



Item 1: Cover Page

WiseWay Advisors LLC
8712 Lindholm Dr, Suite 300
Huntersville, NC 28078

Form ADV Part 2A – Firm Brochure

(704) 464-4745

Dated January 26, 2022

This Brochure provides information about the qualifications and business practices of WiseWay Advisors LLC, “WWA”. If you have any questions about the contents of this Brochure, please contact us at (704) 464-4745. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

WiseWay Advisors LLC is registered as an Investment Adviser with the State of North Carolina. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about WWA is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 297887.

Item 2: Material Changes

The last update of this brochure was filed on May 26, 2021. The following changes have been made to this version of the Disclosure Brochure:

- Item 4** Updated Regulatory Assets Under Management
Updated the service description for “Tax Preparation and Tax Planning”
Added the service “Wealth Management” and removed “Financial Planning” and “Investment Advisory” services
- Item 5** Updated language for “Tax Preparation and Tax Planning” fees
Added fees for the service “Wealth Management” and removed “Financial Planning” and “Investment Advisory” fees
- Item 8** Updated description of Methods of Analysis

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 WiseWay 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 297887.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (704) 464-4745.

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Item 4: Advisory Business

Description of Advisory Firm

The advisory firm WiseWay Advisors LLC was established in 2018. On August 25, 2020, WiseWay Advisors LLC filed with the North Carolina Secretary of State an amendment to change to the business name of WiseWay Advisors LLC. There was no change in control or ownership moving to the new business name. WiseWay Advisors LLC (“WWA” or “Advisor”) is registered as an Investment Adviser with the State of North Carolina.

WiseWay Advisors is a fee-only, independent financial planning firm. We agree to restrict our compensation solely and exclusively to the professional fees we receive directly from our clients. We do not accept any sales commissions, referral fees or other forms of compensation from any third parties. We are a fiduciary to our clients and are under an obligation to always act in the client’s best interest.

WWA currently reports \$7,501,968 discretionary and no non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2021. The firm gave financial planning advice on approximately \$7,177,598 in assets held outside the firm.

Principal Owners

Michael James Mustian is the principal owner of WWA.

Types of Advisory Services

WiseWay Advisors provides the following types of services:

Wealth Management

Wealth Management is the combination of Comprehensive Financial Planning and Investment Management services. The aspects of WiseWay Advisors LLC’s financial planning and investment management offerings are presented as a comprehensive framework with an emphasis on ongoing, forward-facing planning.

Clients using the Wealth Management service have continuous access to an advisor who will provide technical expertise on the financial planning subject areas, updates and adjustments to the plan as they develop in a client’s life, as well as ongoing accountability to maintain focus on the near term and long-term financial life goals.

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client’s prior investment history, as well as family composition and background.

The Advisor will provide its services on a discretionary basis and will not give advance notice or seek the Client's consent for any changes to the Portfolio. The Client is responsible for informing the Advisor of any changes in the Client's financial circumstances, investment objectives, and any other information provided by the Client to the Advisor under this agreement. Additionally, we will meet with the client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. The Client is responsible for notifying the Advisor of any transactions or holdings that appear to be in error or inconsistent with the Client's investment objectives. In providing all services under this agreement, Advisor will rely on the financial and other information provided by Client without any duty or obligation to investigate the accuracy or completeness of the information. Where this agreement is signed by more than one person representing 'Client,' this includes information and instructions provided by only one such person, and Advisor shall have no duty or obligation to verify any such information or instructions with any other signatory to this agreement. The Advisor will not provide ongoing services to the Client or the Portfolio, except as noted above.

Comprehensive financial planning is the process of determining whether and how an individual can meet their life goals through the proper management of financial resources. WiseWay Advisors LLC uses the following seven steps to guide clients through this process:

1. Understand the Client's Personal and Financial Circumstances
2. Identifying and Selecting Goals
3. Analyzing the Client's Course of Action and Potential Alternative Course(s) of Action
4. Developing the Financial Planning Recommendations
5. Presenting the Financial Planning Recommendations
6. Implementing the Financial Planning Recommendations
7. Monitoring Progress and Updating

In general, the plan will address any or all the following:

Business Planning: We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

Cash Flow and Debt Management: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

College Savings: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

Employee Benefits Optimization: We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

Estate Planning: This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

Financial Goals: We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

Insurance and Risk Management: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.

Investment Analysis: This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

Retirement Planning: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

Risk Management: A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

Tax Preparation and Tax Planning

We offer tax preparation services to our Wealth Management clients to assist with the filing of federal and state tax returns for individuals, trusts, and businesses.

The fees associated with tax preparation and tax planning for individuals are paid for by the advisor out of ongoing fees for Wealth Management clients. The fees associated with tax preparation and tax planning services are separate and in addition to fees for fees for other clients and are disclosed in Item 5.

Educational Seminars

WiseWay Advisors LLC may provide educational seminars on an “as announced” basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual’s person’s need, nor does the Advisor provide individualized investment advice to attendees during these seminars.

