

# WISE WEALTH

---

MANAGEMENT, LLC

100 Park Avenue, Suite 1600  
New York, NY 10017

Telephone 212-567-1416  
Fax 212-658-9559

## Form ADV part 2A

**Date of Brochure:** March 30, 2020

This Brochure provides information about the qualifications and business practices of Wise Wealth Management LLC. If you have any questions about the contents of this Brochure, please contact us at 212-567-1416, or [smeket@wisewealthmanagement.com](mailto:smeket@wisewealthmanagement.com). The information in this Brochure has not been approved, nor verified by the United States Securities and Exchange Commission or by any state securities authority.

Wise Wealth Management LLC is a SEC registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide information with which you decide to hire or retain an adviser. Additional information about Wise Wealth Management LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Throughout this document, Wise Wealth Management LLC is referred to as "we" and the Client or prospective Client as "you."

## **Item 2 – Summary of Material Changes**

There are no material changes to the report.

Additional information about Wise Wealth Management LLC is also available at the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's website also provides information about any persons affiliated with Wise Wealth Management LLC who are registered, or are required to be registered, as investment adviser representatives of Wise Wealth Management LLC.

### Item 3 – Table of Contents

|   |    |
|---|----|
| Item 1 – Cover Page.....  | 1  |
| Item 2 – Material Changes.....  | 2  |
| Item 3 – Table of Contents.....   | 3  |
| Item 4 – Advisory Business .....  | 4  |
| Item 5 – Fees and Compensation .....                                      | 5  |
| Item 6 – Performance-Based Fees and Side-By-Side Management .....         | 7  |
| Item 7 – Types of Clients.....  | 7  |
| Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss..... | 7  |
| Item 9 – Disciplinary Information .....                                   | 8  |
| Item 10 – Other Financial Industry Activities and Affiliations .....      | 8  |
| Item 11 – Code of Ethics .....  | 8  |
| Item 12 – Brokerage Practices .....                                       | 9  |
| Item 13 – Review of Accounts .....  | 11 |
| Item 14 – Client Referrals and Other Compensation.....                    | 11 |
| Item 15 – Custody.....  | 11 |
| Item 16 – Investment Discretion.....                                      | 11 |
| Item 17 – Voting Client Securities.....                                   | 12 |
| Item 18 – Financial Information .....                                     | 12 |
| Item 19 – Requirements for State-Registered Advisers (n/a) .....          | 12 |
| Brochure Supplement (ADV Part 2B).....                                    | 13 |

#### **Item 4 – Advisory Business**

Wise Wealth Management was founded in 2004 by Stephanie Meket, and is federally registered with the SEC (Securities and Exchange Commission) as a Registered Investment Adviser. There is currently one employee at Wise Wealth Management LLC. Ms. Meket is sole owner of this firm, and the firm is privately held.

We are an independent, comprehensive wealth management firm that has offered a complete range of investment management and financial planning services since 2001. Prior to engaging us to provide any investment advisory services, Clients enter into a formal Investment Advisory Agreement which sets forth the terms and conditions under which we manage and invest assets. It also includes a separate agreement for clearing and custody of assets with any designated custodial firm

We work with Clients to define their financial objectives, and to develop strategies for reaching those objectives, some of which may include but are not limited to: retirement planning, identification of financial problems, cash flow and budget management, mitigation of risk exposure, portfolio management, education funding, estate planning, charitable goals, special-needs planning, family business succession issues, insurance, and fringe employee benefits.

We allocate Clients' assets on a discretionary basis among mutual funds, exchange-traded funds, individual bonds or equity securities, and options in accordance with the investment objectives and stated risk-tolerance of the Client.

We tailor all investment recommendations to the individual needs, and especially the unique risk-tolerance and tax-situation of each Client. Goals, timelines, and objectives are reviewed and updated in meetings, emails and phone calls. Clients may always impose restrictions on investing in certain securities or types of securities.

As of December 31, 2019, Wise Wealth Management managed approximately ninety-two million of assets in two hundred, thirty-seven accounts, for ninety-one clients. Almost all assets are managed on a discretionary basis, within a process committed to thorough financial planning.

