Item 1 Cover Page

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FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of Wyze Wealth Advisors, LLC, "Wyze Wealth." If you have any questions about the contents of this brochure, contact us at 724-271-7020 or ronwyatt@wyzewa.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

Additional information about Wyze Wealth Advisors, LLC is available on the SEC's website at www.adviserinfo.sec.gov. CRD number 329413

Wyze Wealth is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since the last filing of this brochure on January 30, 2025, the following material changes have been made:

- Item 4: Business services - updated to add Financial Planning Engagement (One-Time Planning Service)
- Item 5: Fees and Compensation - updated to add Financial Planning Engagement Fee

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Wyze Wealth Advisors, LLC.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at http://www.adviserinfo.sec.gov by searching for our firm name or by our CRD number 329413.

You may also request a copy of this Disclosure Brochure at any time by contacting us at 724-271-7020

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Item 4 Advisory Business

Description of Firm

Wyze Wealth Advisors, LLC is a registered investment adviser registered with the SEC. We were established in June 2024. Ron Wyatt is the principal owner, and Kingston Hollman is the Chief Compliance Officer of Wyze Wealth. We are organized as a corporation under the laws of the State of Pennsylvania.

The following paragraphs describe our services and fees. Refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to clients' needs. As used in this brochure, the words "we," "our," and "us" refer to Wyze Wealth Advisors, LLC or Wyze Wealth, and the words "you," "your," and "clients" refer to you as either clients or prospective clients of our firm.

Investment Advisory Services (Stand-Alone)

For those individuals who do not wish to engage Wyze Wealth for Wealth Management Services (described below), Wyze Wealth offers its Investment Advisory Services (IAS) platform. Under IAS, clients receive services limited to Wyze Wealth's asset allocation, security selection, and portfolio rebalancing. IAS portfolios typically utilize ETFs, mutual funds, and interval funds.

We may also recommend our direct stock ownership strategy, Wyze Direct, or private pooled investments to certain clients. For additional information, please refer to Item 8 of this brochure.

IAS may address certain financial planning issues but is not designed to deliver comprehensive financial planning services. IAS clients receive an annual investment review. We provide additional reviews when changes in clients' circumstances necessitate a review of the investment plan.

Wealth Management Services (Financial Planning + Investment Advisory)

In a Wealth Management relationship, clients work one-on-one with a financial planner for an extended period. Wealth Management clients pay an ongoing fee for continuous access to an advisor who designs, monitors, and updates their financial plan in accordance with their life circumstances. Continuous updates ensure the plan remains aligned with clients' goals and financial resources.

The financial planning process is comprehensive. It begins with a consultative, discussion-oriented discovery process to identify clients' goals and values. A deep understanding of "soft factors," such as personal values and attitudes toward material wealth, is critical to effectively advising clients. Clients are more likely to implement financial planning recommendations aligned with their values and personal views of wealth and its purpose.

Financial Planning Engagement (One-Time Planning Service)

Wyze Wealth offers a standalone Financial Planning Engagement designed to help individuals evaluate their financial situation and identify planning opportunities, potential risks, tradeoffs, and areas for further consideration. This engagement is separate and distinct from our Wealth Management Services and Investment Advisory Services and does not create an ongoing advisory relationship.

The Financial Planning Engagement is intended for individuals seeking a comprehensive review of their financial circumstances and may address topics such as retirement planning, retirement income planning, tax planning strategies, investment planning, Social Security claiming strategies, insurance and risk management, estate and wealth transfer considerations, cash flow planning, and other

financial planning matters relevant to the client's circumstances.

The engagement includes analysis of the client's financial information, development of planning projections and scenarios, a Strategy Meeting during which findings, observations, assumptions, planning opportunities, potential risks, tradeoffs, and planning strategies are discussed, and one follow-up meeting to address implementation considerations and questions arising from the Retirement Readiness Plan.

