

**Wade Smith**  
**CRD# 6017936**

**L & W Financial, LLC dba Smith & Wyatt**

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**Telephone: 979-431-5440**

**wade@smithwyatt.com**  
**www.smithwyatt.com**

**February 19, 2025**

**FORM ADV PART 2B BROCHURE SUPPLEMENT**

This brochure supplement provides information about Wade Smith that supplements the Smith & Wyatt brochure. You should have received a copy of that brochure. Contact us at 979-431-5440 if you did not receive Smith & Wyatt's brochure or if you have any questions about the contents of this supplement.

Additional information about Wade Smith (CRD # 6017936) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Wade Smith

Year of Birth: 1971

Formal Education After High School:

Texas A&M University, MS Finance, 2001

Texas A&M University, BS, Agriculture Economics, 1994

Business Background:

- L & W Financial, LLC dba Smith & Wyatt Investment Advisor Representative, 12/2016 - Present
- L & W Financial, LLC, Managing Member, 3/2004 – Present
- Securities America Advisors, Inc. dba The Wealth Management Company, Investment Advisor Representative, 2/2015 – 12/2016
- Securities America, Inc, Registered Representative, 8/2014 – 12/2016
- CCF Investments, Inc., Registered Representative, 1/2012 - 7/2014
- Capital Choice Financial Group, Financial Advisor, 4/2010 - 7/2014
- Smith Farrier Service, Owner, 5/1991 - 4/2010

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Wade Smith has no required disclosures under this item.

## Item 4 Other Business Activities

Wade Smith is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. This accounts for 20% of his time. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Smith for insurance-related activities. This presents a conflict of interest because Mr. Smith may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Smith's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Smith & Wyatt's firm brochure for additional disclosures on this topic.

## Item 6 Supervision

As the Chief Compliance Officer of Smith & Wyatt, Noura O. Quntar supervises the advisory activities of our firm. Noura can be reached at 979-431-5440, or by email at [client.relations@smithwyatt.com](mailto:client.relations@smithwyatt.com).

**William Jeffrey Soltow**  
**CRD# 6083859**

**L & W Financial, LLC dba Smith & Wyatt**

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[www.fw-mgmt.com](http://www.fw-mgmt.com).

**February 19, 2025**

**FORM ADV PART 2B BROCHURE SUPPLEMENT**

Smith & Wyatt is a dba of L & W Financial, LLC. William Jeffrey Soltow is an investment adviser representative of L & W Financial, LLC.

This brochure supplement provides information about William Jeffrey Soltow that supplements the Smith & Wyatt brochure. You should have received a copy of that brochure. Contact us at 979-431-5440 if you did not receive Smith & Wyatt's brochure or if you have any questions about the contents of this supplement.

Additional information about William Jeffrey Soltow (CRD # 6083859) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### William Jeffrey Soltow

Year of Birth: 1972

Formal Education After High School:

- Texas A&M University, BS, 1998

Business Background:

- L & W Financial LLC, Investment Adviser Representative, 11/2022 to present
- Corecap Investments, Investment Adviser Representative, 1/2018 to 11/2022
- Corecap Investments, Registered Representative, 6/2017 to 5/2018
- Cambridge Investment Research Inc, Registered Representative, 10/2014 to 11/2016
- CCF Investments, Inc., Registered Representative, 9/2012 to 10/2014

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. William Jeff Soltow has no required disclosures under this item.

## Item 4 Other Business Activities

William Jeffrey Soltow is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. This accounts for 20% of his time. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Soltow for insurance-related activities. This presents a conflict of interest because Mr. Soltow may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

William Jeffrey Soltow is the Founder of Frontier Wealth Management, located in Conroe, TX, since 8/2016. He is an insurance sales agent and spends approximately 160 hours during trading hours per month on this business. He obtains approximately 80% of his compensation from this,

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Soltow's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Smith & Wyatt's firm brochure for additional disclosures on this topic.

## Item 6 Supervision

As the Chief Compliance Officer of Smith & Wyatt, Noura O. Quntar supervises the advisory activities of our firm. Noura can be reached at 979-431-5440, or by email at [client.relations@smithwyatt.com](mailto:client.relations@smithwyatt.com).

**Kevin Thomas Dugan**  
**CRD# 7370406**

**L & W Financial, LLC dba Smith & Wyatt**

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**February 19, 2025**

**FORM ADV PART 2B BROCHURE SUPPLEMENT**

Smith & Wyatt is a dba of L & W Financial, LLC. Kevin Thomas Dugan is an investment adviser representative of L & W Financial, LLC.

