

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

February 22, 2023

## **David Brooks, Sr.**

Individual CRD #: 4000767  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about David Brooks that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact David Brooks if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

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

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about SMART Wealth, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for SMART Wealth is 315496.

## **ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

David Brooks

Year of Birth: 1968

CRD #: 4000767

### **Formal Education After High School**

- Concordia College, B.A. in Business Administration, 2000

### **Designation(s) and Licensing Exams**

David Brooks has passed the following licensing examinations:

- Series 3: National Commodity Futures Examination
- Series 7: General Securities Representative Examination
- Series 9: General Securities Sales Supervisor – Options Module Examination
- Series 10: General Securities Sales Supervisor – General Module Examination
- Series 24: General Securities Principal Examination
- Series 31: Futures Managed Funds Examination
- Series 63: Uniform Securities Agent State Law Examination
- Series 65: Uniform Investment Adviser Law Examination
- Series 66: Uniform Combined State Law Examination

### **Business Background**

- CLANE, LLC  
President, 04/2021 – Present
- SMART Leasing, LLC  
President, 03/2021 – Present
- Mid-West Learning, Inc.  
President, 12/2020 – Present
- Tax Smart, LLC  
President, 02/2020 – Present
- AE Wealth Management, LLC  
Investment Adviser Representative, 12/2017 – 1/2022
- Retire Smart, LLC  
CEO, 10/2017- Present
- Interval Consulting, LLC  
5% Owner, 03/2016 – 12/2020
- Retirement Wealth Advisors, Inc.  
Investment Adviser Representative, 5/2017-12/2017
- D. Bryant Retirement Strategies

- Insurance Agent, 9/2016-9/2017
- Verus Wealth Management, LLC  
President, 7/2014-7/2017
- Verus Insurance Partners, LLC  
Owner/Insurance Agent, 1/2011-7/2017

### **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for David Brooks.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

David Brooks is the President and a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. David Brooks may offer fixed life insurance, medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend insurance products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

- David Brooks is also the Owner of Too Hot Properties, LLC, which provides real estate rentals.
- David Brooks is also the President of Tax Smart, LLC, which provides tax services.
- David Brooks is the President of CLANE, LLC, a real estate commercial/residential leasing company.
- David Brooks is also the President of Mid-West Learning, Inc., which provides marketing and education.
- David Brooks is also the President of Smart Leasing, LLC, which provides the financing the purchase of tangible assets to be leased to other entities.
- David Brooks is also the President of Retire SMART, LLC, which provides fixed insurance products and long-term care products and supplemental policies.
- David Brooks is also a minority share holder in Assurance Insurance, LLC, (DBA as SMART Protection).

## **ITEM 5 – ADDITIONAL COMPENSATION**

David Brooks may receive compensation or benefits through his affiliation with Advisors Excel, LLC (and/or affiliated companies). Such additional compensation generally consists of cash bonus payments and/or reward trips based on insurance product sales performance. This may present a conflict of interest, as it creates an incentive to meet sales goals. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interests of our clients. Retire SMART, LLC may receive additional compensation from insurance companies for selling certain volumes of fixed insurance products during a specified period of time which may create a conflict of interest. This potential conflict of interest is addressed by SMART Wealth by providing disclosures, following procedures, and the firm's fiduciary obligation to each client.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Chief Compliance Officer, Lou Brooks, is charged with oversight of David Brooks' activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Lou Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

February 23, 2023

## **Dustin Galvan**

Individual CRD #: 7027144  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about Dustin Galvan that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Dustin Galvan if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

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

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Additional information about SMART Wealth, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for SMART Wealth is 315496.

## **ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Dustin Galvan

Year of Birth: 1993

CRD #: 7027144

### **Formal Education After High School**

- Bellevue University, Human Resource Management, 2016

### **Designation(s) and Licensing Exams**

Dustin Galvan has passed the following licensing examinations:

- SIE
- Series 7- General Securities Representative Qualification Exam
- Series 63 - Uniform Securities Agent State Law Exam
- Series 66—Uniform Combined State Law Exam
- Life, Annuities, Sickness, Accident, and Health Variable Contract

