

Wade Smith
CRD# 6017936

L & W Financial, LLC dba Smith & Wyatt

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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.

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.

Item 7 Requirements for State Registered Advisers

Wade Smith does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.