to deliver comprehensive financial planning services. IAS clients receive an annual investment review. We provide additional reviews when changes in clients' circumstances necessitate a review of the investment plan.

Wealth Management Services (Financial Planning + Investment Advisory)

In a Wealth Management relationship, clients work one-on-one with a financial planner for an extended period. Wealth Management clients pay an ongoing fee for continuous access to an advisor who designs, monitors, and updates their financial plan in accordance with their life circumstances. Continuous updates ensure the plan remains aligned with clients' goals and financial resources.

The financial planning process is comprehensive. It begins with a consultative, discussion-oriented discovery process to identify clients' goals and values. A deep understanding of "soft factors," such as personal values and attitudes toward material wealth, is critical to effectively advising clients. Clients are more likely to implement financial planning recommendations aligned with their values and personal views of wealth and its purpose.

Our financial planning process focuses on the following areas:

Retirement Planning: For most clients, determining the likelihood of achieving and maintaining financial independence at a particular age is a primary goal. For many clients, this goal is what motivated them to seek wealth management services. The primary tool for retirement planning is a projection reflecting clients' goals and financial resources. We stress-test this scenario using Monte Carlo analysis to estimate the probability of success. If we judge the probability of success as too low or see opportunities to increase it, we make recommendations for improvement. Typical recommendations involve adjustments related to the timing of major events such as retirement, spending patterns, savings rates, legacy amounts, and investment risk. For clients nearing retirement or who have already retired, we advise on distribution strategies for minimizing longevity risk (the risk of outliving their financial assets) and the risk

of needing to significantly curtail their lifestyle during retirement.

Risk Management: A risk management review includes an analysis of exposure to significant risks that could adversely impact clients' lifestyles and finances. These risks typically include death, disability, property and casualty losses, and long-term care needs. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

Tax Planning Strategies: We actively seek to identify opportunities to reduce current and future income taxes. For example, we may make recommendations on ROTH IRA Conversions and which type of account(s) and specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may affect your situation.

We recommend clients consult with a qualified tax professional before implementing any tax planning strategy. We can provide contact information for accountants or attorneys specializing in this area. When needed, we participate in joint meetings or phone calls with clients and tax professionals to discuss tax planning matters. We do not share clients' information with outside parties without their consent.

Estate Planning: Estate planning consists primarily of reviewing clients' existing estate plans and any exposure to estate taxes. A review of any existing estate documents, such as trusts, wills, and powers of attorney, is critical to estate planning analysis. Where appropriate, we provide advice on avoiding potential estate taxes. For clients subject to estate tax, we can provide recommendations for minimizing the amount of tax and ensuring liquidity is available for paying estate taxes due upon death. Advanced estate planning strategies typically involve establishing trusts and other legal entities.

We recommend clients consult with a qualified attorney before implementing a new estate plan or changing an existing one. We can provide contact information for attorneys who specialize in this area. When needed, we participate in joint meetings or phone calls with clients and attorneys to discuss estate planning matters. We do not share clients' information with outside parties without their consent.

Investment Analysis: We evaluate clients' current asset mixes for risk exposures and return potential. In the financial planning context, our objective is to assess the probability of the current portfolio achieving clients' goals with an appropriate level of risk. We may recommend changes to clients' asset allocations to better align portfolios with their goals or balance risk with return potential. We may also provide analysis on investment vehicles and strategies, review employee stock incentive and retirement plans, and assist clients with establishing investment accounts at a custodian. Our investment philosophy and strategies are discussed further in Item 8 of this brochure.

Employee Benefits Optimization: We review employee benefits to assess whether clients are maximizing the benefits available to them. For business owners, we may recommend benefit programs to achieve the owners' objectives. These can include programs such as health insurance and retirement plans.

Business Planning: We provide consulting services for clients who operate their own business, are considering starting a business, or are planning to exit their current business. This type of engagement is similar to our financial planning process but tailored to the unique needs of business owners.

Cash Flow and Debt Management: We review income and expenses to assess clients' cash flow. We may advise on allocating any surplus cash or recommend reducing expenses if clients are in deficit. For clients carrying debt, we may advise on priorities for debt payoffs or refinancing based on interest rates and tax considerations. We also evaluate the need for cash reserves to cover emergencies and

near-term financial goals. We may recommend money market accounts or other savings vehicles to hold cash reserves.

