

Item 1: Cover Page



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Form ADV Part 2A – Firm Brochure

Dated: January 2021

This Brochure provides information about the qualifications and business practices of Smarter Financial Solutions, LLC, “SFS”. If you have any questions about the contents of this Brochure, please contact us at (877) 552-4017. 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.

Smarter Financial Solutions, LLC is registered as an Investment Adviser with the State of Arizona. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about SFS is available on the SEC’s website at www.adviserinfo.sec.gov, which can be found using the firm’s identification number, 310800.

Item 2: Material Changes

Since our initial brochure dated October 29, 2020, we have made no material changes to our Brochure.

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 and Exchange Commission or by state regulations. Either 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 Smarter Financial Solutions, 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 310800.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (877) 552-4017.

Item 3: Table of Contents

Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	5
Item 6: Performance-Based Fees and Side-By-Side Management	6
Item 7: Types of Clients	6
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	7
Item 9: Disciplinary Information	9
Item 10: Other Financial Industry Activities and Affiliations	9
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	9
Item 12: Brokerage Practices	11
Item 13: Review of Accounts	11
Item 14: Client Referrals and Other Compensation	12
Item 15: Custody	13
Item 16: Investment Discretion	13
Item 17: Voting Client Securities	13
Item 18: Financial Information	14
Item 19: Requirements for State-Registered Advisers	14
Form ADV Part 2B – Brochure Supplement	15

Item 4: Advisory Business

Description of Advisory Firm

Smarter Financial Solutions, LLC (“SFS”) became registered as an Investment Adviser with the State of Arizona in 2020. Nancy A. Hetrick is the principal owner of SFS.

Types of Advisory Services

Investment Management Services

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.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), 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.

Ongoing Comprehensive Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying an ongoing fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

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.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets under Management

SFS has \$61,867,900 discretionary assets under management as of December 31, 2020.

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.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$250,000 - \$500,000	1.25%
\$500,001 - \$1,000,000	1.00%
\$1,000,001 - \$2,000,000	0.85%
\$2,000,001 - \$3,000,000	0.75%
\$3,000,001 and above	Negotiable

The annual fees are paid in advance on a quarterly basis. The advisory fee is a tiered 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 quarter. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement. Fees are negotiable.

Advisory fees are directly debited from Client accounts or the Client may choose to pay by check. For accounts initiated during a calendar quarter valued at \$25,000 or more, SFS will charge a prorated 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. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client.

Ongoing Comprehensive Financial Planning

Ongoing Financial Planning fees are outlined below:

Client Type	Net Worth	Initial Fee	Ongoing Fee
AUM + Financial Planning	-	-	\$500/quarter
Financial Planning Only	under \$100,000	\$500	\$100/month
Financial Planning Only	over \$100,000	\$1000	\$625/quarter

Fees are paid in advance and may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. For accounts initiated during a calendar quarter valued at \$25,000 or more, SFS will charge a prorated fee based on the amount of time remaining in the billing period. This service may be terminated with 30 days' notice. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client.

If an initial fee is charged, this 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 30 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance.

Legacy client's financial planning fees are grandfathered at their current rates.

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.

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 and high net-worth individuals. Our minimum account size requirement is \$250,000.

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

Our primary methods of investment analysis are Fundamental and Technical analysis and Modern Portfolio Theory.

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.

Modern Portfolio Theory

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

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.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

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.

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 factors such 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.

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 Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds: 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

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

SFS 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 SFS or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Neither SFS nor any of its employees have other financial industry activities or affiliations.

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 matters 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 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 may provide an opportunity for representatives of SFS to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, SFS will never engage in trading that operates to the client’s disadvantage if representatives of SFS buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Smarter Financial Solutions, 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.

Research and Other Soft-Dollar Benefits

We receive soft dollar benefits as a result of our relationship with TD Ameritrade since we do not have to produce or pay for the research, products or services and we may have an incentive to select or recommend TD Ameritrade's services based on our interest in receiving research or other products or services, rather than on our clients' interest in receiving most favorable execution.

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.

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 the most favorable execution of Client transactions 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

Nancy A. Hetrick, Owner and CCO of SFS, 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. SFS does not provide specific reports to financial planning Clients, other than financial plans. Client accounts under

Investment Management Services will be reviewed regularly on a quarterly basis by Nancy A. Hetrick, 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. SFS 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

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 number 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

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

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

- i. SFS 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 SFS, 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 Management 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

Nancy A. Hetrick serves as SFS's sole principal. Information about Nancy A. Hetrick's education, business background, outside business activities can be found on her ADV Part 2B, Brochure Supplement attached to this Brochure.