The Financial Planning Engagement is consultative in nature. Clients are not obligated to implement any planning strategy discussed during the engagement. Clients may implement planning strategies using service providers of their choosing.

The Financial Planning Engagement is a one-time engagement and does not include ongoing monitoring, updates, or continuous financial planning services. Clients are entitled to one follow-up meeting as described in the Financial Planning Engagement Agreement. The engagement concludes following delivery of the Retirement Readiness Plan and completion of the Strategy Meeting.

Clients who wish to receive ongoing financial planning and investment management services may separately engage Wyze Wealth for Wealth Management Services.

Our financial planning process typically focuses on the following areas:

Retirement Planning: For most clients, determining the likelihood of achieving and maintaining financial independence at a particular age is a primary goal. For many clients, this goal is what motivated them to seek wealth management services. The primary tool for retirement planning is a projection reflecting clients' goals and financial resources. We stress-test this scenario using Monte Carlo analysis to estimate the probability of success. If we judge the probability of success as too low or see opportunities to increase it, we make recommendations for improvement. Typical recommendations involve adjustments related to the timing of major events such as retirement, spending patterns, savings rates, legacy amounts, and investment risk. For clients nearing retirement or who have already retired, we advise on distribution strategies for minimizing longevity risk (the risk of outliving financial assets) and the risk of needing to significantly curtail their lifestyle during retirement.

Risk Management: A risk management review includes an analysis of exposure to significant risks that could adversely impact clients' lifestyles and finances. These risks typically include death, disability, property and casualty losses, and long-term care needs. Advice may be provided on ways to minimize such risks and weighing the costs and benefits of purchasing insurance and, likewise, the potential cost of not purchasing insurance ("self-insuring").

Tax Planning Strategies: We actively seek to identify opportunities to reduce current and future income taxes. For example, we may make recommendations on ROTH IRA Conversions and the placement of specific investments in particular account types based on their tax efficiency. In developing these recommendations, we consider that there is always the possibility of future changes to federal, state, or local tax laws and rates that may affect clients' overall tax position.

We recommend clients consult with a qualified tax professional before implementing any tax planning strategy. We can provide contact information for accountants or attorneys specializing in this area. When needed, we participate in joint meetings or phone calls with clients and tax professionals to discuss tax planning matters. We do not share clients' information with outside parties without their consent.

Estate Planning: Estate planning focuses on helping clients organize and coordinate how their assets will be managed and distributed during life and at death. This includes reviewing existing

estate planning documents—such as wills, trusts, powers of attorney, and beneficiary designations—to help ensure they align with the client's objectives. For clients whose circumstances may involve estate or inheritance taxes, we can provide guidance on strategies designed to help manage or reduce potential tax exposure and to ensure sufficient liquidity is available to meet any obligations. More advanced planning may involve the use of trusts or other legal structures, in coordination with the client's estate planning attorney and other professional advisors.

We recommend clients consult with a qualified attorney before implementing a new estate plan or modifying an existing estate plan. We can provide contact information for attorneys who specialize in this area. When needed, we participate in joint meetings or phone calls with clients and attorneys to discuss estate planning matters. We do not share clients' information with outside parties without their consent.

Investment Analysis: We evaluate clients' current asset mixes for risk exposures and return potential. In the financial planning context, our objective is to assess the probability of the current portfolio achieving clients' goals with an appropriate level of risk. We may recommend changes to clients' asset allocations to better align portfolios with their goals or balance risk with return potential. We may also provide analysis on investment vehicles and strategies, review employee stock incentive and retirement plans, and assist clients with establishing investment accounts at a custodian. Our investment philosophy and strategies are discussed further in Item 8 of this brochure.

Employee Benefits Optimization: We review employee benefits to assess whether clients are maximizing the benefits available to them. For business owners, we may recommend benefit programs to achieve the owners' objectives. These can include programs such as health insurance and retirement plans.

Business Planning: We provide consulting services for clients who operate their own business, are considering starting a business, or are planning to exit their current business. This type of engagement is similar to our financial planning process but tailored to the unique needs of business owners.

