

Firm Brochure

(Part 2A of Form ADV)

Wiser Wealth Management, Inc.
125 Church Street NE, Suite 220
Marietta, GA 30060
P - (678) 905-4450
F - (678) 264-0989
CRD # 125282

www.wiserinvestor.com

education@wiserinvestor.com

May 6, 2021

This brochure provides information about the qualifications and business practices of Wiser Wealth Management, Inc. If you have any questions about the contents of this brochure, please contact us at the telephone number or e-mail address listed above.

The information in this brochure has not been approved or verified by the Securities and Exchange Commission or any state securities regulatory authority. Where this brochure uses the term "registered" or "registered investment advisor" it is not intended to imply a certain level of skill or training.

Additional information about Wiser Wealth Management, Inc. is available on the SEC's website at www.adviserinfo.sec.gov

2. Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The material changes in this brochure from the last annual updating amendment of Wiser Wealth Management, Inc. on 02/23/2021 are described below. Material changes relate to Wiser Wealth Management, Inc.'s policies, practices or conflicts of interests only.

- Wiser Wealth Management, Inc. has transitioned to registration with the United States Securities and Exchange Commission from its prior registration at the state level.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (678) 905-4450 or by email to education@wiserinvestor.com.

3. Table of Contents

2. Material Changes	ii
Annual Update.....	ii
Material Changes since the Last Update	ii
Full Brochure Available.....	ii
4. Advisory Business.....	2
5. Fees and Compensation	5
6. Performance-Based Fees.....	7
7. Types of Clients	7
8. Methods of Analysis, Investment Strategies and Risk of Loss	7
9. Disciplinary Information.....	9
10. Other Financial Industry Activities and Affiliations	9
11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading ..	10
12. Brokerage Practices	10
13. Review of Accounts.....	13
14. Client Referrals and Other Compensation.....	14
15. Custody	14
16. Investment Discretion	15
17. Voting Client Securities.....	15
18. Financial Information.....	15
Casey Tyler Smith – President & CEO	16
Brad Edward Lyons, CFP® – Investment Manager	16
Matthews Steven Barnett, CFP®, ChFC®, CLU® – Financial Planning Specialist	17

4. Advisory Business

Wiser Wealth Management, Inc., (“Wiser Wealth”) was founded in 2001. Casey Tyler Smith is its sole owner and stockholder.

As of March 31, 2021, we manage approximately \$161,489,574 in assets for 283 clients on a discretionary basis. Wiser Wealth provides personalized, confidential financial planning and investment management services to individuals, high net worth individuals, retirement accounts, pension and profit-sharing plans, and one private fund. Specifically, it offers the following services. Each of these will be described in further detail throughout the document.

Comprehensive Financial Planning:

Wiser Wealth will review, evaluate and provide recommendations concerning your investment goals, risk tolerance, financial concerns, asset allocation, education goals, retirement goals, tax situation, insurance needs and to help with budgeting, as needed. Our guidance can be implemented by Wiser or on your own.

Investment Management Services:

Wiser Wealth will manage your assets using TD Ameritrade as the custodian. You give Wiser Wealth limited power of attorney to buy and sell within your account(s). After examining your risk tolerance, investment experience and knowledge, and objectives, Wiser Wealth provides you with a personalized Investment Allocation Model. You may impose restrictions on investing in certain securities or types of securities. Comprehensive financial planning services are included.

Comprehensive Estate Planning:

Wiser Wealth will review and evaluate your estate and wealth transfer strategy. We will refer you to a licensed and qualified attorney to draft trust documents that are designed to mitigate estate taxes. These trust documents include, but are not limited to, Revocable Living Trusts and Irrevocable Trusts.

Tax Preparation/Tax Planning:

We will refer you to a qualified certified public accountant (CPA) for tax preparation and tax planning services.