### **Business Background**

- SMART Wealth, LLC  
Financial Advisor, 01/2022 – Present
- Retire SMART, LLC  
Financial Advisor, 01/2022 – Present
- Edward Jones  
Financial Advisor, 05/2019 – 01/2022
- TD Ameritrade  
Financial Service Representative, 01/2017 – 09/2018
- Premier Electric  
Laborer, 03/2016 – 12/2017
- Marine Corp  
Corporal/logistics, 04/2012 – 12/2015

## **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Dustin Galvan.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Dustin Galvan is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Dustin Galvan may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Dustin Galvan is a licensed insurance agent of Retire Smart, LLC, and offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Retire SMART, LLC may receive additional compensation from insurance companies for selling certain volumes of fixed insurance products during a specified period of time which may create a conflict of interest. This potential conflict of interest is addressed by SMART Wealth by providing disclosures, following procedures, and the firm's fiduciary obligation to each client.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Dustin Galvan's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Mr. Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH**

## **FORM ADV 2B – BROCHURE SUPPLEMENT**

February 22, 2023

### **Blake Grimm**

Individual CRD #: 7595851  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

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## **ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Blake Grimm

Year of Birth: 2000

CRD #: 7595851

### **Formal Education After High School**

- University of Nebraska-Lincoln, B.S. in Business Administration, 2022

### **Designation(s) and Licensing Exams**

Blake Grimm has passed the following licensing examinations:

- Series 13-03: Producer's Life and Annuities; Accident and Health or Sickness Insurance
- Series 65: Uniform Investment Advisor Law Examination

### **Business Background**

- Retire SMART, LLC  
Financial Advisor, 05/2022 – Present
- SMART Wealth, LLC  
Financial Advisor, 05/2022 – Present  
Intern, 09/2021 – 05/2022
- F&M Bank  
Teller, 05/2021 – 08/2021
- Premier Electric  
Apprentice, 05/2020 – 08/2020

## **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Blake Grimm.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Blake Grimm is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC.

Blake Grimm may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Blake Grimm is a licensed insurance agent of Retire Smart, LLC, and offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Retire SMART, LLC may receive additional compensation from insurance companies for selling certain volumes of fixed insurance products during a specified period of time which may create a conflict of interest. This potential conflict of interest is addressed by SMART Wealth by providing disclosures, following procedures, and the firm's fiduciary obligation to each client.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Blake Grimm's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Mr. Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

February 23, 2023

## **Nicholas Heesch**

Individual CRD #: 7246815  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about Nicholas Heesch that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact David Brooks if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Nicholas Heesch 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 & BUSINESS EXPERIENCE**

Nicholas Heesch

Year of Birth: 1991

CRD #: 7246815

### **Formal Education After High School**

- N/A

### **Designation(s) and Licensing Exams**

Nicholas Heesch has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Examination

### **Business Background**

- Bag n' Save  
Cashier, 07/2010 – 2/2012
- UPS  
Preloader, 09/2011 – 4/2013
- Koley Jessen  
Office Assistant, 08/2012 – 08/2016
- Sheppard's Business Interiors  
Office Assistant, 08/2016 – 03/2020
- Mutual of Omaha Financial Services  
Financial Advisor, 03/2020 – 10/2020
- Lincoln National Corporation Service  
Processor, 02/2021 – 01/2022
- Retire SMART, LLC  
Financial Advisor, 02/2022 – Present
- SMART Wealth, LLC  
Financial Advisor, 02/2022 – Present

## **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Nicholas Heesch.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Nicholas Heesch is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Nicholas Heesch may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Nicholas Heesch is a licensed insurance agent of Retire Smart, LLC, and offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Retire SMART, LLC may receive additional compensation from insurance companies for selling certain volumes of fixed insurance products during a specified period of time which may create a conflict of interest. This potential conflict of interest is addressed by SMART Wealth by providing disclosures, following procedures, and the firm's fiduciary obligation to each client.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Nicholas Heesch's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Mr. Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

February 23, 2023

## **Lou Brooks**

Individual CRD #: 7642326  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about Lou Brooks that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Lou Brooks if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Lou Brooks 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 & BUSINESS EXPERIENCE**

Lou Brooks

Year of Birth: 1966

CRD #: 7642326

### **Formal Education After High School**

- George Mason University, Virginia, Bachelor of Science, Economics, 1991
- Widener University School of Law, Juris Doctor Degree, 1994

### **Designation(s) and Licensing Exams**

Lou Brooks has passed the following licensing examinations/holds the following designations:

- Virginia State Bar Licensed Attorney
- Series 65 - Uniform Investment Adviser Law Exam

### **Business Background**

- SMART Wealth, LLC  
Chief Chief Compliance Officer, 4/2022 –Present
- Retire SMART, LLC  
Chief Compliance Officer, 4/2022 - Present
- VIRGINIA DEFENDERS  
Attorney, 09/2020 – 04/2022
- LOU BROOKS LAW PLC  
Attorney, 03/2017 – 09/2020
- CARLUZZO, ROCHKIND & SMITH Attorney,  
11/2014 – 03/2017
- LOUIS R. BROOKS, JR., PC Attorney, 05/1995 –  
11/2014

### **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Lou Brooks.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Lou Brooks currently serves as SMART Wealth's Chief Compliance Officer and is not engaged in any investment-related business or occupation (other than this advisory firm).

### **ITEM 5 – ADDITIONAL COMPENSATION**

Lou Brooks does not receive any economic benefit from any person, company, or organization, other than SMART Wealth LLC in exchange for providing clients advisory services through SMART Wealth LLC.

### **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Lou Brooks' activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Managing Partner, David Brooks, with any concerns. David Brooks can be contacted at (402) 369-7777.



# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

February 23, 2023

## **Alexander Murray**

Individual CRD #: 7321747

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

This Brochure Supplement provides information about Alexander Murray that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Alexander Murray if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Alexander Murray 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 & BUSINESS EXPERIENCE**

Alexander Murray

Year of Birth: 2000

CRD #: 7321747

### **Formal Education After High School**

- University of Nebraska (Lincoln), Finance, Expected December 2022

### **Designation(s) and Licensing Exams**

Alexander Murray has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Exam

### **Business Background**

- SMART Wealth, LLC  
Financial Advisor, 10/2021 - Present
- Retire SMART, LLC  
Financial Advisor, 10/2021 - Present
- Retire SMART, LLC  
Client Relations, 03/2021 – 10/2021

## **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Alexander Murray.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Alexander Murray is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Alexander Murray may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation.

This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Alexander Murray is a licensed insurance agent of Retire Smart, LLC, and offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Retire SMART, LLC may receive additional compensation from insurance companies for selling certain volumes of fixed insurance products during a specified period of time which may create a conflict of interest. This potential conflict of interest is addressed by SMART Wealth by providing disclosures, following procedures, and the firm's fiduciary obligation to each client.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Alexander Murray's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Mr. Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

February 23, 2023

## **Michael Schudel**

Individual CRD #: 5389541  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

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## **ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Michael Schudel

Year of Birth: 1981

CRD #: 5389541

### **Formal Education After High School**

- Baylor University, Bachelor of History, 2003
- UNL College of Law, Juris Doctor Degree, 2006

### **Designation(s) and Licensing Exams**

Michael Schudel has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Exam
- Series 63: Uniform Securities Agent State Law Exam
- Series 6

### **Business Background**

- SMART Wealth, LLC  
Financial Advisor, 10/2021 – Present
- Retire SMART, LLC  
Financial Advisor, 10/2021 – Present
- AE Wealth Management, LLC  
Investment Adviser Representative, 07/2020  
–10/2021
- Retire Smart, LLC  
Financial Advisor, 07/2020 – 10/2021
- Retirement Wealth Advisors, Inc. Investment  
Adviser Representative, 11/2019 –04/2020
- D. Bryant Retirement Strategies  
Advisor, 10/2019 – 04/2020
- Lot Talk Consulting  
Manager of Marketing, 01/2017 – 10/2019
- Carson Wealth  
Insurance Agent, 07/2014 – 01/2017

## **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Michael Schudel.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Michael Schudel is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Michael Shudel may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

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# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

February 23, 2022

## **Brad Starken**

Individual CRD #: 5935906  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about Brad Starken that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Brad Starken if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

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

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about SMART Wealth, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for SMART Wealth is 315496.