Cash Flow and Debt Management: We review income and expenses to assess clients' cash flow. We may advise on allocating any surplus cash or recommend reducing expenses if clients are in deficit. For clients carrying debt, we may advise on priorities for debt payoffs or refinancing based on interest rates, expected investment returns, and tax considerations. We also evaluate the need for cash reserves to cover emergencies and near-term financial goals. We may recommend money market accounts or other savings vehicles to hold cash reserves.

College Savings: For many clients, funding college or other post-secondary education expenses is an important goal second only to financial independence. We provide projections of costs associated with clients' education goals. We can also recommend savings strategies for funding education expenses. If applicable, we will review eligibility for financial aid. For clients who are grandparents or who have educational funding goals for someone other than a child, we can advise on strategies for achieving this.

Clients' financial plans may address some or all of these areas. Financial planning is a consultative process. Clients and advisors work together to determine which areas to address. Clients are not obligated to implement any recommendation we make. Whenever clients choose to implement a recommendation, they may do so using their preferred service providers.

Once the financial planning analysis is complete, the advisor reviews the plan with the clients. Clients receive a paper or digital report summarizing the facts of their case and their goals. From there, we follow up to address additional questions or concerns and assist with implementation. We

continuously monitor the plan if clients choose to proceed with a financial planning relationship. We conduct a full plan review annually but may schedule additional reviews or check-ins if changes in circumstances materially impact the plan. This ongoing review process ensures plans remain current and appropriate.

We manage individually tailored investment portfolios on a discretionary basis. We provide ongoing investment advice based on individual clients' needs. Through our discovery process, we identify clients' goals and develop a holistic understanding of clients as people. This allows us to create a personalized investment policy. The investment policy establishes a target asset allocation. It considers clients' objectives, time horizon, risk tolerance, tax implications, and liquidity constraints. When developing an investment policy, we may also consider clients' prior investment history, family history, and personal background.

Clients' objectives (i.e. maximum capital appreciation, growth, growth and income, income) and tax considerations guide account supervision. Clients may impose reasonable restrictions on investing in specific securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Wrap Fee Programs

We do not participate in any wrap-fee programs.

IRA Rollover Recommendations

Effective December 20, 2021 (or such later date as the US Department of Labor ("DOL") Field Assistance Bulletin 2018-02 ceases to be in effect), for purposes of complying with the DOL's Prohibited Transaction Exemption 2020-02 ("PTE 2020-02") where applicable, we are providing the following acknowledgment to clients and prospective clients.

When we provide investment advice to clients regarding their retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with clients' interests, so we operate under a special rule that requires us to act in their best interest and not put our interests ahead of theirs. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of clients when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in clients' best interest;
- Charge no more than is reasonable for our services; and
- Give clients basic information about conflicts of interest.

We benefit financially from the rollover of clients' assets from a retirement account to an account that we manage or provide investment advice because the assets increase our assets under management and, in turn, our advisory fees. As a fiduciary, we only recommend a rollover when we believe it is in clients' best interest.

Assets Under Management

We currently report $273,275,866 in discretionary and $9,128,242 in non-discretionary Assets Under Management. Assets Under Management were calculated as of June 24, 2026.

Item 5 Fees and Compensation

Comprehensive Financial Planning & Discretionary Investment Management Services

Our fee for Comprehensive Financial Planning and Discretionary Investment Management Services is based on a percentage of assets under management and is assessed on a blended basis, as outlined below.

Asset Value	Annual Fee
$0 to $500,000	1.15%
$500,001 to $1,000,000	0.95%
$1,000,001 to $2,000,000	0.75%
$2,000,001 to $5,000,000	0.60%
$5,000,001 to $10,000,000	0.45%
$10,000,001 to $20,000,000	0.33%
Over $20,000,000	0.25%

Fees are negotiable at the advisor's discretion, pro-rated, and billed quarterly in advance. The total advisory fee is calculated by applying the applicable percentage to each tier of assets and combining the results into a single blended fee, based on account values as of the last day of the previous quarter.

