

**FORM ADV PART 2A
DISCLOSURE BROCHURE**

WYATT WEALTH MANAGEMENT

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This brochure provides information about the qualifications and business practices of BBWYATT LLC dba Wyatt Wealth Management. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at (360) 386-9887. 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.

Additional information about Wyatt Wealth Management (CRD #309482) is available on the SEC's website at www.adviserinfo.sec.gov

**FEBRUARY 8,
2023**

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the annual filing requirements for investment advisors. Since the last filing of this brochure on March 15, 2022 the following has been changed:

- Item 4 has been updated to reflect a current assets under management calculation.
 - Item 15 updated to remove custody language
 - ADV 2B item 4 updated to reflect change in amount of rental properties owned.
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes ii

Annual Update ii

Material Changes since the Last Update..... ii

Full Brochure Available..... ii

Item 3: Table of Contents..... iii

Item 4: Advisory Business 1

Firm Description 1

Types of Advisory Services 1

Client Tailored Services and Client Imposed Restrictions..... 2

Wrap Fee Programs 2

Client Assets under Management 2

Item 5: Fees and Compensation 2

Method of Compensation and Fee Schedule..... 2

Client Payment of Fees 3

Additional Client Fees Charged..... 4

Prepayment of Client Fees 4

External Compensation for the Sale of Securities to Clients..... 4

Item 6: Performance-Based Fees and Side-by-Side Management..... 4

Sharing of Capital Gains 4

Item 7: Types of Clients..... 4

Description 4

Account Minimums 4

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss 4

Methods of Analysis..... 4

Investment Strategy 5

Security Specific Material Risks..... 6

Item 9: Disciplinary Information..... 7

Criminal or Civil Actions 7

Administrative Enforcement Proceedings 7

Self- Regulatory Organization Enforcement Proceedings	7
Item 10: Other Financial Industry Activities and Affiliations	8
Broker-Dealer or Representative Registration	8
Futures or Commodity Registration	8
Material Relationships Maintained by this Advisory Business and Conflicts of Interest	8
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	8
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	8
Code of Ethics Description	8
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest ...	9
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest ...	9
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest	9
Item 12: Brokerage Practices	9
Factors Used to Select Broker-Dealers for Client Transactions	9
Aggregating Securities Transactions for Client Accounts	11
Item 13: Review of Accounts	11
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved	11
Review of Client Accounts on Non-Periodic Basis	11
Content of Client Provided Reports and Frequency	11
Item 14: Client Referrals and Other Compensation	11
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest	11
Advisory Firm Payments for Client Referrals	12
Item 15: Custody	12
Account Statements	12
Item 16: Investment Discretion	13
Discretionary Authority for Trading	13
Item 17: Voting Client Securities	13
Proxy Votes	13
Item 18: Financial Information	13
Balance Sheet	13

Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients.....	13
Bankruptcy Petitions during the Past Ten Years.....	13
Item 19: Requirements for State Registered Advisors	13
Principal Executive Officers and Management Persons	13
Outside Business Activities.....	14
Performance Based Fee Description.....	14
Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons.....	14
Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities.....	14
Brochure Supplement (Part 2B of Form ADV)	16
Principal Executive Officer – Brian Wyatt, CFP.....	16
Item 2 - Educational Background and Business Experience	16
Item 3 - Disciplinary Information	17
Item 4 - Other Business Activities.....	18
Item 5 - Additional Compensation.....	18
Item 6 - Supervision	18
Item 7 - Requirements for State-Registered Advisors	18

Item 4: Advisory Business

Firm Description

BBWYATT LLC dba Wyatt Wealth Management (“Wyatt Wealth Management”) was founded in 2018 and began offering advisory services in 2020. Brian Wyatt is 100% owner.

Types of Advisory Services

ASSET MANAGEMENT

Wyatt Wealth Management offers discretionary asset management services to advisory Clients. Wyatt Wealth Management will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize Wyatt Wealth Management discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

FINANCIAL PLANNING AND CONSULTING

Financial planning services include a comprehensive evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. Wyatt Wealth Management will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

If a conflict of interest exists between the interests of Wyatt Wealth Management and the interests of the Client, the Client is under no obligation to act upon Wyatt Wealth

Management's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through Wyatt Wealth Management. Financial plans will be completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written Client consent.

Wrap Fee Programs

Wyatt Wealth Management does not sponsor any wrap fee programs.

