
Item 1: Cover Page

WiseWay Advisors LLC
Form ADV Part 2A: Firm Brochure

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January 27, 2023

This Brochure provides information about the qualifications and business practices of WiseWay Advisors LLC, "Adviser". 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 August 30, 2022. The following changes have been made to this version of the Disclosure Brochure:

- Item 4** Separated the Wealth Management service to separate services: Investment Management, Financial Planning, Estate Planning Assistance, and Personal Tax Preparation
- Item 5** Separated fees for the new services listed in Item 4

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.

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Item 4: Advisory Business

A. Advisory Firm Description

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 ("Adviser") is registered as an Investment Adviser with the State of North Carolina. Michael J Mustian is the principal owner of WiseWay Advisors.

B. Advisory Services

Investment Management Services

Adviser manages individually allocated portfolios, providing ongoing advice to the client based on the individual needs, client profile and risk tolerance of the client. Adviser meets with the client to discuss investment objectives and goals and recommends the implementation of a diversified portfolio based on the information provided by the client. Ongoing supervision of the account is conducted based on client suitability data collected, as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Participant Account Management (Discretionary): Adviser uses a third-party platform to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows the Adviser to avoid being considered to have custody of Client funds since the Adviser does not have direct access to Client log-in credentials to affect trades. Adviser is not affiliated with the platform in any way and receives no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, Adviser will review the current account allocations. When deemed necessary, Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least monthly and allocation changes will be made as deemed necessary.

Financial Planning Services

Adviser provides financial planning services based on an ongoing financial planning arrangement. Adviser will work with the client over an extended period. This process commences with the collection of data to assess the financial planning needs of the client. Adviser then creates a schedule to address financial planning needed by the client and meets with the client periodically to analyze, make recommendations, assist with implementation of the plan, and to update the plan according to changes in the financial situation of the client.

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 is also 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 will 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.

CHARITABLE GIVING AND LEGACY PLANNING: Each year we will review your charitable gift strategy that aligns with your values. We will also work with you to implement a legacy plan that honors your desires and impacts those you love and the causes you champion.

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.

EQUITY COMPENSATION: This service will include reviewing employee stock options available from their employer. We will evaluate these options based on their terms, client's income, and tax information.

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: Adviser reviews existing policies to ensure proper coverage for life, health, disability, liability, home, and automobile. A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on Client's financial picture, such as premature death, disability, property and casualty losses. From time-to-time, Adviser will participate in meetings or phone calls between you and your insurance professionals with your approval or request. Adviser will create a long-term care strategy in such case that it is needed for health issues that may arise in retirement. Advice is 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"). Adviser will also review health insurance options prior to Medicare availability if needed. Once eligible for Medicare, Adviser will evaluate options that are best suited for the client, and review insurance options regularly throughout retirement.

INVESTMENT ANALYSIS: For clients with held-away assets who do not wish their investments to be managed by the Adviser, the Adviser provides an investment analysis. This involves evaluating a client's current investments and their appropriateness to meet the client's financial goals and risk tolerance. This does not include any investment recommendations.

RETIREMENT PLANNING: The Adviser's retirement planning services typically include projections of Client's likelihood of achieving financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, Adviser will make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less). If Client is near retirement or already retired, advice is given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during retirement years. Adviser will evaluate different retirement income strategies related to Social Security, pensions, and investments and evaluate them in conjunction with the client's retirement income preferences.

TAX PLANNING STRATEGIES: When possible, advice includes ways to minimize current and future income taxes as a part of Client's overall financial planning picture. For example, Adviser may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that could impact the Client's situation. We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your tax professional with your approval. We will coordinate with your tax professional and are available to review your tax return before it is filed. Because we are managing your investments, we can implement a tax loss harvesting strategy on an ongoing basis thus potentially reducing your tax liability.

Estate Planning Assistance

Adviser offers **Estate Planning Assistance** to our clients to assist with general information as it applies to reviews of existing plans, gathering information needed to provide outside firms in the creation of documents, and updating existing plans for clients. Depending on the client needs and desires for estate planning document review, preparation, or updates we will engage with a third-party service or estate planning attorneys. The fees associated with attorneys or third-party estate planning services are separate and in addition to financial planning or investment management fees and are disclosed in Item 5. Adviser is not a licensed attorney and will be giving no legal advice. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities.

Personal Tax Return Preparation

Adviser provides **Personal Tax Return Preparation** services for our clients to assist with the filing of federal and state tax returns for individuals and businesses. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws. We will utilize the services of a third-party accounting, bookkeeping, and tax preparation firm to facilitate the preparation and filing of your tax return and we will work with you and the third party to gather the necessary information as part of this service.