Clients participating in our IAS platform receive a reduced fee schedule, as detailed in Schedule B – Fee Schedule of the Investment Advisory Client Agreement.

For instance, at an account value of $1,000,000, the blended fee is 1.05%, decreasing to 0.84% at $2,500,000, 0.77% at $3,500,000, 0.72% at $5,000,000, 0.59% at $10,000,000, 0.42% at $25,000,000, and 0.33% at $50,000,000. No increase in the annual fee shall be effective without the clients' consent, obtained by either signing a new advisory agreement or amending their current advisory agreement.

Advisory fees are directly debited from clients' accounts, or clients can choose to pay by an account they specify. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the remaining time in the billing period. Accounts can be terminated with written notice at least 30 calendar days in advance. Upon termination, any unearned fee will be refunded to the clients.

Financial Planning Engagement Fee

Wyze Wealth offers a standalone, one-time Financial Planning Engagement for a fixed fee of $2,500.

The fee is payable in two installments:

- Initial Payment: $1,250 due prior to commencement of planning work.
- Final Payment: $1,250 due upon scheduling of the Strategy Meeting.

The Financial Planning Engagement is separate and distinct from Wealth Management Services and Investment Advisory Services. The fee is not based on assets under management and is not charged in addition to ongoing advisory fees.

Clients who subsequently engage Wyze Wealth for Wealth Management Services will receive a credit equal to the full $2,500 Financial Planning Engagement fee, which will be applied toward future advisory fees.

Planning work will not begin until the initial payment has been received. The initial payment becomes earned upon commencement of planning work, except that all fees paid will be refunded if the client exercises the right to terminate the engagement without penalty within five (5) business days following receipt of the required disclosure documents. The remaining balance becomes due upon scheduling the Strategy Meeting. If the client terminates the engagement after planning work has commenced but before the Strategy Meeting, the initial payment will remain earned. If the final payment has been collected but the Strategy Meeting has not occurred, the final payment will be refunded. Following the Strategy Meeting, all fees are considered earned.

Additional Fees and Expenses

Under our Wealth Management and Investment Advisory Services, we may suggest investments in mutual funds, exchange-traded funds (ETFs), interval funds, and private funds. The fees for our investment advisory services are separate from the fees and expenses these funds charge, as detailed in each fund's prospectus. These fees typically include a management fee and other fund expenses. A 0.10% fee is applied to the portion of the account allocated to individual stock positions using the Wyze Direct Stock Portfolio.

Transaction charges and/or brokerage fees may be incurred when buying or selling these funds, with stocks and ETFs usually exempt from brokerage fees but subject to exchange fees. These charges are imposed by the broker-dealer or custodian handling clients' account transactions, and we do not share in any portion of these fees. To fully understand total costs, clients should review all fees charged by mutual funds, ETFs, interval funds, private funds, our firm, and others. For details on our brokerage practices, refer to the Brokerage Practices section of this brochure.

Item 6 Performance-Based Fees and Side-By-Side Management

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees based on a share of capital gains or capital appreciation of clients' accounts. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Our fees are calculated as described in the *Fees and Compensation* section above. They are not charged based on a share of capital gains or appreciation of the funds in clients' advisory accounts.

Item 7 Types of Clients

We offer our financial planning and portfolio management services to individuals, high-net-worth individuals, organizations (charitable or otherwise), and other business entities.

We do not have a minimum account size but rather a minimum annual fee of $5,000 for Investment Advisory Services (Stand-Alone) and $7,500 for Wealth Management Services (Financial Planning + Investment Advisory). Exceptions may be granted at Wyze Wealth's management team's discretion.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Investment Philosophy

Wyze Wealth Advisors' investment philosophy is grounded in disciplined, evidence-based principles designed to support long-term investment success while managing risk. Rather than attempting to forecast short-term market movements, our approach emphasizes factors within an investor's control, including diversification, portfolio structure, cost efficiency, and behavioral discipline.