## Item 5 – Fees and Compensation

Depending upon the engagement, we offer our services on a fee-basis charged against assets under management. We believe a fee-based, rather than commission-based engagement helps mitigate the conflicts of interest inherent when a firm receives compensation based on the sale of specific securities or investment products. In the event you determine to engage us to provide investment management services, we charge an annual fee based upon a percentage of the market value of the assets being managed.

No referral fees are paid, nor accepted - ever. Conflicts of interest will be disclosed to the Client, and managed in favor of the Client. Where we provide financial planning services in addition to investment-related consulting, we shall not receive additional compensation beyond the aforementioned annual fee.

Our annual fee is prorated and charged quarterly, in advance, based upon the market value of the assets on the last day of the previous quarter. In limited circumstances where Client assets are held in a self-directed retirement account, our fee is based on the most recent quarterly statement provided to us and will be adjusted, if necessary, in the following billing period. The annual fee shall vary (between 1.00% and 2.00%) depending upon the market value of the assets under management as follows:

### PORTFOLIO VALUE ANNUAL FEE

|                                |       |
|--------------------------------|-------|
| First \$400,000 .....          | 2.00% |
| Next \$300,000 .....           | 1.50% |
| Next \$300,000 .....           | 1.25% |
| Amount above \$1,000,000 ..... | 1.00% |

We generally recommend that Clients utilize the brokerage, clearing and custodial services of Charles Schwab & Co.'s institutional division and affiliates (collectively referred to as "Schwab") for investment management accounts. Our annual fee is exclusive of, and in addition to brokerage fees, transaction costs, or other related expenses which shall be imposed by Schwab. However, we never receive any portion of any of Schwab's trading charges, fees, and costs.

We may only implement our investment management recommendations after the Client(s) has furnished us with all appropriate account information (example: monthly statements) from the financial institution(s) where their investments were previously custodiated, and from where assets transfer. These financial institutions may include, but are not limited to Schwab, Fidelity's 401(k) division, and any other broker-dealer or custodial firms that hold Client assets which we shall invest on your behalf.

Clients may incur certain charges imposed by Schwab and/or other third parties such as custodial fees, 12b-1 charges, expense ratios imposed directly by mutual funds, odd-lot differentials, transfer taxes, and wire transfer fees. Additionally, Clients will incur trading charges and transaction fees, which are exclusive of, and in addition to, our annual fee.

Our Client Agreement as well as the separate agreement with the custodial firm(s) authorizes us to debit the Client's account(s) for the amount of our annual fee and to directly remit this fee. The financial institutions we recommend will send a statement to the Client, at least quarterly but usually monthly, indicating all amounts disbursed from the account including the amount of management fees paid directly to us. Additionally, these financial institutions will provide year-end and tax reporting documents to Clients as required by law.

We may provide investment management services to Clients related to their individual employer-sponsored retirement plans. In so doing, we either direct or recommend the allocation of Client assets among the various mutual funds and/or ETFs that comprise their retirement plan offering. The Client's assets shall be maintained at the custodian designated by the sponsor of the Client's retirement plan.

The Client may make additions to and withdrawals from the account at any time. If assets are deposited into or withdrawn from an account after the inception of a quarter, the fee payable with respect to such assets will not be prorated based on the number of days remaining in the quarter. Clients may withdraw account assets with notice to us, subject to the usual and customary securities settlement procedures and timeframes. Since we design our portfolios as long-term investments, asset withdrawals may impair the achievement of a Client's stated investment objectives.

For the initial quarter of investment management services, the first quarter's fees shall be calculated on a *pro-rata* basis. The Agreement between Wise and the Client will continue in effect until terminated by either party pursuant to the terms of the Client Agreement. Our annual fee shall be prorated through the date of termination and any remaining balance shall be charged or refunded to the Client, as appropriate, in a timely manner.