Retirement Plan Investment Management Services

Wiser Wealth provides investment advisory services to assist plan sponsors, plan trustees and investment committees to meet their ERISA fiduciary responsibilities under ERISA § 3(21). We share fiduciary responsibility with plan trustees and investment committees as it relates to the assets. As a part of a client's fiduciary team, Wiser Wealth provides the investment expertise to implement the plans investment policies and objectives. We will use Mid-Atlantic Trust Company as the custodian and Paychex as the third-party administrator, Charles Schwab or ADP Retirement Plan Services.

For the purposes of ERISA § 3(21), Wiser Wealth does not exercise any discretionary authority or control respecting management of the plan or disposition of its assets or have any discretionary authority or discretionary responsibility in the administration of the plan. Therefore, we are not a “fiduciary” pursuant to ERISA except to the extent we render “investment advice” to the plan within the meaning of section 3(21) of ERISA and Department of Labor regulations there under. The participants are responsible for any individual investment selections made under the plan. Under ERISA § 3(21), Wiser Wealth acts as the advisor making investment recommendations, but it is ultimately up to the plan sponsor to decide whether and how to implement these recommendations.

Furthermore, under ERISA § 3(21), the participants are responsible for any individual investment selections made under the plan.

Investment Policy Statement – Wiser Wealth will work with the plan sponsor to develop an Investment Policy Statement for your retirement plan that provides the guidelines for selecting and evaluating investments offered in your plan. The Policy will document the plan’s objectives and set into writing the plan’s investment policies regarding investment selection, monitoring, benchmarking, and de-selection.

Monitor & Measure – Wiser Wealth will establish and manage a process to select, de-select, and monitor investments offered to plan participants. We will evaluate the plan’s current offering by benchmarking the investment return, risk and expenses to its peers and relative indices, by providing an assessment of asset class overlap or gaps, and by evaluating overall investment offering to the plan’s current investment policy statement.

Trustee & Investment Committee Meetings – Wiser Wealth meets regularly with the Plan Trustees & Investment Committees to document the performance of the plan’s investments and to make any recommendations that may be appropriate for changes. These meetings are documented and become part of the plan’s due diligence file.

Participant Communication – Wiser Wealth will provide group meetings and individual participant meetings to help participants achieve better financial results. The schedule, timing and number of meetings shall be determined prior to contract acceptance.

Wiser Flightpath

Wiser Flightpath is an automated online platform powered by Wiser Wealth Management that guides clients through the entire investment management process and provides management services. Clients subscribing to the Flightpath service authorize Wiser Wealth Management to implement our proprietary portfolio models.

As part of the Flightpath investment management service, clients complete an online personal risk tolerance assessment and provide additional information about their financial goals. Based on the information provided, the appropriate model portfolio is selected for the client. We generally create diversified model portfolios of investments consisting of low-cost exchange traded funds (“ETFs”), tailored to the client’s specific needs.

Information about the client's portfolio is available on the online platform, which includes their investment style, objectives, and a list of ETFs and other investments with shares that are included in and traded through them. The client can also submit or modify risk preferences, investment objectives, investment size and any other restrictions for their accounts directly through the online platform. We will periodically rebalance client model portfolios based upon the client's individual needs, stated goals and objectives. Wiser Flightpath is available only to clients with investable assets of less than \$250,000.

Limited Liability Companies:

Wiser Wealth is the investment advisor to Wiser Private Equity Real Estate, LLC ("the Fund"). Clients of Wiser Wealth may also be investors in the Fund. Wiser Private Equity Real Estate Manager, LLC ("the Manager") is the managing member of Wiser Private Equity Real Estate, LLC. The Manager is owned by Jay Nelson (50%) and Casey Smith (50%).

The terms and conditions of the Fund is detailed in the Operating Agreement and Subscription Agreement for the Fund.