We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas.

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.

C. Tailored Advice and Client Imposed Restrictions

Adviser tailors investment management and financial planning services to the individual needs of clients, by collecting client profile and suitability data at the commencement of the engagement, to assess the client's risk tolerance and investment objectives. For Financial Planning clients, Adviser collects relevant data to the client's financial planning. Needs to provide specifically tailored advice. Clients may impose restrictions on investing in certain securities or types of securities.

D. Wrap Fee Programs

Adviser does not participate in or provide portfolio management services to a Wrap Program

E. Assets Under Management

As of December 31, 2022, Adviser currently reports \$ 8,190,842 discretionary and no non-discretionary Assets Under Management. Adviser gave financial planning advice on approximately \$ 7,674,424 in assets held outside the firm.

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.

A. Adviser's fee for services provided:

The **Investment Management** fee is based on the market value of the assets under management and is calculated according to the below listed fee schedule. The annual fees are negotiable.

ASSETS	ANNUAL FEE
First \$500,000	1.00%
\$500,000 - \$1,000,000	0.75%
\$1,000,000 +	0.50%

The **Financial Planning** fee is negotiable based on the type of services provided and the needs of the client and are notated on the financial planning agreement. Clients will be charged an initial one-time fee of up to \$2,000 that will be assessed upon execution of the client agreement. The upfront portion of the fee is for Client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid and will be completed within the first 90 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than six months in advance.

The **Estate Planning Assistance** fee will be determined by the complexity of the planning services needed. These fees are determined by the attorney or third-party chosen by the client and not by the Adviser. The fees for the third-party or attorney will be disclosed in an agreement at the start of the engagement. Clients are not required to utilize any third-party products or services that we may recommend, and they can receive similar services from other professionals at a similar or lower cost.

The **Personal Tax Return Preparation** fee will be determined based on the complexity of the return and quality of recordkeeping. The fees may be negotiable in certain cases, will be agreed upon at the start of the engagement, and are due at the completion of the engagement. Clients are not required to utilize any third-party products or services that we may recommend, and they can receive similar services from other professionals at a similar or lower cost.

The **Retirement Plan Consulting** services fee is calculated according to the value of plan assets not to exceed 0.50%. However, the minimum annual fee for retirement plan consulting services is \$1,200. This does not include fees to other parties, such as Recordkeepers, Custodians, or Third-Party Administrations. Fees for this service are either paid directly by the plan sponsor or deducted directly from the plan assets by the Custodian on a quarterly or monthly basis in arrears, and the Adviser's fee is remitted to WiseWay Advisors.

- B. Fees are directly debited from Client accounts, or the Client may choose to pay by check or electronic funds transfer. The annual fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous month.
- C. 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. These charges, fees, and commissions are exclusive of and in addition to the Adviser's fee, and the Adviser shall not receive any portion of these commissions, fees, and costs. For held away accounts managed through a third-party platform, an additional fee of 0.25% will apply.
- D. Fees are pro-rated and are paid in arrears on a monthly basis. Accounts initiated or terminated during a calendar month will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.
- E. Neither Adviser nor any of Adviser's supervised persons accepts compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

Adviser does not offer performance-based fees.

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

- A. Investing in securities involves risk of loss that clients should be prepared to bear. The methods of analysis and investment strategies Adviser uses in formulating investment advice or managing assets are as follows:

ACTIVE INVESTMENT MANAGEMENT means that an investor, a professional money manager, or a team of professionals is tracking the performance of an investment portfolio and making buy, hold, and sell decisions about the assets in it. The goal of any investment manager is to outperform a designated benchmark while simultaneously accomplishing one or more additional goals such as managing risk, limiting tax consequences, or adhering to environmental, social, and governance (ESG) standards for investing. Active managers may differ from other in how they accomplish some of these goals.

For example, active managers may rely on investment analysis, research, and forecasts, which can include quantitative tools, as well as their own judgment and experience in making decisions on which assets to buy and sell. Their approach may be strictly algorithmic, entirely discretionary, or somewhere in between.

PASSIVE INVESTMENT MANAGEMENT involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds. Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

TACTICAL ASSET ALLOCATION is a style of investing for the relatively short term based on anticipated market trends or relatively short-lived changes in outlook based on fundamental or technical analysis. Tactical trading involves taking long or short positions in a range of markets, from equities and fixed income to commodities and currencies. Diversified long-term portfolios will often include a tactical trading overlay, which involves allocating part of the portfolio to short-term and medium-term trades, in order to boost overall portfolio returns. Tactical asset allocation can be contrasted with longer-term strategic asset allocation.