Additions may be in cash or securities provided that we reserve the right to liquidate any transferred securities, or decline to accept particular securities into a Client's account. We may consult with our Clients about the options and ramifications of transferring certain securities. However, Clients are advised that when transferred securities are liquidated, they are subject to transaction fees, as well as fees assessed at the mutual fund level (i.e., contingent deferred sales charges) and/or tax ramifications of realizing sales.

Our Clients are advised to promptly notify us if there are ever any changes in their financial situation, investment objectives, or risk tolerance if they wish to impose any reasonable restrictions upon our investment management.

Neither party may assign the Agreement without the consent of the other party. Transactions that do not result in a change of actual control or management by Wise Wealth Management LLC shall not be considered an assignment.

## **Item 6 – Performance fees and Side-by-Side management**

We do not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a Client). This compensation structure could potentially create an incentive for the adviser to recommend an investment that might carry an unacceptable degree of risk for the Client.

## **Item 7 – Types of Clients**

We provide investment advice and supervision to individuals, families, trusts, estates, privately-held businesses, corporations, and corporate pension- and profit-sharing plans. We do not formally impose a minimum on amount of assets invested, nor other conditions for opening or maintaining an account. However, it is solely up to our discretion whether or not to accept a new Client.

## **Item 8 – Methods of analysis, investment strategies and risk of loss**

Our security analysis includes both fundamental and technical analysis. The main sources of research may include, but are not limited to: Morningstar reports, fund prospectuses, S&P reports and ratings, financial newspapers, business magazines, and annual reports. Employees also attend training meetings and webinars, as well as industry compliance, trading, and educational conferences.

Our primary investment strategy is asset-allocation and proper diversification across various asset classes so that, ideally, the investments that comprise any given portfolio(s) are as *uncorrelated* as possible. Portfolios are generally globally-diversified and include alternate asset classes in order to control the risks derived from over-concentration in any one (or too few) security (-ies), or types of securities. Each portfolio is customized to the Client's specific objectives, income needs, risk tolerance, timeframe, and tax situation. We do not use 'model portfolios,' and we do not use composite numbers to illustrate results.

All investing poses many different types of risk-of-loss to the investor. We enumerate and explain the following list of factors that could impact the value of Clients' investments: interest-rate fluctuations, inflation growth, currency devaluation, concentration risk triggered by company-specific problems, credit-ratings risk, geopolitical turmoil, and precipitous drops in trading liquidity.

These aforementioned factors are by no means a comprehensive listing of the reasons why a Client might lose money. We ask that all Clients review the historical volatility and performance record of their portfolios (quarterly, yearly, and annualized), and communicate if the historical volatility is acceptable.

## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose certain disciplinary events that would be material to your evaluation of us, and the integrity of our management. We have no disciplinary information to report.

## **Item 10 – Other financial industry activities and affiliations**

We do not have any arrangements or relationships with any organizations that are material to our advisory business. We reserve the right to recommend unrelated, third-party portfolio managers who have greater expertise in certain disciplines when appropriate to the Client; however, we do not receive any compensation for these recommendations.

## **Item 11 – Code of Ethics**

We have adopted a code of ethics that sets forth the standards of conduct expected of associated persons and requires compliance with applicable securities laws (“Code of Ethics”). In accordance with Section 204A-1 of the Advisers Act, our Code of Ethics contains written policies reasonably designed to prevent the unlawful use of material non-public information by us or any of our associated persons. The Code of Ethics also requires that certain of our personnel (called “Access Persons”) report their personal securities holdings and transactions and obtain pre-approval for certain investments such as initial public offerings and limited offerings.

Unless specifically permitted in our Code of Ethics, none of our Access Persons may effect for themselves or for their immediate family (i.e., spouse, minor children, domestic partners, and adults living in the same household as the Access Person) any transactions in a security which is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any of our Clients.

When we are purchasing or considering for purchase any security on behalf of a Client, no Access Person may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when we are selling or considering the sale of any security on behalf of a Client, no Access Person may execute a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security. These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers’ acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by mutual funds or money market funds; and (iv) shares issued by unit investment trusts.

