

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

September 11, 2025

## **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**

- SMART Wealth, LLC  
President, 09/2021 - 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 the sole owner of SMART Wealth, LLC and serves as portfolio manager for the SMARTWay ETFs. SMART Wealth sponsors and serves as a sub-adviser to SMARTWay ETFs, which presents conflicts of interest due to his involvement and the firm's receipt of compensation based on the funds' expense ratios. Clients are under no obligation to invest in SMARTWay ETFs and may choose other products if desired. SMART Wealth offsets sub-advisory fees against advisory fees for accounts holding these ETFs to avoid duplicative compensation. We are committed to making investment recommendations solely in the clients' best interests, mitigating these conflicts through transparency and fair practice.

- 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 also a minority shareholder of Mid-West Learning, Inc., which provides marketing and education.
- David Brooks is also the President of DMDN Insurance Company, Inc., which provides pooled insurance to reduce the cost to insure each of his 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 minority shareholder of Financially SMART, LLC, which provides

bookkeeping services.

- David Brooks is the Owner of Trade SMART, LLC, which is a shell company for Mr. Brooks personal day trading activities.
- David Brooks is the sole Owner of Retire SMART Holdings, Inc., which is a holding company whose sole purpose is to own, and control Retire SMART, LLC, SMART Wealth, LLC and Tax SMART, LLC.

## **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.

As the owner and portfolio manager for SMARTWay ETFs, David Brooks receives a portion of the total expense ratio from the funds, which could incentivize recommending SMARTWay ETFs over non-affiliated products. SMART Wealth manages these conflicts by ensuring that recommendations are only made when they align with the client's best interests. Additionally, fee-offset mechanisms are in place to prevent double compensation on the same assets. SMART Wealth takes firm steps to disclose these conflicts and to uphold fiduciary responsibilities.

## **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**

September 11, 2025

### **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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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**

Alexander Murray

Year of Birth: 2000

CRD #: 7321747

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

- University of Nebraska (Lincoln), B.S. in Finance, December 2022

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

Alexander Murray 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, 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **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**

September 11, 2025

### **Taylor Anderson**

Individual CRD #: 7696467

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

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Additional information about Taylor Anderson 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

Taylor Anderson

Year of Birth: 1999

CRD #: 7696467

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

- University of Nebraska (Lincoln), B.S. in Business Administration, May, 2023

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

Taylor Anderson passed the following licensing examinations:

- Series 65: Uniform Investment Advisor Law Examination
- Life & Health

### **Business Background**

- Retire SMART, LLC  
Financial Advisor, 01/2025 – Present
- SMART Wealth, LLC  
Financial Advisor, 01/2025 – Present  
Client Service Specialist, 07/2024 - 01/2025
- Charles Schwab,  
Financial Services Representative, 07/2023 – 07/2024  
Apprentice Services Representative, 02/2023 – 07/2023  
Randstad  
Apprentice Brokerage Service Representative, 09/2022 – 02/2023  
Cornhusker Bank  
Teller, 08/2019 – 09/2022  
Lincoln Federal Savings Bank  
Teller, 06/2017 – 08/2019

## 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 Taylor Anderson.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Taylor Anderson works as part of a team including licensed insurance agents of Retire Smart, LLC, who may offer fixed life insurance, Medicare supplemental policies

and/or fixed annuity products to clients of SMART Wealth, LLC. If his team recommends any of the aforementioned products, they 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Taylor Anderson works as part of a team including licensed insurance agents of Retire Smart, LLC, who offer 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Taylor Anderson'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**

September 11, 2025

### **Scott Arehart**

Individual CRD #: 7726809

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

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Additional information about Scott Arehart 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

Scott Arehart

Year of Birth: 1982

CRD #: 7726809

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

- None

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

Scott Arehart has passed the following licensing examinations:

- Series 65: Uniform Investment Advisor Law Examination
- Life, Annuities, Sickness, Accident & Health