Client Assets under Management

As of December 31, 2022, Wyatt Wealth Management has \$49,749,938 in discretionary Client assets under management and \$0 non-discretionary assets under management.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

Wyatt Wealth Management offers discretionary direct asset management services to advisory Clients. Wyatt Wealth Management charges an annual investment advisory fee based on the total assets under management as follows:

Total Assets Under Management	Annual Fees	Monthly Fees
\$0 - \$150,000	1.25%	0.1042
\$150,001 - \$600,000	1.00%	0.0834
\$600,001 - \$800,000	0.85%	0.0708
\$800,001 - \$2,000,000	0.75%	0.0625
\$2,000,001 - \$5,000,000	0.65%	0.0542
\$5,000,000 – And Up	0.40%	0.0334

This is a tiered or breakpoint fee schedule, the entire portfolio is charged the same asset management fee. For example, a Client with \$750,000 under management would pay \$6,375 on an annual basis. $\$750,000 \times 0.85\% = \$6,375$.

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). Legacy clients may pay a fixed fee rather than a % of assets managed. Fees are billed monthly in arrears based on the amount of assets managed as of the close of business on the last business day of the previous month. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days, the agreement may be terminated by Wyatt Wealth Management with thirty (30) days written notice to Client and by the Client at any time with written notice to Wyatt Wealth Management. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the

given period. All unpaid earned fees will be due to Wyatt Wealth Management. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

FINANCIAL PLANNING AND CONSULTING

Wyatt Wealth Management charges an hourly fee of \$200 per hour for financial planning. Prior to the planning process the Client will be provided an estimated plan fee. Services are completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to Wyatt Wealth Management. Wyatt Wealth Management reserves the right to waive the fee should the Client implement the plan through Wyatt Wealth Management.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery or due upon delivery of the completed plan.

Client Payment of Fees

Payment of Portfolio Management Fees

Asset-based portfolio management fees will be withdrawn directly from client accounts.

Wyatt Wealth Management will send the client a written invoice including the fee, the formula used to calculate the fee, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. The invoice will also contain the fee calculation itself and the name of the custodian. Wyatt Wealth Management will send these to the client concurrent with the payment of the adviser's advisory fees. Clients are urged to compare this information with the fees listed in the account statement.

Because client fees will be withdrawn directly from client accounts, in states that require it, Wyatt Wealth Management will:

- A. Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian, TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC.
- B. Send the qualified custodian TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC written notice of the amount of the fee to be deducted from the client's account and verify that the qualified custodian sends invoices to the client.
- C. Send the client a written invoice itemizing the fee upon or prior to fee deduction, including the formula used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based. The invoice will also include the fee calculation itself. Wyatt Wealth Management will send the fee invoices to the client concurrent with the request for payment or payment of Wyatt Wealth Management's advisory fees. The invoice will also include "the fee calculation itself" and "the name of the custodian."

Payment of Financial Planning Fees

Financial planning fees are paid via check.

Hourly financial planning fees are paid 50% in advance with the remainder due upon completion or 100% due upon delivery of the completed plan.

Additional Client Fees Charged

Custodians may charge brokerage commissions, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Wyatt Wealth Management does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to Wyatt Wealth Management. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Wyatt Wealth Management does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery or 100% due upon delivery of the completed plan.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to Wyatt Wealth Management.

External Compensation for the Sale of Securities to Clients

Wyatt Wealth Management does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of Wyatt Wealth Management.

Item 6: Performance-Based Fees and Side-by-Side Management**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Wyatt Wealth Management does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for Wyatt Wealth Management to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients**Description**

Wyatt Wealth Management generally provides investment advice to individuals and high net worth individuals. Client relationships vary in scope and length of service.

Account Minimums

Wyatt Wealth Management does not require a minimum to open an account.

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

Security analysis methods may include fundamental analysis, technical analysis, charting, Modern Portfolio Theory and Quantitative Analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Charting analysis strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Modern Portfolio Theory is the theory of finance that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets.

Quantitative analysis (QA) is a technique that seeks to understand behavior by using mathematical and statistical modeling, measurement, and research. Quantitative analysts aim to represent a given reality in terms of a numerical value.

QA is employed for several reasons, including measurement, performance evaluation or valuation of a financial instrument, and predicting real-world events, such as changes in a country's gross domestic product (GDP). QA is a technique that seeks to understand behavior by using mathematical and statistical modeling, measurement, and research.

QA is used to analyze investment opportunities, such as when to purchase or sell securities. Investors perform quantitative analysis when using key financial ratios, such as the price-earnings ratio (P/E) or earnings per share (EPS), in their investment decision-making process (e.g., whether to purchasing shares of a company's stock). Quantitative analysis ranges from the examination of simple statistical data (e.g., revenue) to complex calculations (e.g., discounted cash flow or option pricing).