Our Clients or prospective Clients may request a copy of our Code of Ethics by contacting Stephanie Meket at 212-567-1416 or [smeket@wisewealthmanagement.com](mailto:smeket@wisewealthmanagement.com).

## **Item 12 – Brokerage Practices**

Factors which we consider in recommending Schwab or any other custodial firm to Clients include their respective financial strength, reputation, execution, pricing, research, and service. Schwab enables us to obtain many mutual funds without transaction charges, and other securities at nominal transaction charges. The commissions and/or transaction fees charged by Schwab may be higher or lower than those charged by other custodial firms.

The commissions paid by our Clients shall comply with our duty to obtain “best execution.” However, a Client may pay a commission that is higher than another qualified broker-dealer might charge to execute the same transaction where we determine, in good faith, that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer’s services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. Consistent with the foregoing, while we will seek competitive rates, we may not necessarily obtain the lowest possible commission rates for Client transactions.

If the Client requests that we arrange for the execution of securities brokerage transactions for the Client’s account, we shall direct such transactions through broker-dealers that we reasonably believe will provide best execution. We shall periodically and systematically review policies and procedures regarding recommending broker-dealers to Clients in light of our duty to obtain “best execution.”

We generally do not direct brokerage for specific client transactions; however, the Client may direct us, in writing, to use a particular broker-dealer to execute some or all transactions. In that case, the Client will negotiate terms and arrangements for the account with that broker-dealer, and we will not seek better execution services or prices from other broker-dealers or be able to “batch” Client transactions for execution through other broker-dealers with orders for other accounts managed by us (as described below). As a result, the Client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, we may decline a Client’s request to direct brokerage if, in our sole discretion, such directed brokerage arrangements would result in additional operational difficulties or violate restrictions imposed by other broker-dealers (as further discussed below).

Transactions for each Client generally will be placed independently, unless we decide to purchase or sell the same securities for several Clients at approximately the same time. We may (but are not obligated to) combine or “batch” such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among our Clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will generally be averaged as to price and allocated among our Clients pro rata to the purchase and sale orders placed for each Client on any given day. To the extent that we determine to aggregate Client orders for the purchase or sale of securities, including securities in which our Advisory Affiliate(s) may invest, we shall generally do so in accordance with applicable rules promulgated under the Advisers Act

and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. We shall not receive any additional compensation or remuneration as a result of the aggregation.

In the event that we determine that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a *de minimis* allocation in one or more accounts, we may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Consistent with obtaining 'best execution,' brokerage transactions are directed to certain custodial firms in return for the technology required to execute trades. Schwab is currently providing us with the type of technology platform that qualifies as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 (the "Exchange Act").

We may also receive from Schwab, without cost, computer software and related systems support, which allow us to better monitor Client accounts maintained at Schwab. We may receive the software and related support without cost because we render investment management services to Clients that maintain assets at Schwab.

Specifically, we use Schwab software and other technology that (i) gives access to client account data (such as trade confirmations and account statements); (ii) facilitates trade execution and allocates aggregated trade orders for multiple client accounts; (iii) provides research, pricing and other market data; (iv) facilitates payment of fees from clients' accounts; and (v) assists with back-office functions, recordkeeping and client reporting.

Schwab also offers other services intended to help us manage and further develop our advisory practice. Such services include, but are not limited to: contact management systems, third party research, practice management resources, access to educational conferences, roundtables and webinars, and access to consultants and other third-party service providers who offer a wide array of business-related services and technology.

Schwab does not charge its advisor clients separately for custody services but is compensated by account holders through trading commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab provides access to many no-load mutual funds, and its ETF, stock, and bond trading charges are considered to be low when compared to industry standard ranges.

Wise Wealth Management is independently owned and operated, and not affiliated with Schwab.

### **Item 13 – Review of Accounts**

For those Clients to whom we provide investment management services, we continually monitor their portfolios as part of an ongoing investment process. Regular account reviews are conducted on at least a semi-annual basis. Such reviews are conducted by the Client's primary Investment Adviser Representative. All investment advisory Clients are encouraged to discuss their needs, goals, and objectives with us and to keep us informed of any changes thereto. We shall contact ongoing investment advisory Clients at least annually to review previous recommendations and to discuss the impact resulting from any changes in the Client's timeframe, financial situation and/or investment objectives.