5. Fees and Compensation

Investment Management Services:

Annual fees are based on a percentage of Assets Under Management (“AUM”). The fee is charged as follows:

<u>Assets Under Management (AUM)</u>	<u>Annual Fee %</u>
\$0 – \$149,999	1.50%
\$150,000 – \$249,999	1.35%
\$250,000 – \$499,999	1.25%
\$500,000 – \$749,999	1.15%
\$750,000 – \$1,499,999	1.00%
\$1,500,000 – \$1,999,999	0.90%
\$2,000,000 – \$2,499,999	0.80%
\$2,500,000 – \$2,999,999	0.70%
\$3,000,000 – \$3,499,999	0.60%
\$3,500,000 – \$4,999,999	0.50%
\$5,000,000 +	<i>Flat Fee</i>

The fee is charged quarterly in advance and is calculated based on the assets determined at the close of the last business day of each quarter. For example, if the fee is 1%, 0.25% is charged each quarter. The fee is then prorated to include or exclude funds that are added or withdrawn from the account during the quarter.

If you set-up or terminate your account mid-quarter, investment management fees will be pro-rated for that portion of the quarter for which we provided services.

You pay the quarterly fees by giving us written authorization to deduct the fees from your account. When we deduct fees from your account, we will send you an invoice showing how the fee was calculated.

You may incur other fees and expenses in addition to our investment management fees. These include transaction fees, SEC fees, mutual fund expense fees, or custodian fees. Please see the section of this brochure titled “Brokerage Practices” for more information.

Flightpath Fee

The maximum total fee charged for our Flightpath service will not exceed 0.50% of assets under management. The fee is split between our firm and Betterment Securities. Fees are billed on a pro-rata annualized basis quarterly in arrears based on the average daily balance of the previous quarter. Fees will be automatically deducted from your account.

Comprehensive Financial Planning:

The fee is \$395 per hour. Fifty percent (50%) of the estimated fee is due upon execution of the agreement. The balance is due when the financial plan is delivered. All financial plans will be delivered within six (6) months of executing the agreement. Financial plans will be updated, upon your request, at the rate of \$395 per hour.

You decide whether you would like to implement the advice and recommendations we offer. You may also choose to implement the advice and recommendations with another investment advisor or broker/dealer.

Comprehensive Estate Planning:

When you require estate planning services, we will refer you to a qualified legal professional. He or she will determine his or her fees and we do not share in the fees charged. No referral fee is paid to or received from any qualified legal professional we recommend to you.

You decide whether you would like to implement the advice and recommendations offered by our recommended legal professional. You may also choose to implement the advice and recommendations with another investment advisor or broker/dealer.

Tax Preparation/Tax Planning:

We will refer you to a qualified certified public accountant (CPA) for tax preparation and tax planning services. No referral fee is paid to or received from any qualified legal professional we recommend to you.

Private Fund:

Wiser Wealth is the advisor to the Fund. Wiser Wealth charges the Fund an annual management fee of 1% and 20% of net profits. Please see the offering documents of the Fund for further details.

Small Business Retirement Plan 3(21) Advisory Fees

The annual fee will be \$5,000 invoiced on a quarterly basis, in advance. There is also a one-time, non-refundable setup fee of \$1,000 charged upon implementation of the plan.

Fee Flexibility

Your fee may vary from the fees stated above or multiple services may be offered for a bundled fee. This may be based on future potential, value of services rendered, aggregation of family accounts and other factors. Any variance from our standard fees will be agreed upon in advance.

6. Performance-Based Fees

Wiser Wealth only receives performance-based fees from the Fund.

7. Types of Clients

Wiser Wealth provides investment advice to the following types of clients:

- High net worth individuals
- Trusts
- Estates
- Corporations and other businesses
- Pension and profit-sharing plans
- Private Funds

There is no minimum account size.

