

SMART Wealth, LLC
Form CRS Customer Relationship Summary
April 17, 2025

Introduction

SMART Wealth, LLC, is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker dealers, investment adviser, and investing.

What investment services and advice can you provide me?

Our retail investment services include portfolio management and financial planning. Through our portfolio management services, we can utilize individual stocks, bonds, ETFs, mutual funds and other securities, as well as managed portfolios from third-party investment managers. Our services are primarily “discretionary”— meaning we will make the ultimate investment decisions without your signoff. When we have discretionary authority, we will monitor the portfolio's performance on an ongoing basis and will make adjustments and reallocations as necessary. On a case-by-case basis, we may also provide non-discretionary asset management services where appropriate. If we manage your account on a non-discretionary basis, we would first need to obtain your approval before executing transactions. The third-party managers we make available to you will invest your account on a discretionary basis using mutual funds, ETFs, and other securities, and either we or the third-party manager will monitor your advisory account and investments continuously as part of your standard services. You have the ability to impose reasonable restrictions and guidelines on investing in certain securities, types of securities or industry sectors. Our minimum account size is \$250,000 for advisory services.

SMART Wealth, LLC also offers financial planning and consulting services. Regardless of the nature of the service, the implementation of all recommendations will be at the client's discretion.

For more information about our services, please refer to SMART Wealth's ADV Form 2, Items 4, 7, 8, and 13.

Conversation Starters. Ask your financial professional –

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

You will be charged **an ongoing management fee** based on the assets under management in accordance with the fee schedule contained in your agreement. Fees are typically charged monthly in arrears based on the average daily value of the previous month. There is a conflict of interest when charging an asset-based fee, as the Firm has an incentive to encourage you to increase the assets in your account. Our financial planning clients typically pay a one-time fee for services based on the nature of the services being provided, who is providing the services and the complexity of the client's circumstances. The firm's current fee schedules are described in Item 5 of the Form ADV Part 2.

In addition to the fee(s) above, you will be responsible for certain charges imposed by the custodian and/or broker, including transaction fees, custodian fees (e.g. wire fees), and internal fees related to mutual funds.

For more information about fees and costs, please refer to SMART Wealth's ADV Form 2, Item 5.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters. Ask your financial professional –

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- Our firm has an inherent conflict of interest in recommending you rollover or transfer your accounts to an account managed by SMART Wealth, LLC since we have an incentive to generate compensation for the firm.
- Some of the financial professionals at our firm are licensed insurance agents and receive commission for the sale of those products, therefore we have conflict of interest when we recommend these products.

For more information about the ways we make money and our conflicts of interest, please refer to SMART Wealth's ADV Form 2, Item 10.

Conversation Starters. Ask your financial professional –

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

For advisory services provided, our financial advisors are compensated by salary plus discretionary bonuses based on company, team, and individual performance.

Do you or your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, call Lou Brooks at (402) 369-7777 or search for our firm at <https://www.adviserinfo.sec.gov/>. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Conversation Starters. Ask your financial professional –

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?*

If you have a question or concern with your investments, investment account or a financial professional, you may contact us by calling 402-369-7777 or in writing at 13815 FNB Parkway, Suite 400, Omaha, NE 68154.