

RAYMOND H. SMITH, JR.

President/CEO. Chief Compliance Officer
CRD# 731506

SBG WEALTH MANAGEMENT

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This Brochure supplement provides information about RAYMOND H. SMITH, JR. that supplements the SBG WEALTH MANAGEMENT ("SBG") brochure. You should have received a copy of that brochure. Please contact us at 478-474-7004 if you did not receive SBG WEALTH MANAGEMENT ("SBG")'s brochure or if you have any questions about the contents of this supplement.

Additional information about RAYMOND H. SMITH, JR. is available on the SEC's website at www.adviserinfo.sec.gov and <http://SBGWealth.com>

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Item 2 Educational Background and Business Experience

Raymond Smith, born in 1959, earned a B.B.A in Finance from the University of Georgia and M.B.A from the University of Texas. He spent 6 years working on Wall Street, first as a Vice President at Prudential Capital, then a Vice President at E.F. Hutton and later co-founding Capital Risk Management Corp. He returned to his hometown of Macon, Georgia and the family business of Smith, Brown & Groover in 1987 and became President/CEO in 1992.

Mr. Smith currently holds the following FINRA securities professional licenses:

Series 7 – General Securities Representative
Series 24 – General Securities Principal/Proprietary Trader Principal
Series 27 – Financial and Operations Principal
Series 52 – Municipal Securities Representative
Series 53 – Municipal Securities Principal
Series 55 – Securities Trader
Series 63 – Securities Agent
Series 65 – Investment Adviser Representative
Series 99 – Operations Professional

To maintain his Series 24 license, Mr. Smith completes an annual firm element in addition to 24 hours of continuing education that includes 3 hours of ethics training every 3 years.

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Item 3 Disciplinary Information

Registered investment advisers are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil actions in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. There are no legal, civil or disciplinary events to disclose regarding Raymond H. Smith, Jr. in the past ten years. Mr. Smith was involved in a consent order as the principal for a brokerage firm in 2000. Please refer to Item 7 in this Brochure Supplement for an explanation of this event.

We encourage an independent review of Mr. Smith's background on the Investment Advisor Public Disclosure website at www.adviserinfo.sec.gov by searching his CRD# 731506.

Item 4 Other Business Activities

Principal executives, managers, and investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

In addition to his money management activities, Mr. Smith sells commission-based products including insurance and annuities as a registered representative of Smith, Brown, & Groover, Inc. (CRD# 1329), a FINRA-registered broker-dealer. He receives a salary and bonuses based on the company's profitability.

Mr. Smith owns numerous single-family residences and commercial real estate in the central Georgia area that he leases to the occupants. He also serves on the board of directors of Goodwill Industries of Middle Georgia. He is the President/Owner of Twistem.com.

Item 5 Additional Compensation

Neither Mr. Smith nor our advisory firm is compensated for advisory services involving performance-based fees, and firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

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Item 6 Supervision

We supervise our investment advisor representatives in the following ways:

- Compare activity in the client account with the investment objectives;
- Ensure all financial information and investment objectives have been recorded;
- Confirm that all clients are contacted during three-year books and records to find out if there are any changes in financial information or investment objectives;
- Verify all clients receive quarterly statements;
- Review advisory fees and ensure they are being charged correctly;
- Review account to ensure the client is not invested in securities that do not match risk tolerance.

Mr. Smith is directly supervised by Thomas D. Gaither, Jr.

Questions relative to the firm, its services or this brochure supplement may be made to the attention of Holli Edwards, Audit & Compliance Specialist/CFO at (478) 474-7004 or holli@sbgwealth.com.

Item 7 Requirement for State-Registered Advisers

In 2000, Mr. Smith consented to make a contribution to the Tennessee Investor Education Fund in the amount of five hundred dollars (\$500) for making trades in accounts where the holders of those accounts were residents of the state of Tennessee before becoming registered in that state. SBG notified Tennessee in July 1999, that it had discovered accounts in that state prior to its application submission. SBG did not actively solicit these clients but they were either former Georgia residents or were referrals. SBG and Mr. Smith are currently registered in the state of Tennessee. Details can be found on FINRA's BrokerCheck system (www.finra.org/brokercheck) or the IAPD system (www.adviserinfo.sec.gov).

Neither Mr. Smith nor our firm has been the subject of a bankruptcy petition.