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.

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.

- B. Adviser's method of analysis or strategy does not involve significant or unusual risks. If Adviser's primary strategy involves frequent trading of securities, please note that frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs.
- C. Adviser recommends common stock, bonds, mutual funds, and exchanged traded funds.

COMMON STOCK is a security that represents ownership in a corporation. Holders of common stock elect the board of directors and vote on corporate policies. This form of equity ownership typically yields higher rates of return long term. However, in the event of liquidation, common shareholders have rights to a company's assets only after bondholders, preferred shareholders, and other debtholders are paid in full. The value of common stock 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 BOND is a type of debt security that is issued by a firm and sold to investors. The company gets the capital it needs and in return the investor is paid a pre-established number of interest payments at either a fixed or variable interest rate. When the bond expires, or "reaches maturity," the payments cease and the original investment is returned. 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.

MUNICIPAL BOND is a debt security issued by a state, municipality, or county to finance its capital expenditures, including the construction of highways, bridges, or schools. They can be thought of as loans that investors make to local governments. Municipal bonds are often exempt from federal taxes and most state and local taxes (for residents), making them especially attractive to people in higher income tax brackets. Due to 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.

MUTUAL FUNDS are financial vehicles that pool assets from shareholders to invest in securities like stocks, bonds, money market instruments, and other assets. Mutual funds are operated by professional money managers, who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors. 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).

EXCHANGE TRADED FUNDS (ETFs) are pooled investment securities that operate much like mutual funds. Typically, ETFs will track a particular index, sector, commodity, or other assets, but unlike mutual funds, ETFs can be purchased or sold on a stock exchange the same way that a regular stock can. An ETF can be structured to track anything from the price of an individual commodity to a large and diverse collection of securities. Prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Item 9: Disciplinary Information

A. Adviser and management persons have not been:

1. Convicted of or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses.
2. Named the subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses.
3. Found have been involved in a violation of an investment-related statute or regulation; or
4. The subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, your firm or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

B. Adviser and management persons have not been involved in any administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority. Adviser and management persons have not been:

1. Found to have caused an investment-related business to lose its authorization to do business; or
2. Found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority:
 - a. denying, suspending, or revoking the authorization of your firm or a management person to act in an investment-related business; or
 - b. barring or suspending your firm's or a management person's association with an investment-related business; or
 - c. otherwise significantly limiting your firm's or a management person's investment-related
 - d. activities; or
 - e. imposing a civil money penalty of more than \$2,500 on your firm or a management person.

C. Adviser and management persons have not been involved in a self-regulatory organization (SRO) proceeding in which the firm or a management person:

1. was found to have caused an investment-related business to lose its authorization to do business; or was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined.

Item 10: Other Financial Industry Activities and Affiliations

A. Adviser and its management persons are not registered, do not have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

B. Adviser and its management persons are not registered, do not have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities, disclose this fact.

- C. Adviser and its management persons do not have any relationships or arrangements that are material to its advisory business or to its clients.

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

- A. Adviser has a written Code of Ethics that covers at minimum Employee Personal Trading Policies, Reporting requirements for Access Persons, Professional Duty to Clients, Standards of Conduct, Reporting of Violations and Sanctions, Disciplinary Actions, Conflicts of Interest, Gift and Entertainment Policy, and Pay to Play (Political Contribution) compliance. Adviser's Code of Ethics is available free upon request to any client or prospective client.
- B. Adviser does not recommend that clients buy or sell any security in which a related person to Adviser or Adviser has a material financial interest.
- C. Adviser or related person may invest in the same securities, or related securities (e.g. warrants, options, or futures) that we or a related person recommend to clients. Conflicts of interest may arise when the Adviser, in its fiduciary capacity, has influence over the timing and price of orders executed. This conflict of interest is mitigated by ensuring that Access Persons of the Adviser do not intentionally "trade ahead" of clients, a process known as "frontrunning", by which the Adviser places orders for its own account prior to placing orders for clients, receiving more favorable market conditions.
- D. Adviser or related person may recommend securities to clients, or buy or sell securities for client accounts, at or about the same time that we or a related person buys or sells the same securities for our own accounts. Conflicts of interest may arise when the Adviser, in its fiduciary capacity, has influence over the timing and price of orders executed. This conflict of interest is mitigated by ensuring that Access Persons (and related persons) of the Adviser adhered to the firm's Code of Ethics in trading practices.

