

## Brochure

### Form ADV Part 2A

#### Item 1 - Cover Page

### Wealth Management Advisors, LLC CRD# 171260

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[www.Capital-Options-Inc.com](http://www.Capital-Options-Inc.com)

**March 16, 2020**

This Brochure provides information about the qualifications and business practices of Wealth Management Advisors, LLC. If you have any questions about the contents of this Brochure, please contact us at (864) 236-4706 or **jeff@wwmadvisors.com**. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Wealth Management Advisors, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Wealth Management Advisors, LLC also is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

#### Item 2 - Material Changes

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on March 11, 2019. Of course the complete Brochure is available to you at any time upon request.

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#### ***Item 4 - Advisory Business***

##### **General Information**

Wealth Management Advisors, LLC (“WMA”) also does business as Wagner Wealth Management, LLC and Capital Options, Inc. WMA was formed in 2014, and provides financial planning, portfolio management, retirement plan advice and general consulting services to our clients.

Wagner Wealth Management, LLC is the principal owner of WMA. DEW Holdings, LLC (owned by Dan E. Wagner, Jr.) and Jeffrey Group, LLC (owned by Jeff Herman) are the owners of Wagner Wealth Management, LLC. Please see ***Brochure Supplements, Exhibit A***, for more information on Mr. Wagner, Mr. Herman and other individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

##### **Business Entities of Investment Adviser Representatives**

Investment Adviser Representatives may have their own legal business entities whose business names and logos may appear on marketing materials as approved by WMA, or client statements as approved by the Custodian. You should understand that the businesses are legal entities of the Investment Adviser Representative and not of WMA, nor the Custodian. Additionally, the business entity may provide services other than as an Investment Adviser Representative as disclosed herein; however, Investment Advisory Services of the Investment Adviser Representatives are provided through WMA.

As of December 31, 2019, WMA managed \$257,310,539 on a discretionary basis, and \$147,086,250 of assets on a non-discretionary basis.

#### **SERVICES PROVIDED**

At the outset of each client relationship, we spend time with you, asking questions, discussing your investment experience and financial circumstances, and broadly identifying your major goals.

You may elect to retain us to prepare a full financial plan. This written report is presented to you for consideration. In most cases, clients subsequently retain us to manage the investment portfolio on an ongoing basis.

For those financial planning clients making this election, and for other clients who do not need financial planning but retain us for portfolio management services, based on all the information initially gathered, we generally develop:

- a financial outline for you based on your financial circumstances and goals, and your risk tolerance level (the “Financial Profile” or “Profile”); and
- your investment objectives and guidelines (the “Investment Plan” or “Plan”).

The Financial Profile is a reflection of your current financial picture and a look to your future goals. The Investment Plan outlines the types of investments we will make on your behalf to meet those goals. The Profile and the Plan are discussed regularly with you, but are not necessarily written documents.

Finally, where we provide only limited financial planning or general consulting services, we will work with you to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

### Financial Planning

One of the services we offer is financial planning, described below. This service may be provided as a stand-alone service, or may be coupled with ongoing portfolio management.

Financial planning may include advice that addresses one or more areas of your financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Depending on your particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning your personal and financial situation;
- Assisting you in establishing financial goals and objectives;
- Analyzing your present situation and anticipated future activities in light of your financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet your goals and objectives;
- Providing estate planning;
- Assessing risk and reviewing basic health, life and disability insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

Once financial planning advice is given, you may choose to have us implement your financial plan and manage your investment portfolio on an ongoing basis. However, you are under no obligation to act upon any of the recommendations made by us under a financial planning engagement and/or to engage the services of any recommended professional.

### Investment Management

As described above, at the beginning of our relationship, we meet with you, gather information, and perform research and analysis as necessary to develop your Investment Plan. The Investment Plan will be updated from time to time when requested by you, or when determined to be necessary or advisable by us based on updates to your financial or other circumstances.

To implement your Investment Plan, we will manage your investment portfolio on a discretionary basis. As a discretionary investment adviser, we will have the authority to supervise and direct the portfolio without your prior consultation.

Notwithstanding the foregoing, you may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio. You should also note that your investment portfolio is treated individually by giving consideration to each purchase or sale for your account. For these and other reasons, performance of your investment portfolio(s) within the same investment objectives, goals and/or risk tolerance

may differ and you should not expect that the composition or performance of your investment portfolio(s) would necessarily be consistent with similar clients of ours.

#### WMA Wrap Program

We sponsor a wrap program (the “WMA Wrap Program” or the “Program”) in order to simplify the payment of management fees and brokerage expenses. The Program does not at present include any outside managers, but exists solely for administrative expediency in combining brokerage expenses with our portfolio management fees.

