

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

September 17, 2024

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

Business Background

- SMART Wealth, LLC
President, 09/2021 - Present
- 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 a minority share holder 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 the Owner of Financially SMART, LLC, which provides bookkeeping services.

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.

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

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

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Nicholas Heesch

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

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

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

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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

Lou Brooks

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

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

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

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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

Lou Brooks

Year of Birth: 1966

CRD #: 7642326

Formal Education After High School

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

Designation(s) and Licensing Exams

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

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

Business Background

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

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

February 23, 2023

Alexander Murray

Individual CRD #: 7321747

13815 FNB PARKWAY, SUITE 400

OMAHA, NE 68154

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

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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

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.

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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

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, 2023

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.

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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.

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

July 6, 2023

Paul Ferguson

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

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

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

ITEM 6 – SUPERVISION

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

SMART WEALTH FORM ADV 2B – BROCHURE SUPPLEMENT

August 8, 2023

Jacob Orand

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

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

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

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 3, 2024

Miles Morrissey

Individual CRD #: 7213058
13815 FNB PARKWAY, SUITE 400
OMAHA, NE 68154

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

Miles Morrissey

Year of Birth: 1998

CRD #: 7213058

Formal Education After High School

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

Designation(s) and Licensing Exams

Miles Morrissey has passed the following licensing examinations and/or holds the following designations:

- Series 7: General Securities Representative Exam
- SIE: Securities Industry Essentials Exam
- Series 66: Uniform Combined State Law Exam
- Life & Health

Business Background

- SMART Wealth, LLC
Financial Advisor, 04/2024 – Present
- Retire SMART, LLC
Financial Advisor, 04/2024 - Present
- UBS Financial Services Inc.
Senior Wealth Strategy Associate, 01/2023 – 03/2024
Client Service Associate, 01/2020 – 01/2023
- Nelnet
Pathway Business Intern, 08/2019 – 01/2020
- NorthStar Financial Services
Fund Account Intern, 06/2019 – 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 Miles Morrissey.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Miles Morrissey 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. Miles Morrissey 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

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

SMART WEALTH

FORM ADV 2B – BROCHURE SUPPLEMENT

September 03, 2024

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

Business Background

- Retire SMART, LLC
Financial Advisor, 08/2024 – Present
- SMART Wealth, LLC
Financial Advisor, 08/2024 – Present
Client Service, 01/2024 – 08/2024
- Fed Ex,
Package Handler, 09/2023 – 12/2023
- United States Navy
Seamen, 08/2021 – 05/2023

ITEM 3 – DISCIPLINARY INFORMATION

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

ITEM 4 – OTHER BUSINESS ACTIVITIES

Dawson Emond works as part of a team including licensed insurance agents of Retire Smart, LLC, who may offer fixed life insurance, Medicare supplemental policies and/or fixed annuity products to clients of SMART Wealth, LLC. If his team recommends any of the aforementioned products, they may receive additional compensation. This may present a conflict of interest because it creates an incentive

to recommend investment products based on the compensation received. SMART Wealth, LLC addresses this potential conflict with disclosures and supervisory procedures, which require all investment advisory recommendations to be in the best interest of our clients. 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

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

ITEM 6 – SUPERVISION

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

SMART WEALTH

FORM ADV 2B – BROCHURE SUPPLEMENT

July 24, 2024

Brian McConnell

Individual CRD #: 7913262
2831 ST. ROSE PKWY., SUITE 200-225
HENDERSON, NV 89052

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

Brian McConnell

Year of Birth: 1974

CRD #: 7913262

Formal Education After High School

- Indiana University, Bachelor of Science in Business Management, 1997
- Indiana University Kelly School of Business, Master of Business Administration, 2003

Designation(s) and Licensing Exams

Brian McConnell passed the following licensing examinations:

- Series 65: Uniform Investment Advisor Law Exam
- Nevada Life & Health

Business Background

- SMART Wealth, LLC
Financial Advisor (via sub-contractor Launch Wealth, LLC), 07/2024 – Present
- Retire SMART, LLC
Financial Advisor (via sub-contractor Launch Retirement, LLC), 07/2024 - Present
- Daviman Financial, LLC
Financial Adviser, 01/2024 – 07/2024
- Priority 1 Electrical, LLC (non-investment related electrical contractor)
Owner/Operator, 01/2017 – Present
- Zone Insights, LLC (non-investment related software company)
Owner/Operator, 05/2012 – Present
- McConnell Capital, LLC (residential real estate investment holding company)
Owner/Operator, 04/2005 – Present
- Sound Street Properties, LLC (residential real estate investment holding company)
Owner/Operator, 12/2011 – 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 Brian McConnell.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Brian McConnell is a licensed insurance agent of Retire Smart, LLC and Launch Retirement, LLC. Retire SMART, LLC offers life insurance and annuity products through its sub-contractor Launch Retirement, LLC and may offer those products to persons that are also clients of SMART Wealth, LLC. Brian McConnell 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

Brian McConnell is a licensed insurance agent of Retire Smart, LLC and Launch Retirement, 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 Brian McConnell'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 1, 2024

Phillip BurrueI

Individual CRD #: 4531852
2831 ST. ROSE PKWY., SUITE 200-225
HENDERSON, NV 89052

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

Phillip Burruel

Year of Birth: 1974

CRD #: 4531852

Formal Education After High School

- San Joaquin Delta College, Associate of Arts in Liberal Studies, 2000
- San Joaquin Delta College, Associate of Science in Natural Science, 2000
- University of Phoenix, Bachelor of Science in Finance, 2009

Designation(s) and Licensing Exams

Phillip Burruel passed the following licensing examinations:

- Series 65: Uniform Investment Advisor Law Exam
- Nevada Life & Health

Business Background

- SMART Wealth, LLC
Financial Advisor (via sub-contractor Launch Wealth, LLC), 07/2024 – Present
- Retire SMART, LLC
Financial Advisor (via sub-contractor Launch Retirement, LLC), 07/2024 - Present
- Central Church
Musician, 09/2006 – Present (non-investment related)
- World Group Securities
Financial Advisor, 2001 – 2006

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 Phillip Burruel.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Phillip BurrueI is a licensed insurance agent of Retire Smart, LLC and Launch Retirement, LLC. Retire SMART, LLC offers life insurance and annuity products through its sub-contractor Launch Retirement, LLC and may offer those products to persons that are also clients of SMART Wealth, LLC. Phillip BurrueI 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

Phillip BurrueI is a licensed insurance agent of Retire Smart, LLC and Launch Retirement, 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 Phillip BurrueI'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.