

**Item 1: Cover Page for Part 2A of
Form ADV: Firm Brochure
November 2019**

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This brochure provides information about the qualifications and business practices of Wiser Retire, ("Wiser Retire"). If you have any questions about the contents of this brochure, please contact us at 844-702-1040 or wiserretire.com. 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. Any reference to being registered with the SEC does not denote any preference, advantage or advanced skills or knowledge.

Additional information about Wiser Retire, LLC is also available on the Securities and Exchange Commission's ("SEC") website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 306463

Item 2: Material Changes to Our Part 2A of Form ADV: Firm Brochure

- 1) There are no changes as this brochure is the initial filing

Item 3: Table of Contents

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Item 4: Advisory Business

WISER RETIRE LLC is an SEC registered investment adviser with its principal place of business located in Las Vegas, NV. WISER RETIRE LLC began conducting business in 2019. All material conflicts of interest are disclosed below regarding our firm, our representatives or our employees, which could be reasonably expected to impair the rendering of unbiased and objective advice. WISER RETIRE LLC is 50% owned by Kenneth Himmler and 50% owned by Julie Himmler.

Wiser Retire does not offer any in person meetings and only offers services through internet, phone, chat or regular mail.

WISER RETIRE LLC offers the following advisory services to our clients:

Internet Based Advice and Technology

Wiser Retire offers online financial planning, retirement distribution planning and investment advice through their online portal. All technology is powered by RightCapital.Com, Riskalyze.Com, Lifyield.Com and Taxclarity.com. All new clients can sign up for a free account and have access to all the budgeting, goal tracking, investment risk assessment, fee assessment, retirement planning, social security planning, Medicare planning and tax planning. All new clients enter their information online and have access to all the tools available.

Once the Online account has been established and all asset accounts have been entered correctly, the client has access to all the reporting and analysis. This would include

- Auto budgeting
- Advanced Tax Analysis
- Distribution and lump sum planning
- Asset protection planning
- What if Stress Test Scenarios
- Asset Allocation reporting

The client has access to two thirty-minute financial planner check-ins per year. See Item (5) Fees and Compensation - below This does not include data upkeep in the technology and any data cleaning such as reconnection of accounts, reentering accounts or adding new accounts is either the responsibility of the client or can employ our data team to assist at an hourly cost of \$25.00 per hour.

PUBLICATION OF PERIODICALS

WISER RETIRE LLC publishes a quarterly newsletter providing general information on various financial topics including, but not limited to, estate and retirement planning, market trends, etc. No specific investment recommendations are provided in this newsletter and the information provided does not purport to meet the objectives or needs of any individual. This newsletter is distributed free of charge to our advisory clients.

Item 5: Fees & Compensation

Plan Name

Wiser Retire – Free Plan

The client signs up online for free on their own. It is the clients responsibility to enter all data and use the technology to run their own analysis. There is no assistance or advice under the free plan.

Wiser Retire – Semi Assisted

Under the Semi-Assisted plan we will help with entering the asset accounts to the technology. Specific items such as tax basis, dividends and asset classes may need to be modified to obtain accurate results from the planning and reporting. We assist in creating the correct data plan.

Simple Plan \$299.00 + 25.00 a month or \$240.00 if paid annually

Includes up to 10 asset accounts

Includes up to two thirty-minute check-ins per year to keep on track with goal planning, and keeping the data and system correct.

Advanced Plan \$599.00 + \$25.00 a month or \$240.00 if paid annually

Includes up to two thirty-minute check-ins per year to keep on track with goal planning, and keeping the data and system correct.

For clients with greater than 10 asset accounts but less than 50

For clients with greater than 50 asset accounts please contact us for custom pricing.

An asset account is considered a financial account, a business or a single piece of real estate.

GENERAL INFORMATION

Termination of the Advisory Relationship: Client may terminate the Agreement by written notice given within five days after the date of said Agreement and receive full refund of all fees paid to WISER RETIRE LLC . Due to this agreement the client data will not be entered until either the end of the five day period or a waiver of the five day period is signed. The ongoing subscription may also be terminated by either party for any reason upon 30 days written notice to the other party prior to the end of a calendar quarter. No refunds are offered for the prior months plan and no refunds offered if an annual plan is selected.

Mutual Fund Fees: WISER RETIRE LLC will not at any time accept any payments, fees, 12B-1 fees or any compensation directly from or indirectly from any mutual fund company or representative.

Additional Fees and Expenses: Additional fees may be imposed for additionally requested hours with data team or if additional asset accounts are requested to be entered, fixed or modified within the system.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of \$500 more than six months in advance of services rendered.

Item 6: Performance-Based Fees & Side-By-Side Management

WISER RETIRE LLC does not charge performance-based fees.

Item 7: Types of Clients & Account Requirements

WISER RETIRE LLC provides subscription and online services to the following types of clients:

- Individuals

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

Wiser Retire, LLC uses methodology's that follow generally acceptable financial planning procedures (GAFPP). While these procedures and analysis are intended to project, anticipate and test future financial projections, no analysis can accurately predict the future. Our systems, whether used by the do-it-yourselfer, or by a qualified financial planner, are intended to only be a tool and not an absolute guideline. While the tool can compute the mathematical outcomes under created scenarios, they cannot predict the human emotion affect. If a client changes plans due to personal reasons, changes in risk, changes in health or changes in spending, the system can only adjust for the future and could not have predicted such human changes. If you project your plan under certain assumptions and those assumptions are either too risky, or do not include necessary risk tangents, then the outcomes will not be projected accurately. There is a certain risk in depending only on the calculations without the understanding of the impact. In certain assumption such as distribution planning and tax planning, there are other considerations and triggers that could change the outcome for a person who operates the tool without the proper knowledge.