In developing a financial plan for a Client, Wyatt Wealth Management's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to Wyatt Wealth Management. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, and short-term purchases.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Wyatt Wealth Management:

- *Market Risk:* The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline

because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.

- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, 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). 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 or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which a client invests.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.

Item 9: Disciplinary Information

Criminal or Civil Actions

Wyatt Wealth Management and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Wyatt Wealth Management and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Wyatt Wealth Management 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 Wyatt Wealth Management or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Wyatt Wealth Management is not registered as a broker-dealer and no affiliated representatives of Wyatt Wealth Management are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither Wyatt Wealth Management nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Brian Wyatt has no other business activities to disclose.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Wyatt Wealth Management does not select or recommend other investment advisors.

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

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of Wyatt Wealth Management have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of Wyatt Wealth Management affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of Wyatt Wealth Management. The Code reflects Wyatt Wealth Management and its supervised persons’ responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Wyatt Wealth Management’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of Wyatt Wealth Management may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Wyatt Wealth Management’s Code is based on the guiding principle that the interests of the Client are our top priority. Wyatt Wealth Management’s officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client’s interests over the interests of either affiliated persons or the company.

The Code applies to “access” persons. “Access” persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or

non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

Wyatt Wealth Management will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Wyatt Wealth Management and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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

Wyatt Wealth Management and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide Wyatt Wealth Management with copies of their brokerage statements.

The Chief Compliance Officer of Wyatt Wealth Management is Brian Wyatt. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Wyatt Wealth Management does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide Wyatt Wealth Management with copies of their brokerage statements.

The Chief Compliance Officer of Wyatt Wealth Management is Brian Wyatt. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

Wyatt Wealth Management may recommend the use of a particular broker-dealer such as TD Ameritrade Institutional, a Division of TD Ameritrade, Inc., Member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. Wyatt Wealth Management will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Wyatt Wealth Management relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients

pay for any and all custodial fees in addition to the advisory fee charged by Wyatt Wealth Management.

Wyatt Wealth Management participates in the TD Ameritrade Institutional program. TD Ameritrade is an independent SEC-registered broker-dealer and is not affiliated with Wyatt Wealth Management. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Wyatt Wealth Management receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14)

Any TD Ameritrade account maintained on the Institutional platform that is under transactional based pricing is subject to the same zero commissions as retail clients.

Although TD Ameritrade recently reduced their online equity trade commissions to zero, it only applies to U.S. exchange listed stocks, ETFs and options trades. TD Ameritrade still charges a per contract fee (\$0.65) for options trades and transaction fees for Mutual Funds.

- *Directed Brokerage*
Wyatt Wealth Management does not allow directed brokerage accounts.
- *Brokerage for Client Referrals*
Wyatt Wealth Management does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.
- *Best Execution*
Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to affect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. Wyatt Wealth Management does not receive any portion of the trading fees.
- *Soft Dollar Arrangements*
The Securities and Exchange Commission defines soft dollar practices as an arrangement under which products or services other than execution services are obtained by Wyatt Wealth Management from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Wyatt Wealth Management receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of Wyatt Wealth Management. These benefits include both proprietary research from the broker and other research written by third parties.

A conflict of interest exists when Wyatt Wealth Management receives soft dollars. This conflict is mitigated by the fact that Wyatt Wealth Management has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

Wyatt Wealth Management utilizes the services of custodial broker dealers. Economic benefits are received by Wyatt Wealth Management which would not be

received if Wyatt Wealth Management did not give investment advice to Clients. These benefits include: A dedicated trading desk, a dedicated service group and an account services manager dedicated to Wyatt Wealth Management's accounts, ability to conduct "block" Client trades, electronic download of trades, balances and positions, duplicate and batched Client statements, and the ability to have advisory fees directly deducted from Client accounts.

Aggregating Securities Transactions for Client Accounts

Wyatt Wealth Management manages each account separately, and therefore, does not aggregate purchases and sales and other transactions. If orders are not aggregated, some clients purchasing securities around the same time may receive a less favorable price than other clients which may cost clients more money.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of Wyatt Wealth Management. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, Wyatt Wealth Management suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than monthly for managed accounts. Account statements are issued by Wyatt Wealth Management's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Performance reports will be provided by Wyatt Wealth Management at least semi-annually to Clients with assets under management, exclusive of Assets Held Away.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

As disclosed under Item 12 above, Wyatt Wealth Management participates in TD Ameritrade's institutional customer program and Wyatt Wealth Management may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Wyatt Wealth Management's participation in the program and the investment advice it gives to its Clients, although Wyatt Wealth Management 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 Wyatt Wealth Management 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 Wyatt Wealth Management by third party vendors.