## **ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Brad Starken

Year of Birth: 1988

CRD #: 5935906

### **Formal Education After High School**

- Wayne State College, Bachelor of Science in Finance, 2011

### **Designation(s) and Licensing Exams**

Brad Starken has passed the following licensing examinations:

- Series 66: Uniform Combined State Law Exam
- Series 7: General Securities Representative Qualification Exam
- Life & Health
- CRPC: Chartered Retirement Planning Counselor

### **Business Background**

- SMART Wealth, LLC  
Financial Advisor, 11/2022 – Present
- Retire SMART, LLC  
Financial Advisor, 11/2022 - Present
- Northwest Mutual Wealth Management, LLC  
Investment Adviser Representative, 11/2021 – 11/2022
- Harrison Financial Services  
Lead Advisor, 08/2021 – 11/2022
- Miller Financial Group, Inc.  
Financial Adviser, 07/2020 –07/2021
- Weitz Investment Management  
Hybrid Wholesaler, 01/2020 – 06/2020
- Pacific Life  
Internal Wholesaler, 12/2016 – 01/2020
- Chase Bank  
Private Client Banker, 04/2016 – 11/2016

## **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Brad Starken.



## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Brad Starken a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Brad Starken may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Brad Starken is a licensed insurance agent of Retire Smart, LLC, and offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Retire SMART, LLC may receive additional compensation from insurance companies for selling certain volumes of fixed insurance products during a specified period of time which may create a conflict of interest. This potential conflict of interest is addressed by SMART Wealth by providing disclosures, following procedures, and the firm's fiduciary obligation to each client.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Brad Starken's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Mr. Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

February 23, 2023

## **Sean Swanson**

Individual CRD #: 5041694  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about Sean Swanson that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Sean Swanson if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Sean Swanson 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 & BUSINESS EXPERIENCE**

Sean Swanson

Year of Birth: 1967

CRD #: 5041694

### **Formal Education After High School**

- University of Miami, Florida, Bachelor of Arts in Music, 1989

### **Designation(s) and Licensing Exams**

Sean Swanson has passed the following licensing examinations/holds the following designations:

- CLU
- RICP
- LUTCF
- Life and Health
- Series 6—Investment Company and Variable Contracts Products
- Series 63—Uniform Securities State Law Exam
- Series 7—General Securities
- Series 66—Uniform Combined State Law Exam
- Property and Casualty

### **Business Background**

- SMART Wealth, LLC  
Financial Advisor, 1/2022 – Present
- Retire SMART, LLC  
Financial Advisor, 1/2022 – Present
- New York Life Insurance Company  
Financial Advisor, 11/2021 – 12/2021
- WAS Insurance, LLC  
Executive VP, 2/2020 – 7/2021
- New York Life Insurance Company  
Investment Consultant, 5/2015 – 1/2020
- WAS Insurance LLC  
Director, 8/2013 – 04/2015
- New York Life Insurance Company  
Financial Advisor, 10/2005 – 7/2013

### **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Sean Swanson.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Sean Swanson is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Sean Swanson may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Sean Swanson is a licensed insurance agent of Retire Smart, LLC, and offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Retire SMART, LLC may receive additional compensation from insurance companies for selling certain volumes of fixed insurance products during a specified period of time which may create a conflict of interest. This potential conflict of interest is addressed by SMART Wealth by providing disclosures, following procedures, and the firm's fiduciary obligation to each client.

### **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Sean Swanson's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Mr. Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

May 25, 2022

## **Michael Beaulieu**

Individual CRD #: 7404689  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about Michael Beaulieu that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Michael Beaulieu if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

Additional information about Michael Beaulieu 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 & BUSINESS EXPERIENCE**

Michael Beaulieu

Year of Birth: 1999

CRD #: 7404689

### **Formal Education After High School**

- University of Nebraska, Bachelor of Science in Finance, 2021

### **Designation(s) and Licensing Exams**

Michael Beaulieu has passed the following licensing examinations:

- Series 66: Uniform Combined State Law Exam
- Series 7: General Securities Representative Qualification Exam
- Series 63: Uniform Securities Agent State Law Exam
- Life & Health

### **Business Background**

- SMART Wealth, LLC  
Financial Advisor, 05/2023 – Present
- Retire SMART, LLC  
Financial Advisor, 05/2023 - Present
- Ameritas Advisory Services, LLC Investment Adviser Representative,  
09/2022 – 05/2023
- Ameritas Investment Company, LLC  
Registered Administrative Representative, 04/2022 – 05/2023
- Ameritas Wealth Advisors  
Investment Adviser Representative, 06/2021 –05/2023
- Envision Wealth Network  
Investment Adviser Representative, 06/2021 – 05/2023
- Ameritas Financial Center/Plan G Financial  
Paraplanning Specialist/Licensed Administrator 06/2021 – 05/2023