Retirement Plan Consulting

WiseWay Advisors LLC will provide retirement plan consulting services in the form of advisory and financial planning services to plan administrators of retirement plans. WiseWay Advisors LLC advises on selection of plan managers and third-party administrators and provides ongoing consulting to the company’s fiduciaries as well as quarterly meetings to discuss the performance of the plan. Additionally, the Advisor is available to assist employees in enrollment in the plan and answer questions related to the available investments.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Fees

Fees are calculated on a number of factors, primarily: income, marketable assets, and overall complexity of the client's situation. Written notice of at least thirty (30) days will be provided of any changes to our fee schedule.

Wealth Management

The advisory fee for the Wealth Management Service consists of a fixed fee at a rate typically between \$2,000 and \$10,000 annually as well as an investment management fee of 0.50% applicable to assets under the management of WWA. The fixed fee is calculated based on the Client's complexity. Complexity Factors that influence and determine the fee for the Wealth Management service include:

1. Family Composition
2. Household Income
3. Non-Collateralized Debt
4. Equity Compensation
5. Complexity of Estates & Trusts
6. Non-Managed Marketable Assets
7. Investment Property and Real Estate
8. Business Ownership
9. Time spent providing services

Since we combine comprehensive financial planning and investment management into one holistic service, the total fees are not based on the percentage of assets under management. Fees are charged quarterly, in advance, at the beginning of each quarter. Services begun during a quarter will be charged a pro-rata fee that will be assessed upon execution of the client agreement. Fees may be negotiable based on the relationship and specific needs or circumstances related to the client. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current client agreement. The amount of the fee attributed to the investment management portion of these services will never exceed 2% of those total assets under management.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Upon termination of the account WWA will refund the prorated portion of any quarterly fee. An account may be terminated with written notice at least 30 calendar days in advance.

Tax Preparation and Tax Planning

Tax Preparation and Tax Planning clients will be billed for the cost to prepare and file their tax returns following the current pricing of the third-party provider. The cost of Tax Preparation and Tax Planning will be reviewed and agreed to by the client before engaging in the service. There is no additional fee for Wealth Management clients.

Educational Seminars

Fees for educational seminars will vary between \$500 and \$1,000 due to the scope, length, and complexity of each seminar. Fees may be negotiated with and paid for by employers, as well as offered on a pro-bono basis. If seminar attendees will be responsible for payment, the fee will be published on the seminar announcement or invitation. WiseWay Advisors may also provide pro bono seminars at its own discretion.

Retirement Plan Consulting

WiseWay Advisors LLC will be compensated for retirement plan consulting services according to the value of plan assets not to exceed 0.50%. Typically, the minimum annual fee for retirement plan consulting services is \$1,200. If the minimum fee is implemented, it will be billed directly to the employer (client), and not to the plan participants. Retirement plan consulting fees are negotiable.

Fee Billing

The specific manner in which fees are charged by WiseWay Advisors is established in a client's written agreement with WWA.

Services with WWA may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated, and any unearned fee will be refunded to the client.

WWA will not bill an amount above \$500.00 more than six (6) months in advance.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Past Due Accounts and Termination of Agreement

WWA reserves the right to stop work on any account that is more than 30 days overdue. In addition, WWA reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in WWA's judgment, to providing proper financial and tax advice.

Miscellaneous Required Disclosures

WWA is a fee-only financial advisory firm and does not sell investment or insurance products. All fees are generally non-negotiable and are paid as described above, directly by the client. Upon termination of any agreement, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, charitable organizations, and corporations or other businesses to assist them in meeting their financial objectives in what we believe to be a cost-effective way. Our firm does not require minimum income levels, minimum level of assets or other conditions for its financial planning or investment management services.

We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements, pre-existing relationships, or as otherwise determined by our firm principal.

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

When engaged to provide our investment advice, we first gather and consider information regarding several factors, including your:

- Current financial situation,
- Current and long-term needs,
- Investment goals and objectives,
- Level of investment knowledge,
- Social concerns or other reasonable restrictions, and
- Tolerance for risk

Methods of Analysis

In addition to our own research, the firm's recommendations may also be drawn from research sources that include financial publications, investment analysis and reporting software, materials from outside sources, annual reports, prospectuses and other regulatory filings, and company press releases. Moreover, WiseWay Advisors approaches investment portfolio analysis and implementation based on internal factors such as your tax situation, overall risk tolerance, current financial situation, and your personal goals and aspirations. After identifying these items, your portfolio will be structured around your individual needs, while attempting to minimize negative effects of external factors, such as interest rates, market performance, and the economy as a whole.

Our primary methods of investment analysis are fundamental, technical, and cyclical analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Investment Strategies

Our investment advice is based on a globally diversified strategy involving a long term, disciplined approach that manages risk through appropriate asset allocation. We create portfolios that are diversified, tax efficient,

and use low-cost investments. Our firm primarily utilizes mutual funds and ETF's (exchange traded funds) to provide broad diversification within an asset class, as well as individual securities when appropriate.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Advisor has no control over the risks taken by the underlying funds in which client's invest.