College Savings: For many clients, funding college or other post-secondary education expenses is an important goal second only to financial independence. We provide projections of costs associated with clients' education goals. We can also recommend savings strategies for funding education expenses. If applicable, we will review eligibility for financial aid. For clients who are grandparents or have educational funding goals for someone other than a child, we can advise on strategies for achieving this.

Clients' financial plans may address some or all of these areas. Financial planning is a consultative process. Clients and advisors work together to determine which areas to address. Clients are not obligated to implement any recommendation we make. If clients implement a recommendation, they may use their preferred service providers.

Once the financial planning analysis is complete, the advisor reviews the plan with the clients. Clients receive a paper or digital report summarizing the facts and goals of their cases. From there, we follow up to address additional questions or concerns and assist with implementation. We continuously monitor the plan if clients choose to proceed with a financial planning relationship. We conduct a full plan review annually but may schedule additional reviews or check-ins if changes in circumstances materially impact the plan. This ongoing review process ensures plans remain current and appropriate.

We manage individually tailored investment portfolios on a discretionary basis. We provide ongoing investment advice based on individual clients' needs. Through our discovery process, we identify clients' goals and develop a holistic understanding of clients as people. This allows us to create a personalized investment policy. The investment policy establishes a target asset allocation. It considers clients' objectives, time horizon, risk tolerance, and liquidity constraints. When developing an investment policy, we may also consider clients' prior investment history, family history, and personal background.

Clients' objectives (i.e. maximum capital appreciation, growth, growth and income, income) and tax considerations guide account supervision. Clients may impose reasonable restrictions on investing in specific securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Wrap Fee Programs

We do not participate in any wrap-fee programs.

IRA Rollover Recommendations

Effective December 20, 2021 (or such later date as the US Department of Labor ("DOL") Field Assistance Bulletin 2018-02 ceases to be in effect), for purposes of complying with the DOL's Prohibited Transaction Exemption 2020-02 ("PTE 2020-02") where applicable, we are providing the following acknowledgment to clients and prospective clients.

When we provide investment advice to clients regarding their retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with clients' interests, so we operate under a special rule that requires us to act in their best interest and not put our interests ahead of theirs. Under this special rule's provisions, we must:

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

We benefit financially from the rollover of clients' assets from a retirement account to an account that we manage or provide investment advice because the assets increase our assets under management and, in turn, our advisory fees. As a fiduciary, we only recommend a rollover when we believe it is in clients' best interest.

Assets Under Management

We currently report \$210 million in discretionary and \$9 million in non-discretionary Assets Under Management. Assets Under Management were calculated as of January 31, 2024.

Item 5 Fees and Compensation

Comprehensive Financial Planning & Discretionary Investment Management Services

Our fee for Comprehensive Financial Planning & Discretionary Investment Management Services is based on a percentage of the assets in clients' accounts and is set forth in the following annual fee schedule:

Account Value	Annual Advisory Fee
\$0 to \$500,000	1.15%
\$500,001 to \$1,000,000	0.95%
\$1,000,001 to \$2,000,000	0.75%
\$2,000,001 to \$5,000,000	0.60%
\$5,000,001 to \$10,000,000	0.45%
\$10,000,001 to \$20,000,000	0.33%
Over \$20,000,000	0.25%

Fees are negotiable at the advisor's discretion, pro-rated, and paid quarterly in advance. The blended advisory fee is calculated by applying percentage rates, as per the predefined levels of assets in the chart above, to the account value as of the last day of the previous quarter. This results in a combined weighted fee.

For instance, at an account value of \$1,000,000, the blended fee is 1.05%, decreasing to 0.84% at \$2,500,000, 0.77% at \$3,500,000, 0.72% at \$5,000,000, 0.59% at \$10,000,000, 0.42% at \$25,000,000, and 0.33% at \$50,000,000. No increase in the annual fee shall be effective without the clients' consent, obtained by either signing a new advisory agreement or amending their current advisory agreement.

Advisory fees are directly debited from clients' accounts, or clients can choose to pay by an account they specify. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based

on the remaining time in the billing period. Accounts can be terminated with written notice at least 30 calendar days in advance. Upon termination, any unearned fee will be refunded to the clients.

Additional Fees and Expenses

Under our Wealth Management and Investment Advisory Services, we may suggest investments in mutual funds, exchange-traded funds (ETFs), interval funds, and private funds. The fees for our investment advisory services are separate from the fees and expenses these funds charge, as detailed in each fund's prospectus. These fees typically include a management fee and other fund expenses.