### **Business Background**

- Retire SMART, LLC  
Financial Advisor, 02/2025 – Present
- SMART Wealth, LLC  
Financial Advisor, 02/2025 – Present
- Welcome Home Financial Partners  
Chief Marketing Officer, 10/2022 – 10/2024
- Insurance Agency Marketing Services  
Vice President, 10/2010 – 05/2022

## 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 Scott Arehart.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Scott Arehart works as part of a team including licensed insurance agents of Retire Smart, LLC, who may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If his team recommends any of the aforementioned products, they 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Scott Arehart works as part of a team including licensed insurance agents of Retire Smart, LLC, who offer 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Scott Arehart'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**

September 11, 2025

### **Joshua T. Cheatle**

Individual CRD #: 5732277

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

This Brochure Supplement provides information about Joshua Cheatle that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Joshua Cheatle 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 Joshua Cheatle 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

Joshua T. Cheadle

Year of Birth: 1983

CRD #: 5732277

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

- None

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

Joshua Cheadle has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Exam
- Series 63: Uniform Securities Agent State Law Exam
- Series 7: General Securities Representative Qualification Exam
- Life & Health

### **Business Background**

- SMART Wealth, LLC  
Financial Advisor, 12/2024 – Present
- Retire SMART, LLC  
Financial Advisor, 12/2024 - Present
- Prudential Insurance Company  
Manager, Agency Training, 06/2014 – 11/2024
- Pruco Securities, LLC  
Registered Representative, 06/2014 – 11/2024
- Farm Bureau Financial Services  
Life & Investment Specialist, 01/2013 –06/2014

## 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 Josh Cheadle.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Joshua Cheadle 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. Joshua Cheadle 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Joshua Cheadle 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Joshua Cheadle'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**

September 11, 2025

### **Dawson Emond**

Individual CRD #: 7979585

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

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## ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Dawson Emond

Year of Birth: 2003

CRD #: 7979585

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

- United States Navy, Completed Advanced Technical Training School, 2022
- United States Navy, Completed A-School in Advanced Electronics, 2022

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

Dawson Emond has passed the following licensing examinations:

- Series 65: Uniform Investment Advisor Law Examination

### **Business Background**

- Retire SMART, LLC  
Financial Advisor, 08/2024 – Present
- SMART Wealth, LLC  
Financial Advisor, 08/2024 – Present  
Client Service, 01/2024 – 08/2024
- Fed Ex,  
Package Handler, 09/2023 – 12/2023
- United States Navy  
Seamen, 08/2021 – 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 Dawson Emond.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Dawson Emond works as part of a team including licensed insurance agents of Retire Smart, LLC, who may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If his team recommends any of the aforementioned products, they 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Dawson Emond works as part of a team including licensed insurance agents of Retire Smart, LLC, who offer 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Dawson Emond'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**

September 11, 2025

### **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).

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

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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Paul Ferguson 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **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**

September 11, 2025

### **Blake Grimm**

Individual CRD #: 7595851

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

This Brochure Supplement provides information about Blake Grimm 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 Blake Grimm 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

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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **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**

September 11, 2025

### **Jon Murray**

Individual CRD #: 8100893

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

This Brochure Supplement provides information about Jon Murray 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 have not received 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 Jon Murray 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

Jon Murray

Year of Birth: 1996

CRD #: 8100893

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

- University of Nebraska – Omaha, B.S. Finance, December 2019
- University of Nebraska – Omaha, M.B.A. expected December 2025

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

Jon Murray has passed the following licensing examinations and/or possesses the following designations:

- Series 65: Uniform Investment Advisor Law Examination
- Life, Annuities, Sickness, Accident & Health

### **Business Background**

- Retire SMART, LLC  
Financial Advisor, 05/2025 – Present
- SMART Wealth, LLC  
Financial Advisor, 05/2025 – Present
- Retire SMART, LLC  
Financial Assistant, 01/2025 – 05/2025
- Nebraska Department of Banking  
Securities Fraud Investigation Supervisor, 07/2024 – 12/2024
- Prosperity Home Mortgage  
Mortgage Loan Officer, 01/2021 – 07/2024
- Lozier  
Traffic Coordinator, 05/201 - 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 Jon Murray.