#### Separate Account Managers

When appropriate and in accordance with the Investment Plan for a client, we may recommend the use of one or more Separate Account Managers, each a “Manager”. Having access to various Managers offers a wide variety of manager styles, and offers you the opportunity to utilize more than one Manager if necessary to meet your needs and investment objectives. We will select or recommend the Manager(s) we deem most appropriate for you. Factors that we consider in recommending/selecting Managers generally include your stated investment objective(s), management style, performance, risk level, reputation, financial strength, reporting, pricing, and research.

The Manager(s) will generally be granted discretionary trading authority to provide investment supervisory services for the portfolio. Under certain circumstances, we retain the authority to terminate the Manager’s relationship or to add new Managers without your specific consent. In other cases, you will ultimately select one or more Managers recommended by us. Fees paid to such Manager(s) are separate from and in addition to the fee assessed by us.

In any case, with respect to assets managed by a Manager, our role will be to monitor your overall financial situation, to monitor the investment approach and performance of the Manager(s), and to assist you in understanding the investments of the portfolio.

#### Third-Party Wrap Programs

From time to time and in accordance with the Investment Plan for you, we may utilize the Manager(s) available in a Third Party Wrap Program. A Wrap Program is one that charges one fee (the “wrap fee”) for both the Manager’s fee and the transaction expenses incurred by the account. Our fee is charged separately from and in addition to the wrap fee.

Wrap programs generally offer a wide variety of Manager styles and offer you the opportunity to utilize more than one Manager if necessary to meet your needs and investment objectives.

#### General Consulting

In addition to the foregoing services, we may provide general consulting services to clients. These services are generally provided on a project basis, and may include, without limitation, minimal cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning analysis and review of your insurance portfolio, as well as other matters specific to you as and when requested by you and agreed to by us. The scope and fees for consulting services will be negotiated with each client at the time of engagement for the applicable project.

#### Retirement Plan Advisory Services

Establishing a sound fiduciary governance process is vital to good decision-making and to ensuring that prudent procedural steps are followed in making investment decisions. We will provide

Retirement Plan consulting services to Plans and Plan Fiduciaries as described below. The particular services provided will be detailed in the consulting agreement. The appropriate Plan Fiduciary(ies) designated in the Plan documents (e.g., the Plan sponsor or named fiduciary) will (i) make the decision to retain our firm; (ii) agree to the scope of the services that we will provide; and (iii) make the ultimate decision as to accepting any of the recommendations that we may provide. The Plan Fiduciaries are free to seek independent advice about the appropriateness of any recommended services for the Plan. Retirement Plan consulting services may be offered individually or as part of a comprehensive suite of services.

The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets. For certain services, we will be considered a fiduciary under ERISA. For example, WMA will act as an ERISA § 3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. Also, to the extent that the Plan Fiduciaries retain WMA to act as an investment manager within the meaning of ERISA § 3(38), WMA will provide discretionary investment management services to the Plan.

With respect to any account for which we meet the definition of a fiduciary under Department of Labor rules, we acknowledge that both WMA and our Related Persons are acting as fiduciaries. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between you and WMA.

#### Fiduciary Management Services

- *Discretionary Management Services*

When retained as an investment manager within the meaning of ERISA § 3(38), we provide continuous and ongoing supervision over the designated retirement plan assets. We will actively monitor the designated retirement plan assets and provide ongoing management of the assets. When applicable, we will have discretionary authority to make all decisions to buy, sell or hold securities, cash or other investments for the designated retirement plan assets in our sole discretion without first consulting with the Plan Fiduciaries. We also have the power and authority to carry out these decisions by giving instructions, on your behalf, to brokers and dealers and the qualified custodian(s) of the Plan for our management of the designated retirement plan assets.

- *Discretionary Investment Selection Services*

We will monitor the investment options of the Plan and add or remove investment options for the Plan without prior consultation with the Plan Fiduciaries. We will have discretionary authority to make and implement all decisions regarding the investment options that are available to Plan Participants.

#### ***Item 5 - Fees and Compensation***

##### General Fee Information

Portfolio management fees are generally payable monthly or quarterly, in advance or arrears as agreed upon with you. Fees are normally calculated based on the value of assets under management and are prorated for cash flows during the quarter. If management begins after the start of a quarter, fees will be prorated accordingly. With your authorization, unless other arrangements are made, fees are normally debited directly from your account(s).

Either you or WMA may terminate your Investment Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to you based on the number of days that the account was managed, and any fees due to us from you will be invoiced or deducted from your account prior to termination.

You can choose to enter into one of two fee arrangements. You may pay management fees to us separately from the brokerage expenses of the account. Accordingly, your account pay a management fee, plus the cost of transactions in the account. Please see ***Item 12 - Brokerage Practices*** for additional information.

Alternatively, we may recommend that you participate in the WMA Wrap Program. The Program fee structure includes the brokerage expenses (e.g., commissions, ticket charges, etc.) of the account as well as the management fee paid to us. Under this inclusive billing alternative, we will assess one client fee that captures the management, brokerage and administrative portions collectively.

In either of these arrangements, the fees noted above are separate and distinct from the internal fees and expenses charged by third party managers, mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). You should review all fees charged by funds, brokers, WMA and others to fully understand the total amount of fees paid by you for investment and financial-related services.