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

Wiser Wealth Management primarily uses ETFs (Exchange Traded Funds) to construct investment portfolios for clients. ETF investments are designed to replicate the investment return of a given index and are considered passively managed investments. Information on ETFs, asset classes and the equity and fixed-income markets comes from newspapers, trade journals, software programs, web searches, ETF sponsors and investment companies. Such information is gathered daily and is used by Wiser Wealth's Investment Committee to make informed forecasts and investment selections.

While investment selection is very important, asset allocation is perhaps the most important aspect of portfolio management. Setting the appropriate asset allocation in any investment portfolio takes an understanding of the return potential, risk potential, and the interrelationship of the different asset classes. Wiser Wealth uses Modern Portfolio Theory and Long-term Capital Market Assumptions to construct diversified investment portfolios with a long-term focus. Investment portfolios are invested in different asset classes each with different return expectations and different amounts of risk. The result is an investment portfolio with a unique return expectation at every level of risk.

Wiser Wealth Management utilizes model portfolios to manage client investment accounts. Model portfolios are managed by the firm's Investment Committee utilizing two investment strategies, a globally diversified all equity strategy and a fixed-income strategy. The two strategies are blended together in varying amounts to construct a series of portfolios from which one may be selected for a client based upon their financial plan, investment goals, age and risk tolerance.

Portfolios are managed in a tax-efficient manner with turnover kept at a minimum. Rebalancing portfolios will occur as needed in order to maintain the risk levels our clients are comfortable with. Wiser Wealth's goal is to offer clients a highly diversified and efficient investment portfolio that meets their needs over the long-term.

For our retired clients taking regular withdrawals from their portfolios for income, Wiser Wealth utilizes a "Cash Bucket" investment strategy in combination with our Model Portfolio strategy to ensure there is up to 24 months of withdrawals in cash and cash equivalents in their accounts.

Wiser Wealth Management seeks to reduce the risks associated with investments by diversifying investment portfolios across various asset classes, however all investments are subject to risks and no assurance can be given that an investment portfolio will be able to meet its objective or that any investment will not lose value. Some of the risks investors face are:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Industry Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it (a lengthy process) before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Management Risks:** While Wiser Wealth Management manages client portfolios using experience, research and proprietary methods to allocate their assets across different asset classes and using passive investments to limit investment manager risk, the risk that Wiser Wealth allocates a portfolio's assets to asset classes that go down in value could adversely affect a portfolio returns.

- **Risks of Investments in ETFs and Mutual Funds:** Wiser Wealth may invest client portfolios in ETFs and Mutual Funds. While investments in ETFs and Mutual Funds are considered less risky than investing in individual securities because of their diversified portfolios, these investments are still subject to risks associated with the markets in which they invest. ETFs are not actively managed. Rather, they attempt to track the performance of an unmanaged index of securities. This differs from an actively managed fund, which typically seeks to outperform a benchmark index. As a result, an ETF will hold constituent securities of the index regardless of the current or projected performance of a specific security or a particular industry or market sector. Maintaining investments in securities regardless of market conditions or the performance of individual securities could cause the ETF's return to be lower than if the investment employed an active strategy. An actively managed mutual fund's returns are based on the skill of the investment manager and the methods used to buy and sell securities in the fund. An actively managed mutual fund may or may not outperform its benchmark depending on the managers ability to consistently select individual securities that increase in value over time as well as avoiding those that decrease in value.

Wiser Wealth also provides investment management services to one Fund. Investors in the Fund should be aware that this is a long-term investment and is illiquid. For a full description of the risks and expenses of the Fund, please see the Fund's Subscription Agreement and Operating Agreement.

9. Disciplinary Information

Neither the firm nor its employees have been involved in legal or disciplinary events related to past or present investment clients.

10. Other Financial Industry Activities and Affiliations

Wiser Wealth is the sponsor of one private fund, Wiser Private Equity Real Estate, LLC. This fund is not registered and is available only to accredited investors. Clients of Wiser Wealth may also be investors in the Fund. The Fund pays a quarterly investment management fee to Wiser Wealth.