Unless otherwise agreed upon, Clients are provided with trade confirmation notices, monthly account statements, year-end, and tax documents directly from the custodian of their accounts. Those Clients to whom we provide investment advisory services can also, if requested, receive a written report from us that includes (but is not limited to) such relevant account and/or market-related information such as: aggregate composition overviews, current income and yield information, and account performance reports on a quarterly or semi-annual basis from Morningstar Office professional edition.

### **Item 14 – Client referrals and other compensation**

We have been fortunate to receive many client referrals over the years, and are most grateful for them. The firm does not, nor has it ever paid for referrals. Similarly, we do not accept referral fees when we recommend other professionals who provide ancillary expertise or services to Clients. Examples include: accountants, estate lawyers, and bookkeepers.

### **Item 15 – Custody**

Clients will receive at least quarterly statements and trade confirmations from the broker dealer, bank or other qualified custodian that holds and maintains Clients' investment assets. Additionally, we provide composition, yield and income, performance, and MPT (modern portfolio theory) reports from Morningstar Office professional edition.

### **Item 16 – Investment Discretion**

We receive discretionary authority from the Client at the outset of an advisory relationship to choose which securities to invest in, in what amounts, and in which accounts. In all cases, however, such discretion is exercised in a manner consistent with the stated investment objectives, risk tolerance, and unique circumstances of the particular Client. This discretion will only be in place after the Client has signed a Limited Power of Attorney for Investment Services which is found within the account agreement offered by the custodian used to hold the Client's investments.

When selecting securities and determining amounts, we adhere to the investment objectives, limitations and preferences articulated by the Client(s) in question. For registered investment companies such as Wise Wealth Management LLC, the authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the long-term holding of investments

once they are made. Investment guidelines and restrictions must be provided in writing by the Client to Wise Wealth Management LLC.

### **Item 17 – Voting Client Securities**

We may vote proxies on behalf of our Clients. When we accept such responsibility, we will only cast proxy votes in a manner consistent with the best interest of our Clients. Absent special circumstances, which are fully-described, all proxies will be voted consistent with guidelines established and described in our Proxy Voting Policies and Procedures, as they may be amended from time-to-time. At any time, Clients may contact us to request information about how we voted proxies for that Client's securities or get a copy of our Proxy Voting Policies and Procedures at any time. A brief summary of our Proxy Voting Policies and Procedures is as follows:

We monitor corporate actions, make voting decisions in the best interest of Clients, and ensure that proxies are submitted in a timely manner.

We generally vote proxies according to our then current Proxy Voting Guidelines. The Proxy Voting Guidelines include many specific examples of voting decisions for the types of proposals that are most frequently presented, including: composition of the board of directors; approval of independent auditors; management and director compensation; anti-takeover mechanisms and related issues; changes to capital structure; corporate and social policy issues; and issues involving mutual funds.

Although the Proxy Voting Guidelines are to be followed as a general policy, certain issues will be considered on a case-by-case basis based on the relevant facts and circumstances. Since corporate governance issues are diverse and continually evolving, we shall devote an appropriate amount of time and resources to monitor these changes.

In situations where there may be a conflict of interest in the voting of proxies due to business or personal relationships that we maintain with persons having an interest in the outcome of certain votes, we will take appropriate steps to ensure that its proxy voting decisions are made in the best interest of its Clients and are not the product of such conflict.

### **Item 18 – Financial Information**

We do not have any financial impairment that would prevent us from meeting our contractual or fiduciary commitments to Clients. We are not required to provide a balance sheet because we do not serve as custodian for Clients' funds or securities (other than for the purpose of withdrawing fees), nor do we require any prepayment of fees more than six months in advance. The firm has never been the subject of any bankruptcy proceeding.

### **Item 19 – Requirements for State-Registered advisers**

Wise Wealth Management LLC is an SEC-registered, not state-registered, investment adviser. As such, this section does not pertain to the firm.