Transaction charges and/or brokerage fees are incurred when buying or selling these funds, with stocks and ETFs usually exempt from brokerage fees but subject to exchange fees. These charges are imposed by the broker-dealer or custodian handling clients' account transactions, and we do not share in any portion of these fees. To fully understand total costs, clients should review all fees charged by mutual funds, ETFs, interval funds, private funds, our firm, and others. For details on our brokerage practices, refer to the Brokerage Practices section of this brochure.

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

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees based on a share of capital gains or capital appreciation of clients' accounts. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Our fees are calculated as described in the *Fees and Compensation* section above. They are not charged based on a share of capital gains or appreciation of the funds in clients' advisory accounts.

Item 7 Types of Clients

We offer our financial planning and portfolio management services to individuals, high-net-worth individuals, organizations (charitable or otherwise), and other business entities.

We do not have a minimum account size but rather a minimum annual fee of \$5,000 for Investment Advisory Services (Stand-Alone) and \$7,500 for Wealth Management Services (Financial Planning + Investment Advisory). Exceptions can be granted at Wyze Wealth's management team's discretion.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Time-Tested Principles

Our investment philosophy is based on time-tested principles. We have built on a foundation of traditional practices that have proven effective over many years and in different market environments. We believe investment principles that have proven robust over past market cycles are more likely to remain effective in the future.

Broad Diversification: Our portfolios own many securities. This mitigates the risk that a catastrophic event impacting a single security can wipe out or catastrophically impair a portfolio. We also diversify portfolios at the asset class level by owning asset classes with low correlations to one another.

Systematic Rebalancing: Our disciplined approach ensures portfolios stay aligned with their intended risk profile. Over time, market movements can cause deviations from the original balance.

Adjustments are made to restore the desired allocation, maintain risk parameters, and capitalize on opportunities to 'sell high' and 'buy low.'

Low Costs: Minimizing taxes, transaction costs, and investment management fees allows clients to retain more of their investment gains and portfolio income. We utilize low-cost, tax-efficient investment vehicles whenever it is prudent.

Science-Based Evidence

We invest using science-based evidence. Data guides our investment decisions. An evidence-based process allows us to clearly identify sources of risk and return and adapt our strategies to structural changes in financial markets, if necessary.

All-Season Multi-Asset Allocation: We aim for more consistent performance by strategically allocating various types of stocks, fixed-rate and floating-rate bonds, and alternative assets based on their response to different economic environments like inflation, deflation, growth, and slowdown. Our focus isn't on excelling in specific markets, but on delivering consistent performance across a range of economic conditions.

Factors of Higher Expected Returns: Our portfolios emphasize statistical markers (factors) associated with higher expected returns. To avoid data mining issues, we focus on factors grounded in economic theory and supported by extensive empirical evidence. We believe factors with a sound theoretical basis, supported by robust data, are less likely to result from data mining or other statistical anomalies. For equities, we focus on the value, size, and profitability factors. For fixed income, we emphasize term and credit spreads. We actively monitor the research associated with our approach and adjust our process when we conclude a change will likely improve risk-adjusted portfolio performance.

Investment Strategies

We offer three implementations depending on clients' objectives and account sizes:

Wyze Core: For accounts of less than \$100,000, Wyze Core delivers our core strategy in a manner that is efficient for smaller account sizes.

Wyze Core Plus: For accounts over \$100,000, our core plus strategy is appropriate for a wide range of clients and account sizes.

Wyze Direct Stock Portfolio: For accounts over \$250,000, we offer an institutional class stock strategy. Because this strategy owns individual stocks directly, it does not carry any investment management fees. Owning individual stocks in a taxable account allows us to harvest tax losses in a targeted manner. The Direct Stock portfolio is diversified but is more concentrated than our Core and Core Plus strategies. It will hold approximately 70 stocks at any given time. Its holdings can vary significantly from the benchmark index, and therefore exhibit large tracking error.

Security Selection

We allocate clients' assets primarily among exchange-traded funds (ETFs), mutual funds, individual equities, individual fixed-income securities, and interval funds. We may also utilize private investment funds to access private assets. Private markets are widely regarded as less efficient than public markets and can offer diversification and return enhancement opportunities.