We believe that consistent application of a structured investment process provides a more reliable foundation for long-term outcomes than reactive or ad hoc decision-making.

Broad Diversification

Portfolios are constructed using a diversified mix of investments to reduce reliance on any single security, sector, or economic outcome. Diversification is applied both within and across asset classes to help manage risk and promote more consistent results over time.

The All-Season Framework

The All-Season Framework is designed to support portfolio resilience across a wide range of economic environments, including periods of growth, inflation, disinflation, and recession. Rather than attempting to predict economic outcomes, the framework emphasizes diversification across asset classes and return drivers that have historically responded differently to changing economic conditions.

By balancing exposures to assets with varying sensitivities to growth, inflation, and interest rates, the framework seeks to reduce reliance on any single economic outcome. This approach allows portfolios to participate in favorable environments while helping to manage risk during less favorable periods. The objective is not to forecast market cycles, but to construct portfolios robust to a wide range of economic scenarios.

Evidence-Based Investment Approach

Our investment approach is grounded in empirical research identifying persistent drivers of return across both equity and fixed income securities.

In equities, we focus on characteristics that have historically associated with long-term outcomes, including valuation and profitability, while also incorporating exposure across companies of varying sizes to enhance diversification. In fixed income, we emphasize the primary sources of return—term and credit—while managing exposure to interest rate and credit-related risks. These principles guide portfolio construction within the broader All-Season Framework.

Systematic Portfolio Management

Portfolios are managed using a disciplined, rules-based process. Asset allocations are reviewed regularly to ensure continued alignment with investment objectives and risk parameters. Rebalancing is used to maintain target allocations and may involve trimming positions that have appreciated and become relatively less attractively valued, and reallocating toward areas that have become relatively more attractively valued. This approach emphasizes consistency, discipline, and adherence to the portfolio's intended risk profile over time.

Cost and Tax Awareness

We seek to enhance long-term outcomes by emphasizing cost efficiency and thoughtful tax management. In taxable accounts, this includes the use of tax-loss harvesting and tax-efficient investment vehicles where appropriate. Investment decisions are made with consideration for their after-tax impact, while maintaining alignment with overall portfolio objectives.

Ongoing Review and Adaptation

Markets evolve over time, and portfolio characteristics can change as economic conditions, valuations, and market relationships shift. Ongoing review helps ensure portfolios remain aligned with their intended objectives and risk parameters. Adjustments are made deliberately and based on disciplined analysis rather than short-term market movements or news headlines.

Investment Strategies

We offer multiple portfolio implementations depending on clients' objectives and account sizes. Each strategy is built on the same unified investment philosophy, emphasizing broad diversification, disciplined rebalancing, cost and tax efficiency, as well as our evidence-based approach to portfolio construction.

WYZE Core (generally for accounts under $25,000).
Core provides low-cost, tax-efficient, globally diversified ETF portfolios, with disciplined rebalancing and broad exposure across markets.

WYZE Core Plus (generally for accounts over $25,000).
Core Plus includes everything in Core, plus the selective use of private debt (where appropriate) to enhance yield and improve diversification.

WYZE Core Enhanced (generally for accounts over $100,000).
Core Enhanced includes everything in Core Plus, plus measured exposure to private equity (where appropriate) for investors seeking expanded opportunity sets and willing to accept longer holding periods and reduced liquidity.

WYZE Direct Stock Portfolio (generally for accounts over $250,000).
WYZE Direct is a proprietary, research-driven strategy that applies our factor-based framework—focusing on valuation, profitability, and projected revenue growth—within a disciplined process. The portfolio is more concentrated than our Core and Core Plus strategies and will typically hold approximately 70 stocks. Its holdings may vary significantly from a benchmark index and therefore may exhibit larger tracking error. Because the strategy involves ongoing portfolio adjustments, it may result in higher turnover and the realization of capital gains, which can reduce tax efficiency. However, direct ownership of securities may also allow for targeted tax-loss harvesting in taxable accounts.