Performance-Based Fees

SFS is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at SFS 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

Neither SFS nor Nancy A. Hetrick have any relationship or arrangement with issuers of securities.

Requirements for State Registered Advisers

Nancy A. Hetrick has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



202 E Earll Drive Ste 140
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www.smarterfinancialsolutionsaz.com

Form ADV Part 2B – Brochure Supplement

Dated: January 2021

For

Nancy A. Hetrick

Senior Financial Advisor, Owner, and Chief Compliance Officer

This brochure supplement provides information about Nancy A. Hetrick that supplements the Smarter Financial Solutions, LLC (“SFS”) brochure. A copy of that brochure precedes this supplement. Please contact Nancy A. Hetrick if the SFS brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Nancy A. Hetrick is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 3228023.

Item 2: Educational Background and Business Experience

Nancy A. Hetrick AAMS®, AWMA®, CDFA®, CMFC®, MAFF®

Born: 1967

Business Experience:

- 09/2020 – Present, Smarter Financial Solutions, LLC, Senior Financial Advisor, Owner and CCO
- 01/2012 – Present, Smarter Divorce Solutions LLC, Owner CEO and Consultant
- 06/2017 – Present, Better Money Decisions, Senior Advisor
- 10/2012 – 06/2017, Clarity Financial, Senior Advisor
- 05/2011 – 09/2012, Portfolio Wealth Advisors, Senior Advisor
- 04/1999 – 05/2011, Charles Schwab, Portfolio Consultant

Professional Designations:

Accredited Asset Management SpecialistSM, or AAMS®: The Accredited Asset Management SpecialistSM is a designation for financial professionals that provides advisors with strong fundamental financial knowledge with a specific focus on asset management and investments. Holders learn to identify new investment opportunities and recognize insurance, tax, retirement, and estate issues. The designation is issued by the College for Financial Planning and is accredited by U.S. Department of Education Regional Accredited Agencies, The Higher Learning Commission (HLC). To obtain a AAMS®, professionals need to complete the AAMS® course topics and pass the final exam. AAMS® holders must complete 16 hours every two years of continuing education and comply with the Standards of Professional Conduct.

Accredited Wealth Management AdvisorSM, or AWMA®: The Accredited Wealth Management AdvisorSM is a designation for financial professionals who want to better address the unique needs of high net worth clients. The curriculum contains sections dedicated to behavioral finance, working with small business owners, and succession/exit planning. The designation is issued by the College for Financial Planning and is accredited by U.S. Department of Education Regional Accredited Agencies, The Higher Learning Commission (HLC). To obtain a AWMA®, professionals need to complete the AWMA® course topics and pass the final exam. AWMA® holders must complete 16 hours every two years of continuing education and comply with the Standards of Professional Conduct.

Certified Divorce Financial Analyst® CDFA®: The Certified Divorce Financial Analyst® (CDFA®) designation is issued by The Institute for Divorce Financial Analysts (IDFATM), which is a national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena. Founded in 1993, IDFATM provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. Over the years, IDFATM has certified more than 5,000 professionals in the U.S. and Canada as Certified Divorce Financial Analysts® (CDFAs®).

The CDFA® designation is available to individuals who have a minimum of three years of experience as a financial professional, accountant, or matrimonial lawyer. To acquire the designation, a candidate must successfully pass all exams and be in good standing with their broker-dealer (if applicable) and the FINRA/SEC or other licensing or regulatory

agency. To earn the designation, the participant must complete a series of self study course modules and pass an examination for each module.

The American module topics are:

- Financial and legal issues of divorce
- Advanced financial issues of divorce
- Tax issues of divorce
- Working as a CDFA: case studies

Continuing Education (CE) To retain the Certified Divorce Financial Analyst® designation, a CDFA® must obtain fifteen divorce-related hours of Continuing Education (CE) every two years, remain in good standing with the IDFATM, and keep his/her dues current.

Chartered Mutual Fund CounselorSM, or CMFC®: CMFC® designees have ample knowledge of mutual funds and can effectively identify, analyze, and recommend those that are appropriate for client needs. With the wide variety of complex mutual fund information available today, and the overwhelming number of funds from which to choose, a CMFC® designee can give clients knowledgeable advice on the best funds for client's total financial picture. The designation is issued by the College for Financial Planning and is accredited by U.S Department of Education Regional Accredited Agencies, The Higher Learning Commission (HLC). To obtain a CMFC®, professionals need to complete nine modules on the topics of mutual funds and pass the final exam. CMFC® holders must complete 16 hours every two years of continuing education and comply with the Standards of Professional Conduct.