**Item 1 – Cover Page**



100 Park Avenue, Suite 1600

New York, New York 10017

Telephone 212-567-1416

Fax 212-658-9559

~~

1632 N. Laurel Avenue, Suite 229

Los Angeles, California 90046

Telephone 646-216-9952

Fax 646-485-5500

**Form ADV part 2B**

**Date of *Brochure Supplement*:** March 30, 2020

This *brochure supplement* provides information about **Stephanie Meket** and **James McDonald** that supplements the Wise Wealth Management LLC brochure. You should have received a copy of that brochure. Please contact Stephanie Meket if you did not receive Wise Wealth Management LLC's brochure, or if you have any questions about the contents of this brochure supplement.

Additional information about Stephanie Meket and James McDonald is also available on the SEC's website, at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Educational background and business experience**

STEPHANIE MEKET

*Year of Birth:* 1967

*Post-Secondary Education:* Columbia University – 1990, BA, History and Political Science

*Recent Business Background:*

Wise Wealth Management LLC, Managing Member, 12/2004 – Present

Purshe Kaplan Sterling Investments Inc., Registered Representative, 05/2005 – 09/2006

Raymond James Financial Services Inc., Financial Adviser, 03/2002 – 05/2005

## **Item 3 – Disciplinary Information**

There are no disciplinary incidents to report related to Stephanie Meket.

## **Item 4 – Other business activities**

There are no other, outside business activities to disclose.

## **Item 5 – Additional compensation**

No one but Clients of Wise Wealth Management LLC provide any economic benefit to Stephanie Meket for providing investment expertise and management.

## **Item 6 - Supervision**

As Chief Compliance Officer for Wise Wealth Management, Stephanie Meket supervises herself in all regulatory matters.

# WISE WEALTH

— MANAGEMENT, LLC —

100 Park Avenue, Suite 1600  
New York, New York 10017

Tel 212-567-1416  
Fax 212-658-9559

(Form ADV part 2B)

**James “Jake” J. McDonald**  
1632 N. Laurel Avenue, Suite 229  
Los Angeles, CA 90046

Tel 646-216-9952  
Fax 646-485-5500

**Date of *Brochure Supplement*:** March 30, 2020

## Item 2 - Educational Background and Business Experience

JAMES “JAKE” McDONALD

*Year of Birth:* 1965

### Education and Business Background

| Name of School              | Years Attended | Degree              |
|-----------------------------|----------------|---------------------|
| Colgate University          | 1983-1985      |                     |
| University of Massachusetts | 1985-1988      | BA, English/Writing |

| Name of Employer                                  | Title                             | Period of Employment |
|---|-----------------------------------|----------------------|
| Wise Wealth Management                            | Investment Adviser Representative | 03/2018 to Present   |
| Householder Group Estate & Retirement Specialists | Investment Adviser Representative | 03/2015 to 03/2018   |
| LPL Financial                                     | Broker/Dealer                     | 03/2015 to 03/2018   |
| Vicus Capital                                     | Investment Adviser Representative | 08/2011 to 03/2015   |
| Cetera Advisor Networks                           | Investment Adviser Representative | 09/2013 to 03/2015   |
| Walnut Street Securities                          | Investment Adviser Representative | 08/2003 to 08/2013   |
| Nathan and Lewis Securities                       | Investment Adviser Representative | 01/2002 to 08/2003   |
| Christopher Street Financial                      | Investment Adviser Representative | 04/1998 to 12/2001   |

### Item 3 - Disciplinary Information

None

### Item 4 - Other Business Activities

James is not actively engaged in any other investment-related business or occupation. Furthermore, he is not actively engaged in any other business or occupation for compensation.

### Item 5 - Additional Compensation

No one but clients of Wise Wealth Management provide any economic benefit to James McDonald for providing investment expertise and management.

### Item 6 - Supervision

Mr. McDonald is supervised by Stephanie Meket. Should you have any questions related to the supervision of Jake McDonald, please contact Stephanie Meket at 212.567.1416.