Matthews Barnett has a rental home, and is co-owner of Barber, LLC.

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

The employees of Wiser Wealth have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Wiser Wealth and its employees may buy or sell securities that you also own. Employees may not trade their own securities ahead of your trades. Employees comply with the provisions of the Wiser Wealth *Compliance Manual*.

The Chief Compliance Officer of Wiser Wealth is Casey Tyler Smith. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that you receive preferential treatment.

12. Brokerage Practices

Wiser Wealth has a relationship with TD Ameritrade, MTG, LLC dba Betterment Securities ("Betterment Securities") and Jefferson National Securities Corporation, affiliate of Nationwide Insurance Company. We use them as the custodian for our non-ERISA client accounts. When you execute an Investment Management Agreement with us, you will also complete a New Account Form for TD Ameritrade. Mid-Atlantic Trust Company or Charles Schwab will serve as custodian for ERISA plan assets.

Custodians/broker-dealers will be recommended based on Wiser Wealth's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. This means that Wiser Wealth seeks a custodian/broker-dealer that will hold client assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. Wiser Wealth considers a range of factors, including but not limited to:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself or to facilitate such services.
- Proficiency in facilitating timely transfers and payments to and from accounts.
- Availability of investment research and tools that assist us in making investment decisions.
- Competitiveness of the price of those services and willingness to negotiate the prices. [Clients will not necessarily pay the lowest commission or commission equivalent.]
- Quality of services.
- Reputation, financial strength, and stability.
- Prior service to us and our other clients.

The trading and custodian fees charged by TD Ameritrade, Betterment Securities, Mid-Atlantic Trust, Charles Schwab or Jefferson National Securities Corporation, affiliate of Nationwide Insurance Company may be higher or lower than those charged by other custodians. We do not receive any of the trading or custodian fees charged by TD Ameritrade, Mid-Atlantic Trust

Company, Charles Schwab or Jefferson National Securities Corporation, affiliate of Nationwide Insurance Company.

As a result of our relationships with TD Ameritrade, Betterment Securities, Mid-Atlantic Trust, Charles Schwab or Jefferson National Securities Corporation, affiliate of Nationwide Insurance Company, each may provide us with research, real-time streaming quotes, compliance and other asset management services. All clients benefit from these complementary services since they reduce the firm's overall expenses.

While Wiser Wealth has no formal soft dollars program in which soft dollars are used to pay for third party services, Wiser Wealth may receive research, products, or other services from its broker/dealer in connection with client securities transactions ("soft dollar benefits") consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended, and may consider these benefits in recommending brokers. There can be no assurance that any particular client will benefit from any particular soft dollar research or other benefits. Wiser Wealth benefits by not having to produce or pay for the research, products or services, and Wiser Wealth will have an incentive to recommend a broker dealer based on receiving research or services. Clients should be aware that Wiser Wealth's acceptance of soft dollar benefits may result in higher commissions charged to the client.

TD Ameritrade Institutional

Wiser Wealth participates in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional offers to independent investment advisor services which include custody of securities, trade execution, clearance and settlement of transactions. Wiser Wealth receives some benefits from TD Ameritrade Institutional through its participation in the Program. As part of the Program, Wiser Wealth may recommend TD Ameritrade Institutional to clients for custody and brokerage services. There is no direct link between Wiser Wealth's participation in the Program and the investment advice it gives to its clients, although Wiser Wealth receives economic benefits through its participation in the Program that are typically not available to TD Ameritrade Institutional retail investors. These benefits include the following products and services (provided without cost or at a discount):

- receipt of duplicate client statements and confirmations;
- research related products and tools;
- consulting services;
- access to a trading desk serving Wiser Wealth participants;
- access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts);
- the ability to have Wiser Wealth's fees deducted directly from client accounts;
- access to an electronic communications network for client order entry and account information;
- access to mutual funds with no transaction fees and to certain institutional money managers;
- and discounts on compliance, marketing, research, technology, and practice management products or services provided to Wiser Wealth by third party vendors.