This brochure supplement provides information about Kevin Thomas Dugan that supplements the Smith & Wyatt brochure. You should have received a copy of that brochure. Contact us at 979-431-5440 if you did not receive Smith & Wyatt's brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Thomas Dugan (CRD # 7370406) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Kevin Thomas Dugan

Year of Birth: 1985

Formal Education After High School:

- Loyola University of Maryland, BA Economics, 2007

Business Background:

- L & W Financial LLC, Investment Adviser Representative, 07/2023 to present
- Dugan Brown LLC, Partner & CFO, 12/2020 to present
- CoreCap Advisors, Investment Advisor Representative, 03/2021 to 07/2023
- PARCO, Founder and CSO, 9/2019 to 12/2020
- FEFA LLC, Retirement Consultant, 2/2018 to 9/2019

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Kevin Thomas Dugan has no required disclosures under this item.

## Item 4 Other Business Activities

Kevin Thomas Dugan is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. This accounts for 20% of his time. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Dugan for insurance-related activities. This presents a conflict of interest because Mr. Dugan may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Kevin Thomas Dugan is a Founding Partner and CFO of Dugan Brown Federal Retirement Experts, located in Hilliard, OH, since 12/2020. He spends approximately 35 hours during trading hours per week on this business. He obtains approximately 80% of his compensation from this,

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Dugan's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Smith & Wyatt's firm brochure for additional disclosures on this topic.

## Item 6 Supervision

As the Chief Compliance Officer of Smith & Wyatt, Noura O. Quntar supervises the advisory activities of our firm. Noura can be reached at 979-431-5440, or by email at [client.relations@smithwyatt.com](mailto:client.relations@smithwyatt.com).

**Samuel Ignacio Eberts**  
**CRD# 7349385**

**L & W Financial, LLC dba Smith & Wyatt**

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**February 19, 2025**

**FORM ADV PART 2B BROCHURE SUPPLEMENT**

Smith & Wyatt is a dba of L & W Financial, LLC. Samuel Ignacio Eberts is an investment adviser representative of L & W Financial, LLC.

This brochure supplement provides information about Samuel Ignacio Eberts that supplements the Smith & Wyatt brochure. You should have received a copy of that brochure. Contact us at 979-431-5440 if you did not receive Smith & Wyatt's brochure or if you have any questions about the contents of this supplement.

Additional information about Samuel Ignacio Eberts (CRD # 7349385) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Samuel Ignacio Eberts

Year of Birth: 1996

Formal Education After High School:

- Lake Superior State University, Bachelor's in Geological Sciences, 2018

Business Background:

- L & W Financial LLC, Investment Adviser Representative, 07/2023 to present
- Dugan Brown LLC, Financial Advisor, 12/2020 to present
- Corecap Investments, Financial Advisor, 3/2021 to 7/2023
- PARCO, Retirement Consultant, 1/2020 to 12/2020
- EV Federal, Retirement Consultant, 5/2018 to 1/2020

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Samuel Ignacio Eberts has no required disclosures under this item.

## Item 4 Other Business Activities

Samuel Ignacio Eberts is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. This accounts for 20% of his time. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Eberts for insurance-related activities. This presents a conflict of interest because Mr. Eberts may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Samuel Ignacio Eberts is a Retirement Planner of Dugan Brown Federal Retirement Experts, located in Hilliard, OH, since 12/2020. He educates federal employees about their retirement system, and he spends approximately 25 hours during trading hours per week on this business. He obtains approximately 80% of his compensation from this.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Eberts' receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Smith & Wyatt's firm brochure for additional disclosures on this topic.

## Item 6 Supervision

As the Chief Compliance Officer of Smith & Wyatt, Noura O. Quntar supervises the advisory activities of our firm. Noura can be reached at 979-431-5440, or by email at [client.relations@smithwyatt.com](mailto:client.relations@smithwyatt.com).

**Nicholas Scott Smith**  
**CRD# 6919005**

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**February 19, 2025**

**FORM ADV PART 2B BROCHURE SUPPLEMENT**

Smith & Wyatt is a dba of L & W Financial, LLC. Nicholas Smith is an investment adviser representative of L & W Financial, LLC.

This brochure supplement provides information about Nicholas Smith that supplements the Smith & Wyatt brochure. You should have received a copy of that brochure. Contact us at 979-431-5440 if you did not receive Smith & Wyatt's brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Smith (CRD # 6919005) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Nicholas Smith

*Year of Birth:* 1986

*Formal Education After High School:*

- Alma College, Bachelor of Arts in Business Administration, 2009
- Temple University, Juris Doctor, 2012

*Business Background:*

- L & W Financial LLC, Investment Adviser Representative, 01/2024 to present
- Dugan Brown LLC, Financial Advisor, 11/2023 to present
- JMG Financial Group, Advisor, 1/2023 to 10/2023
- JMG Financial Group, Associate Advisor, 5/2022 to 12/2022
- BankFinancial, Wealth Advisor, 5/2020 to 4/2022

### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years,

including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Nicholas Smith has no required disclosures under this item.

