

*This brochure supplement provides information about Ronald Dewayne Smith Jr that supplements the Smith Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Ronald Dewayne Smith Jr if you did not receive Smith Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Ronald Dewayne Smith Jr is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Smith Wealth Advisors, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Cindy A. Mikel**

Personal CRD Number: 5970446

Investment Adviser Representative

Smith Wealth Advisors, LLC  
6836 Bee Caves Road, Suite 272  
Austin, TX 78746  
(512) 330-9161  
[cindy@smithwealthadvisors.com](mailto:cindy@smithwealthadvisors.com)

UPDATED: 01/01/2021

## Item 2: Educational Background and Business Experience

**Name:** Cindy A. Mikel      **Born:** 1954

### **Educational Background and Professional Designations:**

#### **Education:**

University of Texas School of Law, Doctor of Jurisprudence  
University of Texas, Master's Degree - Music  
Texas Tech University, Bachelor of Music

### **Business Background:**

|                |   |
|----------------|---|
| 2018 - Present | Investment Advisor Representative, Smith Wealth Advisors, LLC |
| 2017 - 2018    | Financial Advisor, Symmetry Financial Solutions               |
| 2011 - 2016    | Financial Advisor, Planto Roe Financial Services              |
| 2006 - 2011    | Director of Bands, Alamo Heights Independent School District  |

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Cindy A. Mikel is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Smith Wealth

Advisors, LLC ("SWA") always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of SWA in connection with such individual's activities outside of SWA.

Investment advisor representatives ("IAR") are required to recommend only those securities transactions that are suitable for a customer, based on the customer's investment objectives and financial circumstances. SWA reviews all recommendations by its investment advisor representatives to ensure that such recommendations are suitable. In addition, when acting as an investment advisor representative offering the investment advisory services described in SWA's Brochure, your financial advisor is required to act in your best interests. SWA also monitors your financial advisor's investment advisory activities for compliance with this obligation.

Your IAR is also an attorney, licensed to practice law in the state of Texas. She offers legal services including wills and other basic estate planning documents.

In addition to offering services as an investment advisor representative, your IAR also provides part-time bookkeeping services to Central Presbyterian Church on a contract basis.

### **Item 5: Additional Compensation**

Your IAR does receive compensation from LTC Global, an insurance exchange, when placing Long Term Care Policies as means of protecting his client's investment assets from expensive assisted living and nursing home care as well as from Broker's Alliance in connection with the sale of life insurance products.

Your IAR also receives compensation for services performed in connection with her law practice and the contract with Central Presbyterian Church.

For more information about the other compensation and the benefits received by your financial advisor, please contact your financial advisor.

### **Item 6: Supervision**

Your financial advisor is supervised by Ronald Dewayne Smith Jr, President, 512-330-9161. SWA has established and maintains policies and procedures for all required regulations regarding the activities of an IAR and follows all policies and procedures outlined in SWA's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

These policies and procedures are designed to prevent your financial advisor from acting in any way that is inconsistent with SWA's legal obligations to you, including the requirement that your financial advisor place your interests first.

## **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by Texas state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Cindy A. Mikel has NOT been involved in any of the events listed below.
1. An award or otherwise being 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; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Cindy A. Mikel has NOT been the subject of a bankruptcy petition in the past ten years.