Our typical investment horizon is relatively long, often a year or more. Market developments can necessitate adjustments on shorter time horizons. For example, a rapid price rise or decline may alter our

view of expected risk and return.

For ETFs, mutual funds, interval funds, and private funds, our analysis covers the fund management team, historical risk and return characteristics, exposure to sectors and individual issuers, fee structure, investment style and philosophy, total assets under management, style consistency, risk-adjusted performance relative to peers, liquidity, and regulatory oversight.

For stocks, we analyze trading liquidity, size (market capitalization and revenues), valuation, profitability, risk (proxied by beta and standard deviation), fair value estimates, assets and liabilities, dividends and buybacks, trend (moving averages and momentum), bankruptcy risk, and earnings manipulation risk.

For bonds, our analysis covers factors such as credit quality, price, yield, maturity, duration, inflation, and callability.

Risk of Loss

While our strategies and investment recommendations are designed to produce appropriate returns for a given level of risk, we cannot guarantee clients will achieve their investment objectives or financial planning goals. Past performance is not indicative of future results, and investing involves the risk of loss.

General Risks

- *Market Risk*: Investments may fluctuate in value due to economic events, geopolitical developments, or changes in investor sentiment.
- *Credit Risk*: Issuers of debt securities may default on principal or interest payments, particularly for lower-rated bonds (i.e., high-yield bonds, leveraged bank loans, and private direct lending).
- *Interest Rate Risk*: Changes in interest rates may impact the market value of fixed-income investments, especially for longer-term bonds.
- *Liquidity Risk*: During periods of market stress, it may be difficult to buy or sell securities in a timely manner or at reasonable prices. Certain asset classes, particularly private ones, are inherently less liquid than publicly traded ones and may be subject to restrictions on purchases and sales.
- *Currency Risk*: Exchange rate volatility may impact the value of investments.
- *Regulatory Risk*: Changes in financial regulations, tax laws, and government policy may negatively impact the investment landscape.
- *Diversification Risk*: Diversification may not effectively mitigate investment risks. Cross-asset correlations vary over time. Correlation changes may render diversification less effective as a risk mitigant over time. Not all risks are diversifiable.
- *Inflation Risk*: Rising costs erode the purchasing power of investments over time. Investment returns may not always exceed the rate of inflation.
- *Individual Security Risk*: Idiosyncratic events and financial performance may adversely impact the price of individual equity and fixed-income securities.
- *Manager Risk*: Managers of pooled investment vehicles such as mutual funds, ETFs, interval funds, and private funds may underperform their benchmarks or lose value on an absolute basis. Personnel changes on investment teams or at fund sponsors may adversely impact fund performance.
- *Tracking Error*: A portfolio's performance may deviate from that of its benchmark.
- *Model Risk*: Financial models attempt to approximate reality. Inaccuracies, limitations, or misspecifications of financial models may result in low-quality output, leading to unfavorable investment outcomes.

- **Factor Risk:** Factor-based investment strategies target securities with specific characteristics. The factors a particular strategy utilizes may exhibit prolonged periods of poor performance on an absolute basis or relative to a benchmark.

Alternative Investment Risks

Alternative investments are investments in asset classes beyond traditional equity and fixed income. We allocate to alternative investments to access risk and return profiles that are not available using traditional asset classes.

Common alternative asset classes include natural resources, private debt, private equity, and private real estate. These investments can be liquid or illiquid.

Alternative investments are typically more complex and can be more expensive to access than traditional investments. Illiquid alternative investments may be valued based on appraisals or comparable asset sales rather than quoted market prices. Such values may be inflated compared to what could be realized in a sale. Alternative investments may exist in niche markets subject to unique market dynamics not easily understood or followed by investors.

Illiquid Investment Risks

Illiquid investments are commonly accessed through pooled investment vehicles: interval funds or private investment funds. These funds are subject to additional risks and restrictions compared to mutual funds and ETFs. We have summarized these below.

Interval Funds: Allow investor redemptions at specific intervals (often quarterly). An interval fund may suspend redemptions during periods of market stress. This can prevent investors from obtaining liquidity when they desire it or require it. Interval fund shares may not be transferrable to non-advisory retail accounts, limiting options for transfer and disposition.