Item 12: Brokerage Practices

- A. Custodian recommendations are made to the Client based on their need for such services, reputation and services provided, quality of execution, and reasonableness of compensation and fees.

1. Research and Other Soft Dollar Benefits

Advisor does not receive soft dollar benefits.

2. Brokerage for Client Referrals

Advisor does not consider, in selecting or recommending broker-dealers, whether Adviser or a related person receives client referrals from the broker-dealer or third party.

3. Directed Brokerage

- a. Adviser does routinely recommend, request, or require that a client direct us to execute transactions through a specified broker-dealer. Not all advisers require their clients to direct brokerage. Adviser and our recommended broker dealers are not affiliated and have no other economic relationship that creates a material conflict of interest. By directing brokerage, Adviser may be unable to achieve most favorable execution of client transactions, and this practice may cost clients more money.
- b. Adviser may permit a client to direct brokerage. As a result, Adviser may be unable to achieve most favorable execution of client transactions. Directing brokerage may cost clients more money. For example, in a directed brokerage account, the client may pay higher brokerage commissions because you may not be able to aggregate orders to reduce transaction costs, or the client may receive less favorable prices.
- B. When possible, Adviser combines multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading" or "batching"). Order Aggregation refers to the purchase or sale of the same securities for several client accounts simultaneously to facilitate best execution and to

reduce brokerage commissions or other costs. Adviser makes reasonable best effort to distribute a portion of the shares to participating accounts in a fair and equitable manner. 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. When Third-Party managers are used, they may aggregate orders based on their trading practices and systems capabilities.

The Custodians and Brokers We Use

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.)

WiseWay Advisors offers investment advisory services through the custodial platform offered by Altruist Financial LLC and its current clearing firm, Apex Clearing Corporation (each unaffiliated SEC-registered broker dealers and FINRA/SIPC members), including by virtue of no commissions on orders executed through them, fully digital account opening process, the variety of available investments, and integration with software tools that can benefit WiseWay Advisors and its clients.

Item 13: Review of Accounts

- A. Adviser periodically reviews client accounts and financial plans, on no less than an annual basis by Michael J Mustian.
- B. Additional reviews of client accounts and financial plans may be triggered by volatile market conditions, changes to client profile information and investment objectives, and any communication by the client of imposed investment restrictions.
- C. Adviser will provide written reports to Investment Advisory 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

- A. 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.

- B. Adviser and its related persons do not directly or indirectly compensate any person who is not our supervised person for client referrals.

Item 15: Custody

Adviser does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which Adviser directly debits their advisory fee:

- a. Adviser will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- b. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- c. The Client will provide written authorization to Adviser, 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. Clients should carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you.

Item 16: Investment Discretion

Adviser maintains 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

Adviser does not vote client proxies. Clients will receive their proxies and other solicitations directly from their custodian. Clients can contact us at the phone number/email address on the cover page of this brochure with questions about a particular solicitation.

Item 18: Financial Information

- A. Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. Adviser does 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.
- B. Adviser has no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients.
- C. Adviser has not been the subject of a bankruptcy proceeding at any time.

Item 19: Requirements for State-Registered Advisers

- A. Michael J Mustian is the principal executive officer of WiseWay Advisors LLC. Please see the following regarding our Principal Executive Officer.

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 Chief Compliance Officer
- 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

- B. Michael J Mustian is not actively engaged in any other business (other than giving investment advice).
- C. Adviser and its supervised persons are not compensated for advisory services with performance-based fees.
- D. Neither Michael J Mustian nor its management persons have been involved in:
1. An award or otherwise being found liable in an arbitration claim alleging damages involving any of the following:
 - a. an investment or an investment-related business or activity.
 - b. fraud, false statement(s), or omissions.
 - c. theft, embezzlement, or other wrongful taking of property.
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. an investment or an investment-related business or activity.
 - b. fraud, false statement(s), or omissions.
 - c. theft, embezzlement, or other wrongful taking of property.
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
- E. Adviser and its management persons do not maintain any relationship or arrangement with any issuer of securities not listed in For ADV Part 2A Item 10.C above.

WiseWay Advisors LLC
Form ADV Part 2A: Firm Brochure

11330 Vanstory Dr
Huntersville, NC 28078

(704) 464-4745

www.WiseWayAdvisors.com

January 5, 2023

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
- 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

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