#### Financial Planning Fees

When we provide stand-alone financial planning services to you, these fees estimated at the time of the engagement for such services and are based on the hourly rate of \$500.

#### WMA Wrap Program Fees

As described above, you may participate in our Wrap Program. Clients participating in the Wrap Program individually negotiate fee arrangements with us, and will generally pay an annual rate of no more than 2.5% of assets under management. Brokerage expenses of the account(s) managed by us are included in the negotiated fee. The minimum portfolio value is generally set at \$250,000. There is no minimum annual fee for any account. We may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements where we deem it appropriate under the circumstances.

#### Investment Management Fees – Non Wrap Accounts

Fees are individually negotiated with each client, and are ***exclusive*** of brokerage expenses of the account(s). The minimum portfolio value is generally set at \$250,000. There is no minimum annual fee for any account. We may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements, including fixed fees, where we deem it appropriate under the circumstances.

#### Separate Account Manager Fees

In instances where the services of a Separate Account Manager are utilized, the Separate Account Manager fees will be charged in addition to our fee and may be debited on a fee schedule that is different from our billing schedule. Fees will be detailed in the Management Agreements signed by you.

### Third Party Wrap Program Fees

Our fees are charged separately from and in addition to Third Party Wrap Program fees.

### General Consulting Fees

When we provide general consulting services to you, these services are generally separate from our financial planning and portfolio management services. Fees for general consulting are estimated at the time of the engagement for such services, and are normally based on an hourly rate of \$500.

### Other Compensation

Certain of our employees are also Registered Representatives of Triad Advisors, LLC ("Triad"), a FINRA and SIPC member, and registered broker/dealer. As such, they are entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect your interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. You will not pay both a commission to these individuals and also pay an advisory fee to us on assets held in the same account. These fees are exclusive of each other.

As a result of this relationship, Triad may have access to certain confidential information (e.g., financial information, investment objectives, transactions, and holdings) about our clients, even if the client does not establish any account through Triad. If you would like a copy of Triad's privacy notice, please contact Jeff Herman.

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

We do not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because we have no performance-based fee accounts, we have no side-by-side management.

### ***Item 7 - Types of Clients***

We serve individuals, pension and profit-sharing plans, corporations, trusts, estates, state or municipal government entities and charitable organizations. With some exceptions, the minimum portfolio value eligible for conventional investment advisory services is \$250,000, and there is no minimum annual fee charged. Under certain circumstances and in our sole discretion, we may negotiate such minimums.

### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

#### Methods of Analysis

In accordance with the Investment Plan, we utilize separate account managers, mutual funds, exchange traded funds ("ETFs"), individual stocks, bonds and closed-end funds to construct a portfolio in accordance with the Investment Plan.

ETFs and mutual funds are primarily used to invest in specifically targeted areas of the U.S. Equity market or for access to foreign investments. Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, as applicable and without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

In selecting individual stocks for an account, we generally apply traditional fundamental analysis including, without limitation, the following factors;

- Financial strength ratios
- Price-to-earnings ratios
- Dividend yields, and
- Growth rate-to-price earnings ratios

We will also incorporate other method of analysis, such as:

**Charting Analysis** – involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which is used to predict future price movements based on price patterns and trends.

**Technical Analysis** – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

**Cyclical Analysis** – a type of technical analysis that involves evaluating recurring price patterns and trends.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. We will generally evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

#### Investment Strategies

Our strategic approach is to invest each portfolio in accordance with the Plan that has been developed specifically for you. This means that the following strategies may be used in varying combinations over time for you, depending upon your individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Margin Transactions – a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

#### Risk of Loss

While we seek to diversify your investment portfolio across various asset classes consistent with your Investment Plan in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that your investment portfolio will be able to fully meet your investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that your investment portfolio faces.

*Management Risks.* While we manage your investment portfolio, or recommend one or more Managers, based on our experience, research and proprietary methods, the value of your investment portfolio will change daily based on the performance of the underlying securities in which it is invested. Accordingly, your investment portfolio is subject to the risk that we or a Manager allocate your assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that our specific investment choices could underperform their relevant indexes.

*Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.* As described above, we or a Manager(s) may invest your portfolio in mutual funds, ETFs and other investment pools (“pooled investment funds”). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds’ success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

*Equity Market Risks.* We and any Manager(s) will generally invest portions of your assets directly into equity investments, individual stocks or pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security’s prospects.

*Fixed Income Risks.* We and any Manager(s) may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

*Foreign Securities Risks.* We and any Manager(s) may invest portions of your assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of your investment portfolio, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security’s underlying foreign currency.