TD Ameritrade Institutional may also pay for business consulting and professional services received by Wiser Wealth's related persons. Some of the products and services made available by TD Ameritrade Institutional through the Program may benefit Wiser Wealth but may not benefit its client accounts. These products or services may assist Wiser Wealth in managing and administering client accounts, including accounts not maintained at TD Ameritrade Institutional. Other services made available by TD Ameritrade Institutional are intended to help Wiser Wealth manage and further develop its business enterprise. The benefits received by Wiser Wealth or its personnel through participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade Institutional. As part of its fiduciary duties to clients, Wiser Wealth endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Wiser Wealth or its related persons in and of itself creates a conflict of interest and may indirectly influence Wiser Wealth's choice of TD Ameritrade Institutional for custody and brokerage services.

Betterment Securities

MTG, LLC dba Betterment Securities ("Betterment Securities"), a registered broker-dealer, member SIPC, will be the qualified custodian only for Wiser Flightpath client accounts. Wiser Wealth is independently owned and operated; it is not affiliated with Betterment Securities. Clients will open the account with Betterment Securities by entering into an account agreement directly with them. While we do not open the account for you, we may assist you in doing so.

BROKERAGE AND CUSTODY COSTS - For client accounts that Betterment Securities maintains, Betterment Securities generally does not charge separately for custody services. It is instead compensated as part of the Betterment Institutional platform fee, which is a percentage of the dollar amount of assets in the account in lieu of commissions. Wiser Wealth has determined that having Betterment Securities execute trades is consistent with its duty to seek "best execution" of trades (see above).

SERVICES AVAILABLE VIA BETTERMENT INSTITUTIONAL - Betterment Securities serves as broker-dealer to Betterment Institutional, an investment and advice platform serving independent investment advisory firms. Betterment Institutional also offers available various support services, which may not be available to its retail customers. Some of those services help Wiser Wealth manage or administer client accounts, while others help us manage and grow our business. Betterment Institutional's support services are generally available on an unsolicited basis (Wiser Wealth does not have to request these services) and at no additional charge to Wiser Wealth. The following is a more detailed description of Betterment Institutional's support services:

1. **SERVICES THAT BENEFIT THE CLIENT.** Betterment Institutional includes access to a range of investment products, execution of securities transactions, and custody of client assets through Betterment Securities. Betterment Securities' services described in this paragraph generally benefit clients and their accounts.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT CLIENTS.** Betterment Institutional also makes available to Wiser Wealth other products and services that benefit Wiser Wealth, but may not directly benefit the client or client accounts. These products and

services assist Wiser Wealth in managing and administering client accounts, such as software and technology that may:

- Assist with back-office functions, recordkeeping, and client reporting of our accounts.
- Provide access to client account data (such as duplicate trade confirmations and account statements).
- Provide pricing and other market data.
- Assist with back-office functions, recordkeeping, and client reporting.

3. **SERVICES THAT GENERALLY BENEFIT ONLY US.** By using Betterment Institutional, we will be offered other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events.
- Consulting on technology, compliance, legal, and business needs.
- Publications and conferences on practice management and business succession.

OUR INTEREST IN BETTERMENT SECURITIES' SERVICES

The availability of these services from Betterment Institutional benefits Wiser Wealth because we do not have to produce or purchase them. In addition, Wiser Wealth does not have to pay an additional fee for Betterment Securities' services, although these services may be contingent upon Wiser Wealth committing a certain amount of assets to Betterment Securities for custody. Wiser Wealth has an incentive to have clients maintain their accounts with Betterment Securities based on Wiser Wealth's interest in receiving Betterment Institutional's and Betterment Securities' services that benefit our business rather than based on clients' interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. However, the availability to us of Betterment Institutional's and Betterment Securities' products and services is not based on Wiser Wealth giving particular investment advice, such as buying securities for its clients. Moreover, Wiser Wealth believes that use of Betterment Securities as custodian and broker-dealer is in the clients' best interests and consistent with Wiser Wealth's fiduciary duty. Wiser Wealth's selection of Betterment Securities is primarily supported by the scope, quality, and price of services (described above) rather than Betterment Institutional's and Betterment Securities' services that benefit Wiser Wealth directly.