Investment Companies Risk. When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions

WWA and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

WWA and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

WWA and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of WWA or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

WWA advisors are members of the National Association Financial Advisors (NAFPA), which requires that their members are fee-only, and obtain a minimum of 60 continuing education credits every two years.

No WWA employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

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

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

WWA 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.

Michael James Mustian is currently a licensed insurance agent, however, he no longer sells any insurance products, and is not affiliated with any insurance companies. He will not sell any insurance products to clients of WWA.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- **Integrity** - Associated persons shall offer and provide professional services with integrity.
- **Objectivity** - Associated persons shall be objective in providing professional services to clients.
- **Competence** - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- **Fairness** - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in

providing such services.

- **Confidentiality** - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- **Professionalism** - Associated persons' conduct in all matter shall reflect the credit of the profession.
- **Diligence** - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of a copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

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

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client’s Securities

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as clients. This will usually occur when utilizing block trading a security or securities across client accounts and our firm or “related person” is included in the block trade. See below in Item 12 under “Aggregating (Block) Trading for Multiple Client Accounts” for details on our block trading practices.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

WiseWay Advisors LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently do not receive soft-dollar benefits.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients money over using a lower-cost custodian.

The Custodian and Brokers We Use (TD Ameritrade)

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Aggregating (Block) Trading for Multiple Client Accounts

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 will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it 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 pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Michael James Mustian, Owner and CCO of WWA, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. WWA does not provide specific reports to clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Michael James Mustian, Owner and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

WWA will provide written reports to Investment Management clients on a quarterly basis. We urge clients to compare these reports against the account statements they receive from their custodian.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

As disclosed under Item 12, above, Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Item 15: Custody

WWA does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which WWA directly debits their advisory fee:

- i. WWA will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to WWA, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide Investment Advisory Services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or

disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Michael J Mustian is the principal advisor of WiseWay Advisors LLC. Additional information regarding Mr. Mustian's education and business background is provided in the Brochure Supplement, Part 2B of Form ADV.

Educational Background

- 2019 – CFP® Professional Education Program, Tallahassee Community College
- 2003 – Master of Divinity, Gardner-Webb University
- 1997 – Bachelor of Arts, Gardner-Webb University

Business Experience

- 06/2018 – Present, WiseWay Advisors LLC, Owner and CCO
- 04/2018 – 06/2018, Rhino Wealth Management, Financial Advisor
- 06/2016 – 03/2018, Thrivent Investment Management, Financial Associate
- 10/2011 – 06/2016, Brookwood/Hope Church, Executive Pastor
- 09/2007 – 09/2011, Forest Pointe Church, Community Pastor

Other Business Activities

Michael James Mustian is not involved with outside business activities.

Performance-Based Fees

WWA is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at WiseWay Advisors LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

WiseWay Advisors LLC, nor Michael James Mustian, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

Michael James Mustian does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through WWA.

Supervision

Michael James Mustian, as Owner and Chief Compliance Officer of WWA, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Michael James Mustian has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

WiseWay Advisors LLC
8712 Lindholm Dr, Suite 300
Huntersville, NC 28078
(704) 464-4745
Dated January 26, 2022

Form ADV Part 2B – Brochure Supplement

For

Michael James Mustian, CFP® [Individual CRD# 6646857]

Owner, and Chief Compliance Officer

This brochure supplement provides information about Michael James Mustian that supplements the WiseWay Advisors LLC (“WWA”) brochure. A copy of that brochure precedes this supplement. Please contact Michael James Mustian if the WWA brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Michael James Mustian is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6646857.

Item 2: Educational Background and Business Experience

Michael James Mustian

Born: 1975

Educational Background

- 2019 – CFP® Professional Education Program, Tallahassee Community College
- 2003 – Master of Divinity, Gardner-Webb University
- 1997 – Bachelor of Arts, Gardner-Webb University

Business Experience

- 06/2018 – Present, WiseWay Advisors LLC, Owner and CCO
- 04/2018 – 06/2018, Rhino Wealth Management, Financial Advisor
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Professional Designations, Licensing & Exams

The **CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collective, 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. Currently, more than 80,000 individuals have obtained CFP® certification in the United States.

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 multiple-choice questions, including stand-alone questions and sets of questions associated with short scenarios or more lengthy case histories;
- **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.

Certified Kingdom Advisor® (CKA®): CKA® is a designation granted by Kingdom Advisors to individuals who have demonstrated themselves to be:

- **Able to Apply Biblical Wisdom in Counsel:** By successfully completing the rigorous Certified Kingdom Advisor® coursework and examination.
- **Technically Competent:** By providing evidence of an approved professional designation (varying by discipline) or by having at least 10 years full-time experience in their discipline.
- **Ethical:** By agreeing to espouse and practice the Kingdom Advisors Code of Ethics, by maintaining active local church involvement, and by providing pastoral and client letters of reference.
- **Biblical Stewards:** By pledging that they practice biblical stewardship in their personal and professional lives and by giving regularly in proportion to their income.

Accredited Asset Management Specialist (AAMS®): Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

Series 66 - Uniform Combined State Law Examination