SMART WEALTH
FORM ADV 2B – BROCHURE SUPPLEMENT

April 6, 2026

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 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.

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. 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
- Life, Annuities, Sickness, Accident & Health

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 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 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 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

April 6, 2026

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 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.

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. The CRD number for SMART Wealth is 315496.

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: Investment Company and Variable Contracts Exam
- Life & Annuities

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 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 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

April 6, 2026

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 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.

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. 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 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 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

April 6, 2026

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 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.

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. 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, Annuities, Sickness, Accident, & 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 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 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

April 6, 2026

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 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.

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. 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 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 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

April 6, 2026

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 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.

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. 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 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 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

April 6, 2026

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 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.

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

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 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 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 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

April 6, 2026

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 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.

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. The CRD number for SMART Wealth is 315496.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Joshua T. Cheatle
Year of Birth: 1983
CRD #: 5732277

Formal Education After High School

- None

Designation(s) and Licensing Exams

Joshua Cheatle 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, Annuities, Sickness, Accident & 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 Cheatle.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Joshua Cheatle 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 Cheatle 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 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 Cheatle 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 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 Cheatle'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

April 6, 2026

Scott Arehart
Individual CRD #: 7726809
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Scott Arehart 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 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 Scott Arehart is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496.

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 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 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 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

April 6, 2026

Taylor Anderson
Individual CRD #: 7696467
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Taylor Anderson 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 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 Taylor Anderson is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496.

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, Annuities, Sickness, Accident & 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 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 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 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

April 6, 2026

Tre Ingram
Individual CRD #: 7264764
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Tre Ingram 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 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 Tre Ingram is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Tre Ingram
Year of Birth: 1994
CRD #: 7264764

Formal Education After High School

- Washburn University, 2017, Bachelor of Business Administration in Finance

Designation(s) and Licensing Exams

Tre Ingram passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Exam
- Life & Annuities

Business Background

- Retire SMART, LLC
  Financial Advisor, 01/06/2026 – Present
- SMART Wealth, LLC
  Financial Advisor, 01/06/2026 – Present
- Liberty Wealth Management, LLC
  Wealth Advisor, 06/2020– 12/2025
- Lifetime Planning Marketing, LLC
  Insurance Agent – 08/2020-12/2025
- Advisors Excel
  Director of Sales & Marketing, 10/2016 – 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 Tre Ingram.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Tre Ingram 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 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

Tre Ingram 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 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 Tre Ingram'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

April 6, 2026

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 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.

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. 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 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

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 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 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
April 6, 2026

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 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.

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. 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 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 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

April 6, 2026

Dawson Emond
Individual CRD #: 7979585
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Dawson Emond 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 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 Dawson Emond is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496.

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
- Life, Annuities, Sickness, Accident & Health

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 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 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 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

April 6, 2026

Jeremy Love-Shamblen
Individual CRD #: 7884661
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Jeremy Love-Shamblen 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 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 Jeremy Love-Shamblen n is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Jeremy Love-Shamblen
Year of Birth: 2000
CRD #: 7884661

Formal Education After High School

- Iowa State University, (Ames) B.S. in Finance, May, 2023

Designation(s) and Licensing Exams

Jeremy Love-Shamblen passed the following licensing examinations
:

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

Business Background

- Retire SMART, LLC
  Financial Advisor, 12/2025 – Present
- SMART Wealth, LLC
  Financial Advisor, 12/2025 – Present
- Charles Schwab,
  Financial Services Representative, 04/2024– 11/2025
- Pinnacle Bank
  Teller, 11/2023 – 04/2024
- Council Bluffs Country Club
  Pro Shop Attendant, 05/2016 – 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 Jeremy Love-Shamblen

ITEM 4 – OTHER BUSINESS ACTIVITIES

Jeremy Love-Shamblen 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 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

Jeremy Love-Shamblen 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 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 Jeremy Love-Shamblen'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

April 6, 2026

Grant Behne-Ryan
Individual CRD #: 8236284
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Grant Behne-Ryan 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 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 Grant Behne-Ryan is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Grant Behne-Ryan
Year of Birth: 2007
CRD #: 8236284

Formal Education After High School

- Midland University, Bachelor of Science in Business Administration – Expected 2029

Designation(s) and Licensing Exams

Grant Behne-Ryan passed the following licensing examinations:

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

Business Background

- Retire SMART, LLC
  Financial Advisor, 03/2026 - Present
- SMART Wealth, LLC
  Financial Advisor, 03/2026 - Present

  Retire SMART, LLC
  Financial Assistant, 04//2025 – 03/2026

  Pitch Pizzeria
  Server, 08/2024 – 03/2025
  City of Omaha Community Center
  Child Care Staff Member, 04/2024 – 03/2025
  Raising Canes
  Crew Member, 07/2023 – 03/24
  High School
  Full-Time Student, 03/2021 – 07/2023

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 Grant Behne-Ryan

ITEM 4 – OTHER BUSINESS ACTIVITIES

Grant Behne-Ryan 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 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

Grant Behne-Ryan 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 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 Grant Behne-Ryan'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

April 6, 2026

Ian Swanson
Individual CRD #: 8237149
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Ian Swanson 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 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 Ian Swanson is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Ian Swanson
Year of Birth: 1991
CRD #: 8237149

Formal Education After High School

- Hillsdale College, Bachelor of Arts in Political Science, 2014
- Hillsdale College, Master of Arts in Government, Expected Graduation 2027

Designation(s) and Licensing Exams

Ian Swanson passed the following licensing examinations:

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

Business Background

- Retire SMART, LLC
  Financial Advisor, 03/2026 - Present
- SMART Wealth, LLC
  Financial Advisor, 03/2026 - Present
- Retire SMART, LLC
  Financial Assistant, 01/2026 – 03/2026
- Office of U.S. Senator Pete Ricketts
  Press Secretary/Deputy of Communications Director, 02/2023 – 12/2025
- iHeartMedia/New Radio KFAB
  Radio Talk Show Host, 08/2021 – 02/2023
- Nebraska Farm Bureau
  Director of External Relations, State Policy, 02/2021 – 08/2021
- Office of U.S. Senator Ben Sasse
  Outreach Coordinator, 09/2019 – 02/2021

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 Ian Swanson

ITEM 4 – OTHER BUSINESS ACTIVITIES

Ian Swanson 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 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

Ian Swanson 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 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 Ian Swanon'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 21, 2026

Karver Miller
Individual CRD #: 8309869
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Karver Miller that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Karver Miller 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 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 Karver Miller is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Karver Miller

Year of Birth: 2003

CRD #: 8309869

Formal Education After High School

- University of Nebraska (Lincoln), B.S. in Finance, May 2026

Designation(s) and Licensing Exams

Karver Miller 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, 07/2026 – Present
  Retire SMART, LLC
  Financial Advisor, 07/2026 - Present
- Retire SMART, LLC
  Financial Assistant, 11/2025 – 07/2026
- United Health Group
  Financial Analyst Intern, 06/2025 - 08/2025
- Restoration Systems
  Runner, 05/2023 - 08/2024
- University of Nebraska (Lincoln)
  Full-Time Student, 08/2022 – 05/2026
- Chaska High School
  Full-Time Student, 08/2016 - 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 Karver Miller.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Karver Miller 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. Karver Miller 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 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

Karver Miller 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 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 Karver Miller'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 25, 2026

Brady Christiansen
Individual CRD #: 8334448
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

This Brochure Supplement provides information about Brady Christiansen that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Brady Christiansen 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 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 Brady Christiansen is available on the SEC's website at 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. The CRD number for SMART Wealth is 315496.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Brady Christiansen

Year of Birth: 2003

CRD #: 8334448

Formal Education After High School

- Washburn University (Kansas), B.B.A, May 2026

Designation(s) and Licensing Exams

Brady Christiansen 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, 08/2026 – Present
  Retire SMART, LLC
  Financial Advisor, 08/2026 - Present
- Retire SMART, LLC
  Financial Assistant, 07/2026 – 08/2026
- Advisor Excel
  Sales & Annuity Marketing Project Management Intern, 05/2024 - 09/2025
- Washburn University
  Full-Time Student, 08/2022 - 05/2026
- Washburn University
  College Basketball Player, 08/2022 – 05/2026
- Embassy Suites
  Valet Attendant, 04/2022 – 08/2023
- Pius X High School (Lincoln)
  Full-Time Student, 08/2018 - 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 Brady Christiansen.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Brady Christiansen 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. Brady Christiansen 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 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

Brady Christiansen 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 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 Brady Christiansen'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.