13. Review of Accounts

Investment Management Clients

Accounts are managed/reviewed at least quarterly by the portfolio investment management committee. Client review meetings are scheduled at least annually or at a frequency requested by the client to update the financial plan and review portfolio performance.

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation. You are encouraged to notify us of changes in your financial situation or any significant life changes since they may materially impact your financial plan or investment strategy.

You will receive periodic communications. You will receive a statement of holdings and performance at least quarterly. In addition, you have unlimited access to your investment advisor for advice or discussion.

Flightpath Clients

Accounts are managed/reviewed at least quarterly by the portfolio investment management committee. Clients can request portfolio review meetings. Financial plans can be updated at an hourly rate of \$395 per hour.

You are encouraged to notify us of changes in your financial situation or any significant life changes since they may materially impact your financial plan or investment strategy.

You will receive periodic communications. You will receive an electronic statement of holdings and performance at least quarterly from Betterment Securities.

Financial Planning Only Clients

You are encouraged to notify us of changes in your financial situation or any significant life changes since they may materially impact your financial plan or investment strategy. We will update your plan at an hourly rate of \$395 per hour.

14. Client Referrals and Other Compensation

Wiser Wealth may receive a non-economic benefit from Betterment Institutional and Betterment Securities, TD Ameritrade, Mid-Atlantic Trust, Charles Schwab or Jefferson National Securities Corporation, affiliate of Nationwide Insurance Company in the form of the support products and services it makes available to Wiser Wealth (and other independent investment advisors whose clients maintain their accounts at these firms). These products and services, how they benefit Wiser Wealth (if applicable), and the related conflicts of interest are described above - see Item 12.

The availability of Betterment Institutional and Betterment Securities, TD Ameritrade, Mid-Atlantic Trust or Charles Schwab products and services to Wiser Wealth is not based on Wiser Wealth giving particular investment advice, such as buying securities for its clients.

15. Custody

Investment Management assets are held at TD Ameritrade as a qualified custodian. TD Ameritrade will provide you with an account statement at least quarterly.

ERISA plan assets are held at Mid-Atlantic Trust Company, Charles Schwab or Jefferson National Securities Corporation, affiliate of Nationwide Insurance Company as a qualified custodian. ADP Retirement Plan Services, Paychex or Charles Schwab will provide the plan sponsor with an account statement at least quarterly.

Flightpath client assets are held at Betterment Securities as a qualified custodian. Betterment will provide you with an account statement at least quarterly.

Wiser Wealth also has custody by virtue of the fact that the Manager of the Fund is at least partially owned by Casey Smith, the owner of Wiser Wealth. Frazier & Deeter, LLC conducts an annual audit of the Fund and the audited financial statements are sent to investors in the Fund within 120 days after the end of the Fund's fiscal year.

16. Investment Discretion

Wiser Wealth accepts discretionary authority to manage securities accounts on behalf of non-ERISA clients. We have the authority to determine, without obtaining your specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute trades without your prior approval of each trade.

17. Voting Client Securities

Wiser Wealth will not vote proxies on your behalf. You will receive proxies directly from the custodian of your account. We are available to answer questions you may have about a particular solicitation.

18. Financial Information

Wiser Wealth does not have any financial impairment that will preclude the firm from meeting its contractual commitments to you.

We do not provide a balance sheet because we do not serve as a custodian for client funds or securities, and do not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Casey Tyler Smith – President & CEO

Casey Tyler Smith is the sole owner of Wiser Wealth Management, Inc.