*Margin Risk.* We do not use margin as an investment strategy. However, you may elect to borrow funds against your investment portfolio. When securities are purchased, they may be paid for in full

or you may borrow part of the purchase price from the account custodian. If you borrow part of the purchase price, you are engaging in margin transactions and there is risk involved with this. The securities held in a margin account are collateral for the custodian that loaned you money. If those securities decline in value, then the value of the collateral supporting your loan also declines. As a result, the brokerage firm is required to take action in order to maintain the necessary level of equity in your account. The brokerage firm may issue a margin call and/or sell other assets in your account to accomplish this. It is important that you fully understand the risks involved in trading securities on margin, including but not limited to:

- It is possible to lose more funds than is deposited into a margin account;
- The account custodian can force the sale of assets in the account;
- The account custodian can sell assets in the account without contacting you first;
- The account holder is not entitled to choose which assets in a margin account may be sold to meet a margin call;
- The account custodian can increase its “house” maintenance margin requirements at any time without advance written notice; and
- The account holder is not entitled to an extension of time on a margin call.

### ***Item 9 - Disciplinary Information***

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. We have no disciplinary events to report.

### ***Item 10 - Other Financial Industry Activities and Affiliations***

Certain of our employees are also Registered Representatives of Triad Advisors, LLC, a FINRA and SIPC member, and registered broker/dealer. Please see ***Item 5, Fees and Compensation*** for details.

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

#### **Code of Ethics and Personal Trading**

We have adopted a Code of Ethics (“the Code”), the full text of which is available to you upon request. Our Code has several goals. First, the Code is designed to assist us in complying with applicable laws and regulations governing our investment advisory business. Under the Investment Advisers Act of 1940, we owe fiduciary duties to our clients. Pursuant to these fiduciary duties, the Code requires persons associated with us (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for our associated persons. Under the Code’s Professional Standards, we expect our associated persons to put your interests first, ahead of personal interests. In this regard, our associated persons are not to take inappropriate advantage of their positions in relation to our clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time our associated persons may invest in the same securities recommended to you. Under our Code, we have adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code’s personal trading

policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage you. The Code also provides for disciplinary action as appropriate for violations.

#### Participation or Interest in Client Transactions

Because associated persons may invest in the same securities as those held in your account, we have established a policy requiring our associated persons to pre-clear transactions in some types of securities with the Chief Compliance Officer. The goal of this policy is to avoid any conflicts of interest that arise in these situations. Some types of securities, such as CDs, treasury obligations and open-end mutual funds are exempt from this pre-clearance requirement. However, in the event of other identified potential trading conflicts of interest, our goal is to place your interests first.

Consistent with the foregoing, we maintain policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with your transactions. If our associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with our written policy.

### ***Item 12 - Brokerage Practices***

#### Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, we seek "best execution" for your trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, we may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of our clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

We recommend that you establish a brokerage account with Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of your assets. We may also effect trades for your account at Schwab, or may in some instances, consistent with our duty of best execution and specific agreement with you, elect to execute trades elsewhere. Although we may recommend that you establish an account at Schwab, it is ultimately your decision to custody assets with Schwab. We are independently owned and operated and are not affiliated with Schwab.

Schwab Advisor Services provides us with access to its institutional trading, custody, reporting and related services, which are typically not available to Schwab retail investors. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts while others help us manage and grow our business. These services generally are

available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements, but are part of the institutional platform offered by Schwab. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account. Schwab Advisor Services also makes available to us other products and services that benefit us but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or a substantial number of our accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering your account include software and other technology that (i) provide access to your account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of our fees from your account; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help us manage and further develop our business enterprise. These services may include: (i) technology compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to us. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend that you custody your assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Certain mutual fund companies and other vendors, with which our associates may place client funds, may underwrite the expenses of various marketing, educational, and professional development activities. These reimbursements are not made directly to us, but are paid to third parties to cover specific expenses. Vendor participation in such events does not in any way guarantee any specified level of investment in any security or product.

#### Directed Brokerage

We do not generally allow directed brokerage accounts.

#### ***Item 13 - Review of Accounts***

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by you, upon receipt of information material to the management of your portfolio, or at any time such review is deemed necessary or advisable by us. These factors generally include, but are not limited

to, the following: change in your general circumstances (marriage, divorce, retirement); or economic, political or market conditions. Management persons of WMA all review accounts.

For those clients to whom we provide separate financial planning and/or consulting services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of our investment adviser representatives or principals.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. Additional reports are available at your request.

#### ***Item 14 - Client Referrals and Other Compensation***

As noted above, we receive an economic benefit from Schwab in the form of support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit our firm, and the related conflicts of interest are described in ***Item 12 - Brokerage Practices***. The availability of Schwab's products and services to us is based solely on our participation in the programs and not on the provision of any particular investment advice.

From time to time, we may enter into arrangements with third parties ("Solicitors") to identify and refer potential clients to us. Consistent with legal requirements under the Investment Advisers Act of 1940, as amended, we enter into written agreements with Solicitors under which, among other things, Solicitors are required to disclose their compensation arrangements to prospective clients before such clients enter into an agreement with us.