Each strategy may be implemented in either all-equity or balanced (stock and bond) allocations, depending on client objectives.

Security Selection

We allocate clients' assets primarily among exchange-traded funds (ETFs), mutual funds, individual equities, individual fixed-income securities, and interval funds. We may also utilize private investment funds to access private assets. Private markets are widely regarded as less efficient than public markets and can offer diversification and return enhancement opportunities.

Our investment horizon is generally long term, though market developments may warrant adjustments over shorter timeframes. For example, significant price movements may alter long-term expected risk and return.

For ETFs, mutual funds, interval funds, and private funds, our analysis covers the fund management team, historical risk and return characteristics, exposure to sectors and individual issuers, fee structure,

investment style and philosophy, total assets under management, style consistency, risk-adjusted performance relative to peers, liquidity, and regulatory oversight.

For stocks, we analyze trading liquidity, size (market capitalization and revenues), valuation, profitability, risk (proxied by beta and standard deviation), projected growth rates, assets and liabilities, trend (moving averages and momentum), bankruptcy risk, and earnings manipulation risk.

For bonds, our analysis covers factors such as credit quality, price, yield, maturity, duration, inflation, and callability.

Risk of Loss

While our strategies and investment recommendations are designed to produce appropriate returns for a given level of risk, we cannot guarantee clients will achieve their investment objectives or financial planning goals. Past performance is not indicative of future results, and investing involves the risk of loss.

General Risks

- *Market Risk:* Investments may fluctuate in value due to economic events, geopolitical developments, or changes in investor sentiment.
- *Credit Risk:* Issuers of debt securities may default on principal or interest payments, particularly for lower-rated bonds (i.e., high-yield bonds, leveraged bank loans, and private direct lending).
- *Interest Rate Risk:* Changes in interest rates may impact the market value of fixed-income investments, especially for longer-term bonds.
- *Liquidity Risk:* During periods of market stress, it may be difficult to buy or sell securities in a timely manner or at reasonable prices. Certain asset classes, particularly private ones, are inherently less liquid than publicly traded ones and may be subject to restrictions on purchases and sales.
- *Currency Risk:* Exchange rate volatility may impact the value of investments.
- *Regulatory Risk:* Changes in financial regulations, tax laws, and government policy may negatively impact the investment landscape.
- *Diversification Risk:* Diversification may not effectively mitigate investment risks. Cross-asset correlations vary over time. Correlation changes may render diversification less effective as a risk mitigant over time. Not all risks are diversifiable.
- *Inflation Risk:* Rising costs erode the purchasing power of investments over time. Investment returns may not always exceed the rate of inflation.
- *Individual Security Risk:* Idiosyncratic events and financial performance may adversely impact the price of individual equity and fixed-income securities.
- *Manager Risk:* Managers of pooled investment vehicles such as mutual funds, ETFs, interval funds, and private funds may underperform their benchmarks or lose value on an absolute basis. Personnel changes on investment teams or at fund sponsors may adversely impact fund performance.
- *Tracking Error:* A portfolio's performance may deviate from that of its benchmark.
- *Model Risk:* Financial models attempt to approximate reality. Inaccuracies, limitations, or misspecifications of financial models may result in low-quality output, leading to unfavorable investment outcomes.
- *Factor Risk:* Factor-based investment strategies target securities with specific characteristics. The factors a particular strategy utilizes may exhibit prolonged periods of poor performance on an absolute basis or relative to a benchmark.

Alternative Investment Risks

Alternative investments are investments in asset classes beyond traditional equity and fixed income. We allocate capital to alternative investments to access risk and return profiles that are not available using traditional asset classes.

Common alternative asset classes include natural resources, private debt, private equity, and private real estate. These investments may be liquid or illiquid.