Master Analyst in Financial ForensicsTM, or MAFF®: The MAFF credential is a specialized accounting credential that educate designees to provide competent and professional financial litigation support services. To earn the MAFF credential, candidates must attest to having met certain prerequisites and Experience Requirement, plus pass a five-hour proctored exam that tests to the National Association of Certified Valuation Analysts (NACVA)'s Financial Forensics Body of Knowledge.

Item 3: Disciplinary Information

No management person at Smarter Financial Solutions, 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.

Item 4: Other Business Activities

Nancy A. Hetrick is currently employed as the CEO/Founder at Smarter Divorce Solutions. This activity accounts for approximately 50% of her time. Smarter Divorce Solutions provides Divorce Financial Analysis, Divorce Mediation, Divorce and CoParenting coaching, and Collaborative Divorce in addition to training and coaching programs for holders of the CDFA Credential.

Item 5: Additional Compensation

Nancy A. Hetrick does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through SFS.

Item 6: Supervision

Nancy A. Hetrick, as Chief Compliance Officer of SFS, is responsible for the supervision of all employees. She may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Nancy A. Hetrick has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding or administrative proceeding.

Nancy A. Hetrick filed a bankruptcy petition in November of 1995 in the state of Oregon due to a spouse's large consumer debt levels. This action was not business-related. This petition was discharged in April of 1996.



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Form ADV Part 2B – Brochure Supplement

Dated: January 2021

For

Leslie D. Blue

Financial Advisor and Financial Coach

This brochure supplement provides information about Leslie Blue that supplements the Smarter Financial Solutions, LLC (“SFS”) brochure. A copy of that brochure precedes this supplement. Please contact Nancy A. Hetrick if the SFS brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Leslie Blue is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 7098028.

Item 2: Educational Background and Business Experience

Leslie D. Blue MA, CDFA®

Born: 1970

Education:

- Masters in Advertising, Michigan State University - 1997
- Bachelors in Journalism, Michigan State University - 1992

Business Experience (past 5 years):

- 01/2020 – Present, Smarter Financial Solutions, LLC, Financial Advisor and Financial Coach
- 07/2017 – Present, Smarter Divorce Solutions LLC, Consultant
- 05/2019 – 11/2020, Better Money Decisions, Financial Advisor
- 01/2013 – 08/2017, Compass Group, Bookkeeper

Professional Designations:

Certified Divorce Financial Analyst® CDFA®: The Certified Divorce Financial Analyst® (CDFA®) designation is issued by The Institute for Divorce Financial Analysts (IDFATM), which is a national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena. Founded in 1993, IDFATM provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. Over the years, IDFATM has certified more than 5,000 professionals in the U.S. and Canada as Certified Divorce Financial Analysts® (CDFAs®).

The CDFA® designation is available to individuals who have a minimum of three years of experience as a financial professional, accountant, or matrimonial lawyer. To acquire the designation, a candidate must successfully pass all exams and be in good standing with their broker-dealer (if applicable) and the FINRA/SEC or other licensing or regulatory agency. To earn the designation, the participant must complete a series of self-study course modules and pass an examination for each module.

The American module topics are:

- Financial and legal issues of divorce
- Advanced financial issues of divorce
- Tax issues of divorce
- Working as a CDFA: case studies

Continuing Education (CE) To retain the Certified Divorce Financial Analyst® designation, a CDFA® must obtain fifteen divorce-related hours of Continuing Education (CE) every two years, remain in good standing with the IDFATM, and keep his/her dues current.

Item 3: Disciplinary Information

Leslie Blue has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Leslie Blue is currently employed as a consultant at Smarter Divorce Solutions. This activity accounts for approximately 40 hours/week of her time. Smarter Divorce Solutions provides Divorce Financial Analysis, Divorce Mediation, Divorce and CoParenting coaching, and Collaborative Divorce in addition to training and coaching programs for holders of the CDFA Credential.

Item 5: Additional Compensation

Leslie Blue does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through SFS.

Item 6: Supervision

Leslie Blue is supervised by Nancy A. Hetrick, Chief Compliance Officer of SFS. Nancy A. Hetrick may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Leslie Blue has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding or administrative proceeding.

Leslie Blue filed a bankruptcy petition in October of 2014 in the state of Michigan. This action was not investment-related.