#### ***Item 15 - Custody***

Schwab is the custodian of nearly all of our client accounts. From time to time however, you may select an alternate broker to hold your account in custody. In any case, it is the custodian's responsibility to provide you with confirmations of trading activity, tax forms and at least quarterly account statements. You are advised to review this information carefully, and to notify us of any questions or concerns. You are also asked to promptly notify us if the custodian fails to provide statements on each account held.

From time to time and in accordance with our agreement with you, we will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, pending trades or other similar issues.

#### ***Item 16 - Investment Discretion***

As described in ***Item 4 - Advisory Business***, we will accept clients on either a discretionary or non-discretionary basis. For *discretionary accounts*, a Limited Power of Attorney ("LPOA") is executed by you, giving us the authority to carry out various activities in your account, generally including the following: trade execution; the ability to request checks on your behalf; and the withdrawal of advisory fees directly from your account. We then direct investment of your portfolio using our discretionary authority. You may limit the terms of the LPOA to the extent consistent with your investment advisory agreement with us and the requirements of your custodian.

For *non-discretionary* accounts, you also generally execute an LPOA, which allows us to carry out trade recommendations and approved actions in your portfolio. However, in accordance with the investment advisory agreement between you and WMA, we do not implement trading recommendations or other actions in your account unless and until you have approved the recommendation or action. As with discretionary accounts, you may limit the terms of the LPOA, subject to our agreement with you and the requirements of your custodian.

### ***Item 17 - Voting Client Securities***

As a general policy, we do not vote proxies related to securities held in your account. The custodian of the account will normally provide proxy materials directly to you. You may contact us with questions relating to proxy procedures and proposals; however, we generally do not research particular proxy proposals.

In a limited number of cases, we have agreed to vote proxies for certain clients. With respect to securities selected on behalf of the client in these situations, we will vote proxies where required. Where we have authority to vote proxies, we will seek to vote proxies in the best interest of the client(s) holding the applicable securities.

In general, we believe that voting proxies in accordance with the following guidelines, with respect to such routine items, is in the best interests of our clients. Accordingly, we generally vote **for**:

- The election of directors (where no corporate governance issues are implicated);
- Proposals that strengthen the shared interests of shareholders and management;
- The selection of independent auditors based on management or director recommendation, unless a conflict of interest is perceived;
- Proposals that we believe may lead to an increase in shareholder value;
- Management recommendations adding or amending indemnification provisions in charter or by-laws; and
- Proposals that maintain or increase the rights of shareholders.

We will generally vote **against** any proposals that we believe will have a negative impact on shareholder value or rights. If we perceive a conflict of interest, our policy is to notify affected clients so that they may choose the course of action they deem most appropriate.

A copy of our complete policy, as well as records of proxies voted, is available to you upon request. As required under the Advisers Act, such records are maintained for a period of five (5) years.

### ***Item 18 - Financial Information***

We do not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore have no disclosure with respect to this Item.

# **Exhibit A**

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Dan E. Wagner, Jr.**  
**CRD# 2867278**

301 South McDuffie Street  
Anderson, South Carolina 29624  
(864) 231-5494

**of**

**Wealth Management Advisors, LLC**

3 Legacy Park Road  
Suite A  
Greenville, South Carolina 29607

(864) 236-4706

March 16, 2020

This Brochure Supplement provides information about Dan Wagner and supplements the Wealth Management Advisors, LLC ("WMA") Brochure. You should have received a copy of that Brochure. Please contact us at (864) 236-4706 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Dan is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Dan E. Wagner (year of birth 1973) co-founded WMA in 2014 with Jeff Herman. Dan's career began in 1997 with South Carolina's largest state-based bank, where he introduced and successfully implemented the bank's first wealth management program. He later became President and Founder of Wagner Wealth Management, LLC in 2007, offering wealth management services for the discerning, high net worth investor.

Dan earned his Bachelor of Science in Business Administration with a concentration in accounting and finance from the University of North Carolina Charlotte and holds the following licenses: Series 7 (General Securities Representative Exam), Series 63 (Securities Agent State Law Exam), Series 65 (Uniform Investment Adviser Law Exam) as well as the Insurance License (Life, Accident and Health).

A donor for the Red Cross, he is also a supporter of the Peace Center and Arizona Children's Charities. Dan lives in Greenville, SC with his wife, Jill, their two children, Trey and Katie, and their golden retriever, Jack.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Dan has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Dan is a licensed insurance agent in South Carolina. As such, he is entitled to receive commissions or other remuneration on the sale of insurance products. In order to protect client interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. Such compensation is disclosed to you in advance.

Dan is also a Registered Representative of Triad Advisors, LLC ("Triad"), an SEC registered broker/dealer and member of FINRA and SIPC. As a Registered Representative, he is entitled to receive commissions or other remuneration on the sale of securities, annuities and other financial products. In order to protect your interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. You will not pay both a commission to Dan and also pay an advisory fee to WMA on assets held in the same account. These fees are exclusive of each other.