Private Investment Funds: In many cases, private funds do not permit investor redemptions. Private fund commitments may be subject to capital calls, during which investors must reserve funds for the investment until the fund manager is ready to deploy them. In some cases, managers of private funds may extend the lives of the funds at their discretion. Private funds are subject to fewer regulatory requirements than mutual funds and ETFs. They often have more complex fee structures. Private funds may also be subject to unique risks, as detailed in their offering documents. Private funds typically utilize Form K-1 for tax reporting rather than Form 1099. Delayed K-1s could require investors to file tax extensions.

Financial Planning Risks

Our financial planning software relies on various assumptions and data sets to guide the development of financial plans. These assumptions may prove inaccurate over time. Changes in clients' circumstances may also invalidate them. We cannot guarantee clients' outcomes. Clients' results may vary based on the quality of information provided, changes in life circumstances, or changes in market conditions versus assumptions.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to clients' evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

Item 10 Other Financial Industry Activities and Affiliations

No Wyze Wealth employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Wyze Wealth employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Wyze Wealth does not have any related parties. As a result, we do not have a relationship with any related parties.

Wyze Wealth only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Ron is a licensed insurance agent. Should we identify a need for insurance, we may recommend an insurance policy we are compensated for selling. Clients are not obligated to purchase any insurance policy we recommend. They may implement our insurance recommendation(s) with an agent and policy of their choosing.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect clients' interests at all times and demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information regarding clients or clients' account holdings by persons associated with our firm.

Clients and prospective clients can obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm have any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm or persons associated with our firm may buy or sell the same securities we recommend to clients or securities in which clients are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of clients and potentially receive more favorable prices than clients will receive. To mitigate this conflict of interest, our policy is that neither our firm nor persons associated with our firm shall have priority over clients' accounts in the purchase or sale of securities.

Item 12 Brokerage Practices

We consider several factors when recommending a custodial broker-dealer for client transactions and determining the reasonableness of such custodial broker-dealer's compensation. Such factors include the custodial broker-dealer's industry reputation and financial stability, service quality and responsiveness, execution price, speed and accuracy, reporting abilities, and general expertise. Assessing these factors allows us to fulfill our duty to seek the best execution for client securities transactions. However, we do not guarantee that the custodial broker-dealer recommended for client transactions will necessarily provide the best possible price, as price is not the sole factor considered when seeking the best execution. After considering the factors above, we recommend Charles Schwab ("Schwab") as the custodial broker-dealer for client accounts.

We do not receive research products or services related to client securities transactions, known as "soft dollar benefits." However, the custodial broker-dealer we recommend provides certain products and services intended to directly benefit us, clients, or both. Such products and services include (a) an online platform through which we can monitor and review clients' accounts, (b) access to proprietary technology that allows for order entry, (c) duplicate statements for clients' accounts and confirmations for client transactions, (d) invitations to the custodial broker-dealer(s)' educational conferences, (e) practice management consulting, and (f) occasional business meals and entertainment. The receipt of these products and services creates a conflict of interest to the extent it causes us to recommend Schwab as opposed to a comparable broker-dealer. We address this conflict of interest by fully disclosing it in this brochure, evaluating Schwab based on the value and quality of its services as realized by clients, and periodically evaluating alternative broker-dealers to recommend.

We do not consider, in selecting or recommending custodial broker-dealers, whether we or a related person receives client referrals from a custodial broker-dealer or third party.

Block Trades

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We then distribute a portion of the shares to participating accounts fairly and equitably. The distribution of the shares purchased is typically proportionate to account size but is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with clients' accounts; however, they will not be given preferential treatment.

Item 13 Review of Accounts

Ron Wyatt, Chief Compliance Officer, monitors clients' accounts on an ongoing basis and conducts account reviews at least annually to ensure the advisory services provided to clients are consistent with clients' investment needs and objectives.

In addition to the investment monitoring noted above, each client account shall be reviewed at least annually. Reviews can be conducted more frequently at clients' requests. Accounts may be reviewed due to significant changes in economic conditions, known changes in clients' financial situations, and/or large deposits or withdrawals in clients' accounts. Clients are encouraged to notify Wyze Wealth if changes in their financial situation might adversely affect their investment plan. Material market,

economic, or political events may trigger additional reviews.

Clients receive brokerage statements from the custodian at least quarterly. These brokerage statements are sent directly from the custodian to clients. Clients may also establish electronic access to the custodian's website to view these reports and their account activity. Clients' brokerage statements will include all positions, transactions, and fees relating to their accounts. The advisor will not provide clients with periodic reports regarding their holdings, allocations, and performance. However, Wyze Wealth offers clients access to a portal that provides this information.