GAMMA

For certain analysis we will employ a GAMMA strategy. There are six potential triggers for GAMMA.

1. Asset Location. We will strive to match the securities with the highest tax costs into those types of accounts which may shelter or defer the tax while striving to utilize capital gain type of positions into non-qualified accounts.
2. Withdraw Sourcing. We determine, based on your current year tax bracket, which accounts and then which positions to draw from first.
3. Total Wealth Allocation. We will review and look at all assets including real estate, alternative investments and annuities in determining an asset allocation mix based on your risk tolerance.

4. Liability Relative Optimization. We will review how to optimize liabilities, including using secured debt such as reverse mortgages to provide guaranteed income to allow other investments to sustain larger volatility and strive for more growth
5. Dynamic Withdraw Strategies. We will determine on a year to year basis the amount or percentage of income that is optimal based on your health, income and current tax outlook.
6. Strategic Billing Allocation. When assessing our investment management fees we will review the most tax efficient owners, entities or accounts to bill our fees to. Certain accounts may give you more tax benefit than other accounts.

Risk of Loss. Securities investments are not guaranteed, and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk.

Item 9: Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10: Other Financial Industry Activities & Affiliations

Wiser Retire, LLC is owned by Kenneth Himmler (50%) and Julie Himmler (50%). Julie Himmler is a non-managerial, non-participative owner. Kenneth Himmler manages all aspects of Wiser Retire, LLC. Kenneth Himmler also owns 100% of H&H Retirement Design and Management, Inc, an SEC Registered Investment Advisory Firm. (HHRDM). HHRDM, is a full-service advisory firm offering full portfolio management services separate and distinct from Wiser Retire, LLC. Wiser Retire, LLC focuses on the person who wants to have a technology available to them to plan and oversee their future on a subscription basis rather than on a percentage of asset-based fee.

Kenneth Himmler is 100% owner of Zeuss LLC a Nevada Commercial Registered Agent for Entities.

Kenneth Himmler is 50% owner of Integrated Wealth Management, LLC, a Nevada Insurance Brokerage Agency

Kenneth Himmler is 50% owner of H&H Tax and Business Advisors, an accounting, tax prep and planning firm.

Clients should be aware that the ownership of other advisory firms by common owners could create a potential conflict of interest that may impair the objectivity of our firm and these individuals when making recommendations. WISER RETIRE LLC endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our

firm's advisory fees;

- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

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

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

WISER RETIRE LLC and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

WISER RETIRE LLC's Code of Ethics further includes the firm's policy prohibiting the access to non-public information. All employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients.

As disclosed in the preceding section of this Brochure (Item 10), related persons of our firm are separately licensed as an insurance agent/broker of various insurance companies. Please refer to Item 10 for a detailed explanation of these relationships and important conflict of interest disclosures.

Item 12: Brokerage Practices

WISER RETIRE LLC will does not recommend any brokerage company or custodian.

Item 13: Review of Accounts or Financial Plans

PORTFOLIO MANAGEMENT SERVICES

We currently do not offer any management of portfolios

Item 14: Client Referrals & Other Compensation

It is WISER RETIRE LLC 's policy not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm.

Item 15: Custody

Our firm does not have actual or constructive custody of client accounts.

Item 16: Investment Discretion

Wiser Retire, LLC does not have any investment discretion over any clients accounts.

Item 17: Voting Client Securities

We do not offer any consulting assistance regarding proxy issues to clients.

Item 18: Financial Information

Under no circumstances do we require or solicit payment of fees in excess of \$500 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

WISER RETIRE LLC has not been the subject of a bankruptcy petition at any time during the past ten

years.

Item 19: Requirements for State-Registered Advisers

A. **Principal Executive Officers:**

Kenneth Himmler

Born August 1, 1966

Business Background

2014 – Present: WISER RETIRE LLC Managing Member

1999 – Present; Integrated Asset Management, LLC Managing Member

2004 – 2007; Trustmont Financial Group, Inc.; Registered Representative

1994-2004 Securities Services: Registered Representative

1986 – 1994 PML Securities : Registered Representative

Securities/Financial Exam Information

Series 4 04/24/2003

Series 6 06/25/1985

Series 7 03/17/1997

Series 24 07/01/1999

Series 26 11/14/1996

Series 27 01/07/2004

Series 53 11/11/2002

Series 63 07/11/1985

Series 65 04/14/1998

Educational Background/Professional Designations

2005 – Certified Estate Planner (CEP)

1998 – Certified Retirement Planning Counselor (CRPc™)

College for Financial Planning

1998 – Certified Estate and Trust Specialist (CES)

Institute of Business and Finance

1996 – Certified Fund Specialist (CFS®)

Institute of Business and Finance

2016 – Certified Annuity Specialist (CAS)

Institute of Business and Finance

2016 – Certified Tax Specialist (CTS)

Institute of Business and Finance

B. **Outside Business Activities:**

Please see Item 10 of this Firm Brochure.

C. **Performance-based Fees:**

We do not charge performance-based fees.

D. **Disciplinary Or Legal Events:**

We do not have any disciplinary or legal events to disclose.

E. **Relationships with Issuers of Securities:**

We have nothing to disclose in this regard.