### ***Item 5 - Additional Compensation***

Other than stated above, Dan has no other income or compensation to disclose.

### ***Item 6 - Supervision***

Dan is Manager and co-owner of WMA. Jeff Herman is a Manager and co-owner of WMA, and also serves as Chief Compliance Officer. Both are Portfolio Managers and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried out by these individuals, as assisted by other staff members of the firm.

As CCO of WMA, Jeff Herman is responsible for providing compliance oversight for Dan and for reviewing accounts. Jeff can be reached at (864) 236-4706.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**D. Jeff Herman**  
**CRD# 1716110**

**of**

**Wealth Management Advisors, LLC**

3 Legacy Park Road  
Suite A  
Greenville, South Carolina 29607

(864) 236-4706

March 16, 2020

This Brochure Supplement provides information about Jeff Herman and supplements the Wealth Management Advisors, LLC ("WMA") Brochure. You should have received a copy of that Brochure. Please contact us at (864) 236-4706 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Jeff is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

D. Jeff Herman (year of birth 1966) co-founded WMA in 2014 with Dan Wagner. He joined Wagner Wealth Management, LLC as an Equity Partner/Chief Operating Officer in 2013. Jeff has over 25 years of experience in the financial services industry, holding positions of Client Advisor, Sales Representative, Sales Manager and Chief Distribution Officer. Jeff focuses on several strategic growth initiatives, such as Mergers and Acquisitions, Succession and Business Continuity Planning.

Jeff's experience includes working for two Institutional firms (Dreyfus Investments and AXA-Equitable Life Insurance). His most recent position, prior to joining Wagner Wealth, was Executive Officer for AXA Life Japan from 2006 to 2012. While in Japan he created and managed a distribution organization to support the investment products offered by AXA.

A 1989 graduate of East Carolina University, Jeff earned his BA in Communications. Jeff also holds the following licenses: Series 7 (General Securities Representative Exam), Series 63 (Securities Agent State Law Exam), Series 65 (Uniform Investment Adviser Law Exam), Series 24 (General Securities Principal Qualification Exam).

Jeff currently lives in Greenville, South Carolina with his wife Cricket. In his leisure time, he enjoys golf, travel, and real estate investing.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jeff has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Jeff is also a Registered Representative of Triad Advisors, LLC ("Triad"), an SEC registered broker/dealer and member of FINRA and SIPC. As a Registered Representative, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect your interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. You will not pay both a commission to Jeff and also pay an advisory fee to us on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, Jeff has no other income or compensation to disclose.

***Item 6 - Supervision***

Dan Wagner is Manager and co-owner of WMA. Jeff Herman is a Manager and co-owner of WMA, and also serves as Chief Compliance Officer. Both are Portfolio Managers and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried out by these individuals, as assisted by other staff members of the firm.

As Chief Compliance Officer ("CCO"), Jeff is responsible for providing compliance oversight to the staff. He also participates as a team member in the investment and trading processes, and may be contacted at (864) 236-4706.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**J. Scott Davis, CFP®**  
**CRD# 4788164**

**of**

**Wealth Management Advisors, LLC**

3 Legacy Park Road  
Suite A  
Greenville, South Carolina 29607

(864) 236-4706

March 16, 2020

This Brochure Supplement provides information about Scott Davis and supplements the Wealth Management Advisors, LLC ("WMA") Brochure. You should have received a copy of that Brochure. Please contact us at (864) 236-4706 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Scott is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

J. Scott Davis (year of birth 1968) joined WMA as a Financial Advisor through WMA's relationship with Wagner Wealth Management, LLC. Scott was a Financial Advisor with Wagner Wealth Management, LLC and registered representative with The Investment Center, Inc. from 2011 until 2014. He previously served as a Senior Vice President of Private Banking for Wells Fargo, and delivered banking, investment management, credit, trust and estate planning services from 1996 to 2011. Scott has a diverse understanding of many facets of wealth management garnered from years of practice as a branch manager, commercial lender, private banker and wealth advisor.

A 1990 graduate of Clemson University, Scott earned his Bachelor of Science in Financial Management. He holds the following professional certifications and licenses: Series 7 (General Securities Representative Exam), Series 63 (Securities Agent State Law Exam), Series 65 (Uniform Investment Adviser Law Exam) as well as the Insurance License (Life, Accident and Health), and he is a CERTIFIED FINANCIAL PLANNER™ Professional\*.

Scott's investment in Upstate South Carolina is evident in his service in leadership positions within the Antonakos Foundation and Buncombe Street United Methodist Endowment Board, as well as many previous volunteer board and chair roles at Greenville Chamber of Commerce, Meals on

Wheels, Sara Collins Elementary, Beck Middle School, JL Mann High School and the Greenville Country Club's Junior Golf Program. Scott lives in Greenville, South Carolina with his wife, Mary Catherine, and their children, Jay, Hudson and Charlotte. The family attends Buncombe Street United Methodist Church, where Scott holds many leadership roles as well.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Scott has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Scott is a licensed insurance agent in South Carolina. As such, he is entitled to receive commissions or other remuneration on the sale of insurance products. In order to protect your interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. Such compensation is disclosed to the client in advance.