Item 14 Client Referrals and Other Compensation

We do not receive compensation from any third party in connection with providing investment advice to you, nor do we compensate any individual or firm for client referrals.

Refer to Item 12 above for disclosures on research and other benefits we may receive resulting from our relationship with our custodian.

Item 15 Custody

Wyze Wealth does not accept custody of clients' funds except when withdrawing fees.

For accounts in which Wyze Wealth directly debits our advisory fee:

- i. The custodian sends statements to clients at least quarterly showing all disbursements for the account, including the amount of the advisory fee.
- ii. Clients provide written authorization to Wyze Wealth, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive statements at least quarterly from the custodian that holds and maintains the clients' investment assets. We urge clients to carefully review such statements and compare official custodial records to the account statements and reports Wyze Wealth provides. Our statements and reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies for certain securities.

Item 16 Investment Discretion

Before we can buy or sell securities on clients' behalf, clients must sign our discretionary management agreement and the appropriate trading authorization forms.

Clients generally grant our firm discretion over the selection and quantity of securities to be purchased or sold for their accounts without obtaining their consent or approval before each transaction. They can specify investment objectives, guidelines, or impose certain conditions or investment parameters for their accounts. For example, clients can specify the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio. Clients can impose restrictions or prohibitions of transactions in the securities of a specific industry or security. Refer to Item 4 of this brochure for more information on our discretionary management services.

If clients enter into non-discretionary arrangements with our firm, we obtain their approval before executing any transactions for their accounts. Clients have an unrestricted right to decline to implement any advice our firm provides on a non-discretionary basis.

Item 17 Voting Client Securities

We will not vote on proxies on behalf of clients' advisory accounts. At clients' request, we can offer advice regarding corporate actions and the exercise of proxy voting rights. Clients are responsible for exercising their right to vote as shareholders.

Clients will typically receive proxy materials directly from the custodian. Should we receive any written or electronic proxy materials, we will forward them to clients. We forward these documents by mail unless clients have authorized us to contact them by electronic mail. In the latter case, we forward any electronic solicitations to vote proxies.

Item 18 Financial Information

Our firm has no financial condition or impairment that would prevent us from meeting our contractual commitments to clients. We do not take physical custody of clients' funds or securities or serve as trustee or signatory for clients' accounts, and we do not require the prepayment of more than \$1,200 in fees six or more months in advance. Therefore, we are not required to include a financial statement in this brochure. We have not filed a bankruptcy petition in the past ten years.

ADV Part 2B

Wyze Wealth Advisors, LLC

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Canonsburg, PA 15317

Ron Wyatt

Telephone: 724-271-7020
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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Ron Wyatt that supplements the Wyze Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Contact us at 724-271-7020 or ronwyatt@wyzewa.com. If you did not receive Wyze Wealth Advisors, LLC's brochure or have any questions about the contents of this supplement.

Additional information about Ron Wyatt 1941761 is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Ron Wyatt, CFP®, CIMA®, CPWA®

Year of Birth: 1964

Formal Education After High School

- University of Pittsburgh, Bachelor of Science in Finance with a concentration in Accounting, April 1987

Business Background

- Wyze Wealth Advisors, LLC, Chief Executive Officer/Chief Compliance Officer, February 2024 - Present
- True Wealth Advisors, LLC, Managing Partner, November 2020 – February 2024
- The Goldman Sachs Group Inc., Vice President, May 2019 – November 2020
- United Capital Financial Partners Inc., Senior Wealth Advisor, January 2014 – May 2019

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that the CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real-world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by the CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.
- CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Ron Wyatt has no required disclosures under this item.

Item 4 Other Business Activities

Ron Wyatt, Chief Compliance Officer, is dedicated to the investment advisory activities of Wyze Wealth Advisors, LLC’s Clients. Ron Wyatt, Chief Compliance Officer, has no other business activities.

Item 5 Additional Compensation

Ron Wyatt does not receive additional compensation beyond that received as a Chief Compliance Officer of Wyze Wealth Advisors, LLC.

Item 6 Supervision

As the Chief Compliance Officer of Wyze Wealth Advisors, LLC, Ron Wyatt supervises the advisory activities of our firm. Ron Wyatt can be reached at 724-271-7020.

Item 7 Requirements for State Registered Advisers

Ron Wyatt does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.