Alternative investments are typically more complex and can be more expensive to access than traditional investments. Illiquid alternative investments may be valued based on appraisals or comparable asset sales rather than quoted market prices. Such values may be inflated compared to what could be realized in a sale. Alternative investments may exist in niche markets subject to unique market dynamics not easily understood or followed by investors.

Illiquid Investment Risks

Illiquid investments are commonly accessed through pooled investment vehicles: interval funds or private investment funds. These funds are subject to additional risks and restrictions compared to mutual funds and ETFs. We have summarized these below.

Interval Funds: Allow investor redemptions at specific intervals (often quarterly). An interval fund may suspend redemptions during periods of market stress. This may prevent investors from obtaining liquidity when they desire it or require it. Interval fund shares may not be transferrable to non-advisory retail accounts, limiting options for transfer and disposition.

Private Investment Funds: In many cases, private funds do not permit investor redemptions. Private fund commitments may be subject to capital calls, for which investors must reserve funds for the investment until the fund manager is ready to deploy them. In some cases, managers of private funds may extend the lives of the funds at their discretion. Private funds are subject to fewer regulatory requirements than mutual funds and ETFs. They often have more complex fee structures. Private funds may also be subject to unique risks, as detailed in their offering documents. Private funds typically utilize Form K-1 for tax reporting rather than Form 1099. Delayed K-1s could require investors to file tax extensions.

Financial Planning Risks

Our financial planning software relies on various assumptions and data sets to guide the development of financial plans. These assumptions may prove inaccurate over time. Changes in clients' circumstances may also invalidate certain assumptions. We cannot guarantee financial planning outcomes. Clients' results may vary based on the quality of information provided, changes in life circumstances, or changes in financial market conditions versus assumptions.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to clients' evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

Item 10 Other Financial Industry Activities and Affiliations

No Wyze Wealth employee is registered, or has an application pending to register, as a broker-dealer

or a registered representative of a broker-dealer.

No Wyze Wealth employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Wyze Wealth does not have any related parties. As a result, we do not have a relationship with any related parties.

Wyze Wealth only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Ryan Wyatt is a licensed insurance agent. Should we identify a need for insurance, we may recommend an insurance policy we are compensated for selling. Clients are not obligated to purchase any insurance policy we recommend. They may implement our insurance recommendation(s) with an agent and policy of their choosing.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect clients' interests at all times and demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information regarding clients or clients' account holdings by persons associated with our firm.

Clients and prospective clients can obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm have any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm or persons associated with our firm may buy or sell the same securities we recommend to clients or securities in which clients are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of clients and potentially receive more favorable prices than clients will receive. To mitigate this conflict of interest, our policy is that neither our firm nor persons associated with our firm shall have priority over clients' accounts in the purchase or sale of securities.

Item 12 Brokerage Practices

We consider several factors when recommending a custodial broker-dealer for client transactions and

determining the reasonableness of such custodial broker-dealer's compensation. Such factors include the custodial broker-dealer's industry reputation and financial stability, service quality and responsiveness, execution price, speed and accuracy, reporting abilities, and general expertise. Assessing these factors allows us to fulfill our duty to seek the best execution for client securities transactions. However, we do not guarantee that the custodial broker-dealer recommended for client transactions will necessarily provide the best possible price, as price is not the sole factor considered when seeking the best execution. After considering the factors above, we recommend Charles Schwab ("Schwab") as the custodial broker-dealer for client accounts.

We do not receive research products or services related to client securities transactions, known as "soft dollar benefits." However, the custodial broker-dealer we recommend provides certain products and services intended to directly benefit us, clients, or both. Such products and services include (a) an online platform through which we can monitor and review clients' accounts, (b) access to proprietary technology that allows for order entry, (c) duplicate statements for clients' accounts and confirmations for client transactions, (d) invitations to the custodial broker-dealer(s)' educational conferences, (e) practice management consulting, and (f) occasional business meals and entertainment. The receipt of these products and services creates a conflict of interest to the extent it causes us to recommend Schwab as opposed to a comparable broker-dealer. We address this conflict of interest by fully disclosing it in this brochure, evaluating Schwab based on the value and quality of its services as realized by clients, and periodically evaluating alternative broker-dealers to recommend.