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

Jon Murray works as part of a team including licensed insurance agents of Retire Smart, LLC, who may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If his team recommends any of the aforementioned products, they 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Jon Murray works as part of a team including licensed insurance agents of Retire Smart, LLC, who offer 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is changed with oversight of Jon 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**

September 11, 2025

### **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).

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**

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 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). However, Lou Brooks works as part of a team including licensed insurance agents of Retire Smart, LLC, who may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If his team recommends any of the aforementioned products, they 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

### **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. However, Lou Brooks works as part of a team including licensed insurance agents of Retire Smart, LLC, who offer 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **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**

September 11, 2025

### **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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Jacob Orand 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Jacob

Orand'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**

September 11, 2025

### **Michael Schudel**

Individual CRD #: 5389541

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

This Brochure Supplement provides information about Michael Schudel that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Michael Schudel 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 Schudel 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 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Michael Schudel 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **ITEM 6 – SUPERVISION**

SMART Wealth's Managing Partner, David Brooks, is charged with oversight of Michael Schudel'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**

September 11, 2025

### **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 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. 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **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**

September 11, 2025

### **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).

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**

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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

### **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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring

that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **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**

September 17, 2025

### **Riley Vigil**

Individual CRD #: 8164544

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

This Brochure Supplement provides information about Riley Vigil 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 have not received 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 Riley Vigil 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

Riley Vigil

Year of Birth: 2002

CRD #: 8164544

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

- Creighton University, B.S. in Biochemistry; Minor in Business Administration, May, 2024

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

Riley Vigil passed the following licensing examinations:

- Series 65: Uniform Investment Advisor Law Examination
- Life & Health

### **Business Background**

- Retire SMART, LLC  
Financial Advisor, 09/2025 – Present
- SMART Wealth, LLC  
Financial Advisor, 09/2025 – Present  
Financial Assistant, 06/2025 - 09/2025
- Cintas,  
Management Trainee, 06/2024 – 06/2025
- Creighton University Campus Admissions,  
Student Tour Guide, 01/2021 – 05/2024
- Hook and Lime  
Server, 01/2021 – 05/2024
- Creighton University  
Full-time Student, 08/2020 – 05/2024

## 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 Riley Vigil.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Riley Vigil works as part of a team including licensed insurance agents of Retire Smart, LLC, who may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If his team recommends any of the aforementioned products, they 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. Furthermore, SMART Wealth LLC serves as the sub-adviser to the SMARTWay ETFs, such as SMART Trend 25 ETF (STRN) and SMART Earnings Growth 30 ETF (SGRT). This affiliation presents a conflict of interest since SMART Wealth may have incentives to recommend these affiliated ETFs over non-affiliated products. To manage this conflict, SMART Wealth offsets sub-advisory fees against the advisory fees charged to retail managed account clients, preventing duplicative compensation. Clients may choose another insurance agent or request in writing that SMART Wealth refrain from investing in SMARTWay ETFs.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Riley Vigil works as part of a team including licensed insurance agents of Retire Smart, LLC, who offer 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. Additionally, as SMART Wealth and its representatives may have incentives related to SMARTWay ETFs, it is crucial to disclose these conflicts. SMART Wealth is committed to ensuring that any recommendations or investments involving SMARTWay ETFs are consistent with the best interests of the clients. Moreover, SMART Wealth employs a fee-adjustment mechanism to prevent duplicative charges, thereby protecting client interests and maintaining transparency in advisory and ETF management fees.

## **ITEM 6 – SUPERVISION**

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