

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

April 21, 2023

Erik Blankmeyer

Individual CRD #: 2518231
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

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

Erik Blankmeyer

Year of Birth: 1966

CRD #: 2518231

Formal Education After High School

- Brigham Young University, Bachelor of Science in Economics, 1994

Designation(s) and Licensing Exams

Erik Blankmeyer has passed the following licensing examinations:

- Series 65—Uniform Investment Advisor Law Exam

Business Background

- SMART Wealth, LLC
Managing Director of Private Wealth, 4/2022 – Present
- Retire SMART, LLC, 4/2022 – Present
- Tax SMART, LLC, 4/2022 – Present
- AE Wealth Management
VP of Business Development, 2/2021 – 11/2022
- TD Ameritrade Institutional, Inc.
VP Institutional Sales, 6/2008 – 1/2021
- Assetmark Investment Services
Senior Consultant, 8/2006 – 6/2008
- Prudential Financial Planning Services
Sales Manager, 12/2005 – 06/2006
- Piedra Capital, LTD,
Director of Sales, 3/2005 – 8/2005
- 1st Global Advisors, Inc.
Managing Director Advisory Services, 1/2004 - 2/2005

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 Erik Blankmeyer.

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 22, 2023

David Brooks, Sr.

Individual CRD #: 4000767

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

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Additional information about David Brooks is available on the SEC's website at www.adviserinfo.sec.gov.

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ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

David Brooks

Year of Birth: 1968

CRD #: 4000767

Formal Education After High School

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

Designation(s) and Licensing Exams

David Brooks has passed the following licensing examinations:

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

Business Background

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

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Dustin Galvan

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

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

Additional information about Dustin Galvan is available on the SEC's website at www.adviserinfo.sec.gov.

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

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Dustin Galvan

Year of Birth: 1993

CRD #: 7027144

Formal Education After High School

- Bellevue University, Human Resource Management, 2016

Designation(s) and Licensing Exams

Dustin Galvan has passed the following licensing examinations:

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

Business Background

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 22, 2023

Blake Grimm

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

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.

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

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Blake Grimm

Year of Birth: 2000

CRD #: 7595851

Formal Education After High School

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

Designation(s) and Licensing Exams

Blake Grimm has passed the following licensing examinations:

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

Business Background

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Nicholas Heesch

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

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Additional information about Nicholas Heesch is available on the SEC's website at www.adviserinfo.sec.gov.

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

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Nicholas Heesch

Year of Birth: 1991

CRD #: 7246815

Formal Education After High School

- N/A

Designation(s) and Licensing Exams

Nicholas Heesch has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Examination

Business Background

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Dayne Lawyer

Individual CRD #: 7455850
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

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Additional information about Dayne Lawyer is available on the SEC's website at www.adviserinfo.sec.gov.

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ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Dayne Lawyer

Year of Birth: 1990

CRD #: 7455850

Formal Education After High School

- University of Nebraska (Lincoln), General/Elementary & Special Education, Incomplete
- Iowa Western Community College, Veterinary Technology, 2016

Designation(s) and Licensing Exams

Dayne Lawyer has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Exam

Business Background

- SMART Wealth, LLC
Financial Advisor, 10/2021 – Present
- Retire SMART, LLC
Financial Advisor, 10/2021 – Present
- Retire SMART, LLC
Client Relations Manager, 12/2019 – 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 Dayne Lawyer.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Dayne Lawyer 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.

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

ITEM 5 – ADDITIONAL COMPENSATION

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ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Lou Brooks

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

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ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Lou Brooks

Year of Birth: 1966

CRD #: 7642326

Formal Education After High School

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

Designation(s) and Licensing Exams

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

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

Business Background

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Alexander Murray

Individual CRD #: 7321747

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

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ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Alexander Murray

Year of Birth: 2000

CRD #: 7321747

Formal Education After High School

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

Designation(s) and Licensing Exams

Alexander Murray has passed the following licensing examinations:

- Series 65: Uniform Investment Adviser Law Exam

Business Background

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Michael Schudel

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

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

Business Background

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

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

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

February 23, 2022

Brad Starken

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

This Brochure Supplement provides information about Brad Starken that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Brad Starken if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or lou.brooks@retiresmartllc.com 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 & Health
- CRPC: Chartered Retirement Planning Counselor

Business Background

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Sean Swanson

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

This Brochure Supplement provides information about Sean Swanson that supplements the SMART Wealth LLC, Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact Sean Swanson if you did not receive SMART Wealth's brochure or if you have any questions about the contents of this supplement. You may also contact our office at 402.369.7777 by phone, or lou.brooks@retiresmartllc.com 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 potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. Clients are under no obligation to purchase any product or service and may do so through another insurance agent of their choosing.

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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