Scott is also a Registered Representative of Triad Advisors, LLC ("Triad"), an SEC registered broker/dealer and member of FINRA and SIPC. As a Registered Representative, he is entitled to receive commissions or other remuneration on the sale of securities, annuities and other financial products. In order to protect your interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. You will not pay both a commission to Scott and also pay an advisory fee to us on assets held in the same account. These fees are exclusive of each other.

### ***Item 5 - Additional Compensation***

Other than stated above, Scott has no other income or compensation to disclose.

### ***Item 6 - Supervision***

As CCO of WMA, Jeff Herman is responsible for providing compliance oversight for Scott and for reviewing accounts. Jeff can be reached at (864) 236-4706.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Michael E. Brodnax, CLU®, CFP®**  
**CRD# 709293**

538 North Main Street  
2<sup>nd</sup> Floor  
Hendersonville, North Carolina 28792  
(828) 696-3828

**of**

**Wealth Management Advisors, LLC**

3 Legacy Park Road  
Suite A  
Greenville, South Carolina 29607

(864) 236-4706

March 16, 2020

This Brochure Supplement provides information about Michael Brodnax and supplements the Wealth Management Advisors, LLC ("WMA") Brochure. You should have received a copy of that Brochure. Please contact us at (864) 236-4706 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Michael is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Michael E. Brodnax (year of birth 1946) joined WMA in 2014 as a Financial Advisor. Michael became President and founded Capital Options, Inc. in 2006. He has also served as a Registered Representative of The Investment Center, Inc. (2003-2014) and an Investment Advisory Representative for IC Advisory Services, Inc. (2006-2014).

He holds the following professional certifications and licenses: Series 65 (Uniform Investment Adviser Law Exam), as well as the Insurance License (Life, Accident and Health). Michael became a \*Chartered Life Underwriter® (CLU®) in 1981 and \*\*CERTIFIED FINANCIAL PLANNER™ Professional in 1984.

\*The American College awards The Chartered Life Underwriter® (CLU®). The CLU® is a professional designation for individuals who wish to specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation. Continuing Education requirements are 30 hours every two years.

\*\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Michael has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Michael is a licensed insurance agent in North Carolina. As such, he is entitled to receive commissions or other remuneration on the sale of insurance products. In order to protect your interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. As such, he may receive compensation based on insurance sales. Such compensation is disclosed to you in advance.

### ***Item 5 - Additional Compensation***

Other than stated above, Michael has no other income or compensation to disclose.

### ***Item 6 - Supervision***

As CCO of WMA, Jeff Herman is responsible for providing compliance oversight for Michael and for reviewing accounts. Jeff can be reached at (864) 236-4706.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Jordan D. Whitacre**  
**CRD#5828900**

301 South McDuffie Street  
Anderson, South Carolina 29624

(864) 231-5494

**of**

**Wealth Management Advisors, LLC**

3 Legacy Park Road  
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Greenville, South Carolina 29607

(864) 236-4706

March 16, 2020

This Brochure Supplement provides information about Jordan Whitacre and supplements the Wealth Management Advisors, LLC ("WMA") Brochure. You should have received a copy of that Brochure. Please contact us at (864) 236-4706 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Jordan is available on the SEC's website at  
**[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov)**.

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***Item 2 - Educational Background and Business Experience***

Jordan D. Whitacre (year of birth 1977) joined WMA as a Financial Advisor in 2014 through WMA's relationship with Wagner Wealth Management, LLC. He held several roles within the Wagner Wealth Management, LLC team in the summer 2010 as office manager, client service specialist and advisor/broker research assistant. He was an integral part of the corporate management program from 2007 to 2010 when he worked at United Parcel Service, and this leadership capacity is part of the reason for his success in the financial services field. Jordan is devoted to attentively working with clients to fulfill any and all service needs as well as assisting the rest of the firm with due diligence tasks.

Jordan attended both Wake Forest University and Clemson University, from which he graduated with honors in 2001 with a Bachelor of Arts. He holds the following licenses: Series 7 (General Securities Representative Exam), Series 6 (Investment Company/Variable Contracts Products Limited Representative) and Series 63 (Securities Agent State Law Exam), and Series 65 (Uniform Investment Adviser Law Exam).

In his spare time, Jordan enjoys golf and tennis as well as outdoor activities like rafting, canoeing and hiking. He has transferred these passions into his community service efforts and has served as a volunteer for local youth sports. A member of Mauldin United Methodist Church, Jordan is also personally invested in the community, having volunteered with hospice. Jordan lives in Greenville, SC with his wife, Dayna, their daughter, Cameron, and their son, Caleb.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jordan has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Jordan is a licensed insurance agent in South Carolina. As such, he is entitled to receive commissions or other remuneration on the sale of insurance products. In order to protect your interests, our policy is to disclose all forms of compensation before any such transaction is executed. Such compensation is disclosed to you in advance.