### **Item 4 Other Business Activities**

Nicholas Smith is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. This accounts for 20% of his time. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Smith for insurance-related activities. This presents a conflict of interest because Mr. Smith may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Smith's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Smith & Wyatt's firm brochure for additional disclosures on this topic.

### **Item 6 Supervision**

As the Chief Compliance Officer of Smith & Wyatt, Noura O. Quntar supervises the advisory activities of our firm. Noura can be reached at 979-431-5440, or by email at [client.relations@smithwyatt.com](mailto:client.relations@smithwyatt.com).

**Eddie Joe McGee**  
**CRD# 7164471**

**L & W Financial, LLC dba Smith & Wyatt**

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**February 19, 2025**

**FORM ADV PART 2B BROCHURE SUPPLEMENT**

Smith & Wyatt is a dba of L & W Financial, LLC. Eddie Joe McGee is an investment adviser representative of L & W Financial, LLC.

This brochure supplement provides information about Eddie Joe McGee that supplements the Smith & Wyatt brochure. You should have received a copy of that brochure. Contact us at 979-431-5440 if you did not receive Smith & Wyatt's brochure or if you have any questions about the contents of this supplement.

Additional information about Eddie Joe McGee (CRD # 7164471) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Eddie Joe McGee

Year of Birth: 1973

Formal Education After High School:

- San Diego State University, Bachelor of Arts in History, Bachelor of Arts in Political Science, 2001

Business Background:

- L & W Financial LLC, Investment Adviser Representative, 02/2024 to present
- Dugan Brown LLC, Financial Advisor, 02/2024 to present
- Toro Financial & Insurance Services, President, 09/2017 to present
- CoreCap Advisors, LLC, Investment Adviser Representative, 10/2021 to 02/2024
- AE Wealth Management, LLC, Investment Adviser Representative, 08/2019 to 10/2021
- FEFA Asset Management, LLC, Financial Advisor, 08/2019 to 10/2021
- Spartan Insurance Services, Owner 03/2003 to 09/2017

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Eddie Joe McGee has required disclosures under this item.

Mr. Eddie Joe McGee has been the subject of a customer complaint which evolved into a civil litigation, alleging breach of fiduciary duty, negligence, negligent supervision, negligent misrepresentation, negligence per se. This case was settled in 2022 for the amount of \$50,000.

## Item 4 Other Business Activities

Eddie Joe McGee is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. This accounts for 20% of his time. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. McGee for insurance-related activities. This presents a conflict of interest because Mr. McGee may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Eddie Joe McGee is President of Toro Financial & Insurance in San Diego, CA, since 09/2017. This is an investment-related activity as he sells Insurance products, including variable annuities. He devotes approximately 200 hours per month, 100 hours during trading hours per month.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. McGee's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Smith & Wyatt's firm brochure for additional disclosures on this topic.

## **Item 6 Supervision**

As the Chief Compliance Officer of Smith & Wyatt, Noura O. Quntar supervises the advisory activities of our firm. Noura can be reached at 979-431-5440, or by email at [client.relations@smithwyatt.com](mailto:client.relations@smithwyatt.com).

**Noura Quntar**  
**CRD# 7816195**

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**February 19, 2025**

**FORM ADV PART 2B BROCHURE SUPPLEMENT**

Smith & Wyatt is a dba of L & W Financial, LLC. Noura Quntar is an investment adviser representative of L & W Financial, LLC.

This brochure supplement provides information about Noura Quntar that supplements the Smith & Wyatt brochure. You should have received a copy of that brochure. Contact us at 979-431-5440 if you did not receive Smith & Wyatt's brochure or if you have any questions about the contents of this supplement.

Additional information about Noura Quntar (CRD # 7816195) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Noura Quntar

*Year of Birth:* 1994

*Formal Education After High School:*

- American University of Madaba, Bachelors in Civil & environmental Engineering, 2017

*Business Background:*

- L & W Financial LLC, Financial Advisor Assistant & CCO, 05/2020 to present
- Regus. Community Associate, 09/2019 to 04/2020

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Noura Quntar has no required disclosures under this item.

## Item 4 Other Business Activities

Noura Quntar is separately licensed as an independent insurance agent. In this capacity, she can affect transactions in insurance products for her clients and earn commissions for these activities. This accounts for 20% of her time. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Quntar for insurance-related activities. This presents a conflict of interest because Ms. Quntar may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Ms. Quntar's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Smith & Wyatt's firm brochure for additional disclosures on this topic.

## Item 6 Supervision

As the Chief Compliance Officer of Smith & Wyatt, Noura O. Quntar supervises the advisory activities of our firm. Noura can be reached at 979-431-5440, or by email at [client.relations@smithwyatt.com](mailto:client.relations@smithwyatt.com).