TD Ameritrade may also have paid for business consulting and professional services received by Wyatt Wealth Management's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Wyatt Wealth Management but may not benefit its Client accounts. These products or services may assist Wyatt Wealth Management in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Wyatt Wealth Management manage and further develop its business enterprise. The benefits received by Wyatt Wealth Management 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, Wyatt Wealth Management endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Wyatt Wealth Management or its related persons in and of itself creates a conflict of interest and may indirectly influence the Wyatt Wealth Management's choice of TD Ameritrade for custody and brokerage services.

Advisory Firm Payments for Client Referrals

Wyatt Wealth Management does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by Wyatt Wealth Management.

If Wyatt Wealth Management is authorized or permitted to deduct fees directly from the account by the custodian:

- Wyatt Wealth Management will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;
- Wyatt Wealth Management will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

Item 16: Investment Discretion

Discretionary Authority for Trading

Wyatt Wealth Management requires discretionary authority to manage securities accounts on behalf of Clients. The advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, Wyatt Wealth Management has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Wyatt Wealth Management allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to Wyatt Wealth Management in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. Wyatt Wealth Management does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

Wyatt Wealth Management does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Wyatt Wealth Management will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because Wyatt Wealth Management does not serve as a custodian for Client funds or securities and Wyatt Wealth Management does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Wyatt Wealth Management has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

Wyatt Wealth Management has not had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Principal Executive Officers and Management Persons

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Neither Wyatt Wealth Management nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

Neither Wyatt Wealth Management nor its management have been involved in any of the following:

1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 1. An investment or an investment-related business or activity;
 2. Fraud, false statement(s) or omissions;
 3. Theft, embezzlement or other wrongful taking of property;
 4. Bribery, forgery, counterfeiting, or extortion;
 5. Dishonest, unfair or unethical practices.
2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 1. An investment or an investment-related business or activity;
 2. Fraud, false statement(s) or omissions;
 3. Theft, embezzlement or other wrongful taking of property;
 4. Bribery, forgery, counterfeiting, or extortion;
 5. Dishonest, unfair or unethical practices.

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

Item 1 Cover Page
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Brian Wyatt, CFP

WYATT WEALTH MANAGEMENT

Office Address:
3710 168th St NE B202
Arlington, WA 98223
Tel: (360) 386-9887
Brian@wyattwm.com

Website:
wyattwealthmgmt.com

This brochure supplement provides information about Brian Wyatt and supplements the Wyatt Wealth Management brochure. You should have received a copy of that brochure. Please contact Brian Wyatt if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Wyatt (CRD #5438563) is available on the SEC's website at www.adviserinfo.sec.gov.

**FEBRUARY 8,
2023**

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Principal Executive Officer – Brian Wyatt, CFP

- Year of birth: 1971
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Item 2 - Educational Background and Business Experience

Educational Background:

- Central Washington University; Bachelor of Science in Accounting; 1993

Business Experience:

- BBWYATT, LLC dba Wyatt Wealth Management; Investment Advisor Representative/Managing Member; 08/2020-Present
- Pacific Wealth Management LLC; Managing Member; 08/2020-02/2022
- BBWYATT, LLC dba Financial Management; Managing Member; 03/2018-11/2020
- Financial Management, Inc; Investment Advisor Representative; 04/2018-11/2020
- McIlrath & Eck; Investment Advisor Representative; 02/2008-06/2018

Professional Certifications

Brian Wyatt has earned certifications and credentials that are required to be explained in further detail.

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

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

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

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

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 - Disciplinary Information

- A. Mr. Wyatt has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Is the named 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. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Wyatt never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority (a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. Wyatt has never been the subject of a self-regulatory organization (SRO) proceeding in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. Wyatt has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Brian Orville Wyatt owns three rental properties, three single family homes. These properties are managed by a third party, Jevon's Property Management in Yakima. He spends approximately 2 hours a month on this outside business activity. He will not offer clients anything from this outside business activity.

Item 5 - Additional Compensation

Brian Wyatt does not receive any additional compensation. He does not receive any performance-based fees.

Item 6 - Supervision

Since Brian Wyatt is the sole owner and investment adviser representative of Wyatt Wealth Management he is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at brian@wyattwm.com or (360) 386-9887.

Item 7 - Requirements for State-Registered Advisors

- A. Mr. Wyatt has not been involved in any of the following:
1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 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;
 - e) Dishonest, unfair or unethical practices.
 2. An award or otherwise been 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;
 - e) Dishonest, unfair or unethical practices.
- B. Mr. Wyatt has never been the subject of a bankruptcy petition.