## **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Michael Beaulieu.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Michael Beaulieu is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Michael Beaulieu may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Michael Beaulieu is a licensed insurance agent of Retire Smart, LLC, and offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Retire SMART, LLC may receive additional compensation from insurance companies for selling certain volumes of fixed insurance products during a specified period of time which may create a conflict of interest. This potential conflict of interest is addressed by SMART Wealth by providing disclosures, following procedures, and the firm's fiduciary obligation to each client.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Michael Beaulieu's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Mr. Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

July 6, 2023

## **Paul Ferguson**

Individual CRD #: 7587882  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about Paul Ferguson that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Paul Ferguson if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

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

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Additional information about SMART Wealth, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for SMART Wealth is 315496.



## ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Paul Ferguson

Year of Birth: 1994

CRD #: 7587882

### Formal Education After High School

- Bellevue University, Business Administration, 3 years completed

### Designation(s) and Licensing Exams

Paul Ferguson has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Exam
- Series 63: Uniform Securities Agent State Law Exam
- Series 6—Investment Company and Variable Contracts Exam
- Life, Annuities, Sickness, Accident & Health

### Business Background

- SMART Wealth, LLC  
Financial Advisor, 04/2023 - Present
- Retire SMART, LLC  
Financial Advisor, 04/2023 - Present
- U.S. Bancorp Investments, Inc.  
Licensed Banker, 06/2022 - 04/2023
- U.S. Bank  
Client Relationship Consultant, 06/2021 - 04/2023
- Wells Fargo Bank  
Lead Teller, 10/2017 - 06/2021
- United States Army - Nebraska National Guard Radio  
Operator, 03/2014 - 03/2020

## ITEM 3 – DISCIPLINARY INFORMATION

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Paul Ferguson.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Paul Ferguson is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Paul Ferguson may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

## **ITEM 5 – ADDITIONAL COMPENSATION**

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## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Paul Ferguson's activities related to investment advisory services including but not limited to account opening processes, advice provided, transaction suitability, investment selection/proposals and the reviewing of correspondence. If you have any questions or concerns, please contact SMART Wealth's Chief Compliance Officer, Lou Brooks, with any concerns. Mr. Brooks can be contacted at (402) 369-7777.

# **SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT**

August 8, 2023

## **Jacob Orand**

Individual CRD #: 7794892  
13815 FNB PARKWAY, SUITE 400  
OMAHA, NE 68154

This Brochure Supplement provides information about Jacob Orand that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Jacob Orand if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or [lou.brooks@retiresmartllc.com](mailto:lou.brooks@retiresmartllc.com) by email, if you did not receive this supplement or the SMART Wealth disclosure brochure, and we will provide the materials to you free of charge.

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

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Additional information about SMART Wealth, including the firm's Form ADV Part 2A, is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The CRD number for SMART Wealth is 315496.

## **ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Jacob Orand

Year of Birth: 1983

CRD #: 7794892

### **Formal Education After High School**

- University of Nebraska at Omaha, Bachelor of Science in Business Administration, 2008

### **Designation(s) and Licensing Exams**

Jacob Orand has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Exam
- Life, Annuities, Sickness, Accident & Health

### **Business Background**

- SMART Wealth, LLC  
Financial Advisor, 05/2023 - Present
- Retire SMART, LLC  
Financial Advisor, 05/2023 - Present
- United Way of the Midlands  
Corporate Relations & Volunteer Manager, 01/2022 - 12/2022
- Omaha Children's Museum  
Development and Membership Manager, 02/2013 - 08/2021

## **ITEM 3 – DISCIPLINARY INFORMATION**

SMART Wealth is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item for Jacob Orand.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Jacob Orand is a licensed insurance agent of Retire Smart, LLC. Retire SMART, LLC offers life insurance and annuity products and may offer those products to persons that are also clients of SMART Wealth, LLC. Jacob Orand may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If he recommends any of the aforementioned products, he may receive additional compensation. This may present a conflict of interest because it creates an incentive to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

## **ITEM 5 – ADDITIONAL COMPENSATION**

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## **ITEM 6 – SUPERVISION**

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