CRD#: 4141592

Date of Birth: November 4, 1977

Educational Background:

- May 2000 – Berry College - Bachelor of Science in Business Administration
- May 2000 – FINRA Series 7 and 66 Registrations
- May 2000 – Series 65 Investment Advisor Registration
- February 2004 – Henry Abts, III Estate Plan School – Master of Estate Preservation (MEP®)
- May 2006 – National Tax Training School

Business Experience:

- May 2000 – June 2001: Registered Representative for AXA Advisors
- June 2001 – Present: CEO of Wiser Wealth Management, Inc.

Disciplinary Information:

- None

Other Business Activities:

- Board Member for the Berry College Campbell School of Business Executive Advisory Council
- Board Member for the Berry College Board of Visitors
- Board Member for the LMK Foundation
- Board Member for the Wellstar Foundation

Additional Compensation:

- None

Brad Edward Lyons, CFP® – Investment Manager

CRD #: 1616600

Date of Birth: December 11, 1958

Educational Background:

- December 1984 – Bachelor of Science in Business Administration from Iowa State University
- August 1987 – Master of Business Administration from Golden Gate University
- August 1989 – Series 63 Securities Blue Sky Registration
- June 1999 – Series 65 Investment Adviser Registration

- September 2016 – The Professional Financial Planner Program from Oglethorpe University
- December 2016 – CERTIFIED FINANCIAL PLANNER™ certification from the CFP Board

Business Experience:

- October 1998 – September 2005: Director of IRA Rollovers for AMVESCAP Retirement, Inc.
- September 2005 – June 2010: Director of Client Service for Iron Capital Advisors
- June 2010 – February 2017: Managing Director at Gray & Company
- February 2017 – June 2019: Investment Consultant for Consequent Capital Management LLC
- November 2019 – Present: Portfolio & Planning Support Advisor at Wiser Wealth Management

Disciplinary Information:

- None

Other Business Activities:

- None

Additional Compensation:

- None

Supervision:

- Brad Edward Lyons is supervised by Casey Tyler Smith, CEO. He reviews Brad's work through office and remote interactions.

Matthews Steven Barnett, CFP®, ChFC®, CLU® – Financial Planning Specialist

CRD #: 6056831

Date of birth: February 17, 1988

Educational Background:

- Dec 2010 – University of Georgia, Terry College of Business – Bachelor of Science in Business Administration
- Jan 2013 – FINRA Series 6 Registration
- Feb 2013 – FINRA Series 63 Registration
- Nov 2013 – FINRA Series 65 Registration
- Dec 2015 – FINRA Series 7 Registration
- August 2016 – CERTIFIED FINANCIAL PLANNER™ certification from the CFP Board
- October 2016 – ChFC®- Chartered Financial Consultant® certification obtained
- October 2016 – CLU®- Chartered Life Underwriter® certification obtained

Business Experience:

- July 2006 – December 2012: Funeral Home Assistant – Crest Lawn Funeral Home
- January 2011 – February 2012: Funeral Home Assistant – Crest Lawn Funeral Home
- February 2012 – January 2016: Financial Advisor – The Piedmont Group
- August 2016 – December 2017: Financial Advisor – Merrill Lynch
- March 2017 – February 2018: Financial Planning Advisor – VALIC
- March 2019 – October 2019: Associate Wealth Management Advisor – Northwestern Mutual
- March 2020 – Present: Financial Planning Specialist – Wiser Wealth Management, Inc.
- March 2020 – Present: Investment Adviser Representative – Wiser Wealth Management, Inc.

Disciplinary Information:

- None

Other Business Activities:

- Matthews Barnett has a rental home, is co-owner of Barper, LLC.

Additional Compensation:

- None

Supervision:

- Matthews Steven Barnett is supervised by Casey Tyler Smith, CEO. He reviews Matthews Steven Barnett's work through office and remote interactions.