



MARK T. RIEFER

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FIRM SUPPLEMENTAL BROCHURE
ADV PART 2B
MARCH 8, 2024

This Brochure Supplement provides information about Mark T. Riefer that supplements the Wise Wealth, LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Riefer at (816) 246-9473 if you did not receive Wise Wealth, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mark T. Riefer is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Riefer's is 2074727.

ITEM 2 – EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Mark T. Riefer

Born: 1964

Education:

Bowling Green State University – Bachelor of Science in History – 1988

Certified Kingdom Advisor, CKA® – 2003

Issued By: Kingdom Advisors, Inc.

Prerequisites: All candidates must sign a “Statement of Faith,” obtain a letter of reference from a pastor or member of pastoral staff, a signed statement of personal stewardship and two client references.

Additional prerequisites vary by discipline:

- Accountant: CPA, EA
- Attorney: JD
- Financial Planner: CFP, ChFC or CPA/PFS designation or have 10 years of full-time financial planning experience.
- Insurance Professional: CLU or 10 years of full-time experience practicing with clients in this discipline
- Investment Professional: CFP, ChFC, CPA/PFS, CFA, CIMA, AAMS designation or have 10 years full-time experience practicing with clients in this discipline.

Designation Training Requirements: Complete CKA Educational Program

Designation Type: Final Certification Exam (closed book)

Continuing Education Requirements: 10 hours per year

Business Background:

Wise Wealth, LLC dba Clear Money Path – January 2024 to Present
– Investment Adviser Representative

Bright Portfolios, LLC – January 2024 to Present
– Investment Adviser Representative

Level Paths LLC dba Clear Money Path – February 2009 to January 2024
– Managing Member
– IAR

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Riefer is a licensed insurance agent (Life, Health & Variable Annuities). He appointed to sell insurance with various insurance carriers and may recommend the sale of insurance products to clients of Wise Wealth, LLC. He devotes approximately 5% of his time to this activity. This causes a conflict of interest because he receives a commission from insurance sales that are separate from the investment management fees outlined in Wise Wealth, LLC's Form ADV Part 2A. He attempts to mitigate any conflicts of interest to the best of his ability by placing his interests ahead of the clients and through the implementation of policies and procedures that address the conflict. Additionally, the client is informed that they always have the right to choose whether to act on the recommendation and they have the right to purchase recommended insurance products from any licensed insurance agent.

Mr. Riefer is dually registered as an investment adviser representative of Bright Portfolios, LLC, a registered investment adviser. He devotes approximately 25% of his time to this activity. Mr. Riefer does not recommend these services to Wise Wealth's clients; therefore, no conflicts of interests are associated with this activity as Bright Portfolios, LLC is a model manager to other RIAs.

Mr. Riefer is a managing member of Level Paths LLC, a Missouri registered investment adviser. There are no conflicts of interest associated with this activity as he will only service Level Paths LLC clients as they transition to Wise Wealth, LLC. Following the transition, Mr. Riefer will dissolve Level Paths LLC's registration.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Riefer does not receive any additional compensation.

ITEM 6 – SUPERVISION

Mr. Riefer is supervised by Stephen Stricklin, the owner and Managing Member of Wise Wealth, LLC. Mr. Stricklin can be reached at (816) 246-9473. Mr. Stricklin reviews all new accounts opened by Mr. Riefer.