We do not consider, in selecting or recommending custodial broker-dealers, whether we or a related person receives client referrals from a custodial broker-dealer or third party.

Block Trades

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We then distribute a portion of the shares to participating accounts fairly and equitably. The distribution of the shares purchased is typically proportionate to account size but is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with clients' accounts; however, they will not be given preferential treatment.

Item 13 Review of Accounts

Ron Wyatt, Principal Owner, monitors client accounts on an ongoing basis and conducts reviews at least annually to ensure investment strategies remain consistent with clients' objectives and circumstances. Additional reviews may be conducted in response to material changes in a client's financial situation, significant market, economic, or political events, or substantial deposits or withdrawals. Clients are encouraged to notify Wyze Wealth of any changes that may affect their investment goals or financial condition.

Clients receive brokerage statements from the custodian at least quarterly. These brokerage statements are sent directly from the custodian to clients. Clients may also establish electronic access to the custodian's website to view these reports and their account activity. Clients' brokerage statements will include all positions, transactions, and fees relating to their accounts. The advisor will not provide clients with periodic reports regarding their holdings, allocations, and performance. However, Wyze Wealth offers clients access to a portal that provides this information.

Item 14 Client Referrals and Other Compensation

We do not receive compensation from any third party in connection with providing investment advice to you, nor do we compensate any individual or firm for client referrals.

Refer to Item 12 above for disclosures on research and other benefits we may receive resulting from our relationship with our custodian.

Item 15 Custody

Wyze Wealth does not accept custody of clients' funds except when withdrawing fees.

For accounts in which Wyze Wealth directly debits our advisory fee:

i. The custodian sends statements to clients at least quarterly showing all disbursements for the account, including the amount of the advisory fee.
ii. Clients provide written authorization to Wyze Wealth, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive statements at least quarterly from the custodian that holds and maintains the clients' investment assets. We urge clients to carefully review such statements and compare official custodial records to the account statements and reports Wyze Wealth provides. Our statements and reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies for certain securities.

Item 16 Investment Discretion

Before we can buy or sell securities on clients' behalf, clients must sign our discretionary management agreement and the appropriate trading authorization forms.

Clients generally grant our firm discretion over the selection and quantity of securities to be purchased or sold for their accounts without obtaining their consent or approval before each transaction. They can specify investment objectives, guidelines, or impose certain conditions or investment parameters for their accounts. For example, clients can specify the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio. Clients can impose restrictions or prohibitions of transactions in the securities of a specific industry or security. Refer to Item 4 of this brochure for more information on our discretionary management services.

If clients enter into non-discretionary arrangements with our firm, we obtain their approval before executing any transactions for their accounts. Clients have an unrestricted right to decline to implement any advice our firm provides on a non-discretionary basis.

Item 17 Voting Client Securities

We will not vote on proxies on behalf of clients' advisory accounts. At clients' request, we can offer advice regarding corporate actions and the exercise of proxy voting rights. Clients are responsible for exercising their right to vote as shareholders.

Clients will typically receive proxy materials directly from the custodian. Should we receive any written

or electronic proxy materials, we will forward them to clients. We forward these documents by mail unless clients have authorized us to contact them by electronic mail. In the latter case, we forward any electronic solicitations to vote proxies.

Item 18 Financial Information

Our firm has no financial condition or impairment that would prevent us from meeting our contractual commitments to clients. We do not take physical custody of clients' funds or securities or serve as trustee or signatory for clients' accounts, and we do not require the prepayment of more than $1,200 in fees six or more months in advance. Therefore, we are not required to include a financial statement in this brochure. We have not filed a bankruptcy petition in the past ten years.