Jordan is also a Registered Representative of Triad Advisors, LLC ("Triad"), an SEC registered broker/dealer and member of FINRA and SIPC. As a Registered Representative, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. You will not pay both a commission to Jordan and also pay an advisory fee to us on assets held in the same account. These fees are exclusive of each other.

### ***Item 5 - Additional Compensation***

Other than stated above, Jordan has no other income or compensation to disclose.

### ***Item 6 - Supervision***

As CCO of WMA, Jeff Herman is responsible for providing compliance oversight for Jordan and for reviewing accounts. Jeff can be reached at (864) 236-4706.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Jennifer L. Osgood**  
**CRD#5236771**

301 South McDuffie Street  
Anderson, South Carolina 29624

(864) 231-5494

**of**

**Wealth Management Advisors, LLC**

3 Legacy Park Road  
Suite A  
Greenville, South Carolina 29607

(864) 236-4706

March 16, 2020

This Brochure Supplement provides information about Jennifer Osgood and supplements the Wealth Management Advisors, LLC ("WMA") Brochure. You should have received a copy of that Brochure. Please contact us at (864) 236-4706 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Jennifer is available on the SEC's website at  
**[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov)**.

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***Item 2 - Educational Background and Business Experience***

Jennifer L. Osgood (year of birth 1977) joined WMA as an Investment Adviser Representative in 2014 through WMA's relationship with Wagner Wealth Management, LLC. She has been engaged with Wagner Wealth Management since 2007 as a Financial Advisor. Jennifer's previous experience also includes positions in banking and client services.

Jennifer graduated from Clemson University in 2001 with a Bachelor of Science in Financial Management. She holds the following licenses: Series 7 (General Securities Representative Exam), Series 63 (Securities Agent State Law Exam), Series 65 (Uniform Investment Adviser Law Exam) as well as the Insurance License (Life, Accident and Health).

In her spare time, Jennifer enjoys volunteering and serving in board roles with three local non-profit agencies. She is also involved with the Anderson and Greenville Chambers of Commerce. Jennifer lives in Greenville, South Carolina with her husband, Marc, and their son, Lucas.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jennifer has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Jennifer is a licensed insurance agent in South Carolina. As such, she is entitled to receive commissions or other remuneration on the sale of insurance products. In order to protect your interests, our policy is to disclose all forms of compensation before any such transaction is executed. Such compensation is disclosed to you in advance.

Jennifer is also a Registered Representative of Triad Advisors, LLC ("Triad"), an SEC registered broker/dealer and member of FINRA and SIPC. As a Registered Representative, she is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect your interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. You will not pay both a commission to Jennifer and also pay an advisory fee to us on assets held in the same account. These fees are exclusive of each other.

***Item 5 - Additional Compensation***

Other than stated above, Jennifer has no other income or compensation to disclose.

***Item 6 - Supervision***

As CCO of WMA, Jeff Herman is responsible for providing compliance oversight for Jennifer and for reviewing accounts. Jeff can be reached at (864) 236-4706.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Charles W. Crews, Jr., JD**  
**CRD#4509752**

**of**

**Wealth Management Advisors, LLC**

3 Legacy Park Road  
Suite A  
Greenville, South Carolina 29607

(864) 236-4706

March 16, 2020

This Brochure Supplement provides information about Charles (“Chuck”) Crews and supplements the Wealth Management Advisors, LLC (“WMA”) Brochure. You should have received a copy of that Brochure. Please contact us at (864) 236-4706 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Chuck is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Charles W. Crews, Jr. (year of birth 1962) joined WMA as a Financial Advisor in May 2018. Prior to joining WMA, he was a registered representative with SFA Financial, LLC (2013 – 2018), IC Advisory Services (2006 – 2012), and Smith Barney (2003-2006).

Chuck graduated from Georgia Southern University with a BBA in 1984. He also earned a Juris Doctorate from Wake Forest University School of Law in 1991. A Juris Doctorate is the degree commonly conferred by law schools.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Chuck has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Chuck is also registered with Triad Advisors, LLC ("Triad"), an SEC registered broker/dealer and member of FINRA and SIPC. His duties with Triad are administrative in nature and he does not give securities advice nor earn commission compensation in this role. In order to protect your interests, our policy is to fully disclose all forms of compensation before any such transaction is executed. You will not pay both a commission to Chuck and also pay an advisory fee to us on assets held in the same account. These fees are exclusive of each other.

Chuck is also an attorney and offers legal services through his separate and independent legal practice, Crews Law Offices. He spends the majority of his time in the practice of law.

***Item 5 - Additional Compensation***

Other than as stated above, Chuck has no other income or compensation to disclose.

***Item 6 - Supervision***

As CCO of WMA, Jeff Herman is responsible for providing compliance oversight for Chuck and for reviewing accounts. Jeff can be reached at (864) 236-4706.