

Form ADV Part 2: Firm Brochure

John C. Bryant

Bryant Wealth Management, Inc.

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Contact Information

This brochure provides information about Bryant Wealth Management, Inc. If you have any questions about the content of this brochure, then contact Chris@BryantWealthManagement.com + 1 (800) 980-3048. This information has not been approved or verified by the United States Securities and Exchange Commission, Washington State Department of Financial Institutions Securities Division, or any other government agency. Additional information is available on the SEC website adviserinfo.sec.gov. Registration as an investment adviser does not imply a certain level of skill or training. For more information visit BryantWealthManagement.com.

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Advisory Business

Bryant Wealth Management, Inc. is a small business incorporated January 3, 2006, for financial services, registered as an investment adviser firm November 11, 2006. The shareholder and governing person is John Christopher Bryant. For more information, see the section of this brochure titled, *Requirements for State-Registered Advisers*.

Bryant offers financial planning services and provides investment portfolio management. Bryant financial planning services are focused on client objectives related to cashflow and net worth analysis, funding projects, savings strategies, financing scenarios, and investment advice. Bryant may participate in a comprehensive approach to financial planning by helping clients develop strategic long-term plans that incorporate various assets while involving other professional service providers. Bryant may also concentrate on specific client financial plans.

Bryant provides continuous and regular investment supervisory or management services to client securities portfolios. Bryant may tailor portfolios to individual client needs. For example, clients may impose restrictions on investing in certain types of investments. As of December 31, 2022, Bryant is responsible for \$3,002,060 of discretionary assets under management.

Fees and Compensation

Bryant is compensated for financial planning services based on hourly charges that range from \$75 per hour for routine work with pre-defined client procedures to \$250 per hour for performing non-routine functions (including research) that require advanced decision-making. Fees are negotiable based on the hourly charges above and scope of each client engagement. Bryant

provides investment supervisory or management services for a percentage of assets under management.

Assets Under Management	Percentage
Over \$5,000,000	0.50%
\$2,500,000 - \$5,000,000	0.75%
\$1,000,000 - \$2,500,000	1.00%
\$500,000 - \$999,999	1.25%
\$250,000 - \$499,999	1.50%
\$125,000 - \$249,999	1.75%
Under \$125,000	2.00%

Bryant invoices clients for hourly charges incurred for financial planning services and deducts 1/12th of the average opening and closing balance from assets under management. Invoicing occurs monthly in arrears and is payable upon receipt. Clients may also pay custodian fees, brokerage costs, and other expenses in connection with financial planning services and portfolio management. For more information, see the section of this brochure titled *Brokerage Practices*.

Bryant sends a written invoice to each client, including the fee, the formula used to calculate the fee, the fee calculation, the period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. Bryant also includes the name of the custodian on the client fee invoice for separately managed accounts. Bryant sends the invoice to the client

concurrently with the request for payment or payment confirmation. Bryant urges the client to compare this information with the fees listed in the custodian statement.

Performance-Based Fees and Side-By-Side Management

Bryant does not receive performance-based fees and does not participate in side-by-side management. Performance-based fees are based on a share of capital gains or the capital appreciation of client assets. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees.

Types of Clients

Bryant provides financial advisory services to individuals, small businesses, and in some cases for charitable organizations or foundations. Individual clients include the trusts, estates, and retirement plans of high-net-worth individuals who are natural persons and their family members. Bryant does not require a minimum account size to provide financial planning services to clients; management is based on the total client engagement, which may involve a minimum account size in some cases.

Methods of Analysis, Investment Strategies and Risk of Loss

Bryant seeks to maximize shareholder wealth by managing risk, integrating qualitative and quantitative methods of analysis, diversified portfolios based on strategic asset allocation,

flexible risk-weight targeting, tracking broad market indices in separately managed accounts for risk-averse U.S. investors who seek capital appreciation and current income with sustainable growth. When formulating investment advice or managing assets, Bryant uses annual reports, prospectuses, filings with the SEC, and company press releases as the main sources of information while corporate rating services and research materials prepared by others augment proprietary work.

Investment strategies used to implement investment advice given to clients include long-term purchases (securities held at least a year), while short-term purchases (securities sold within a year), trading (securities sold within 30 days), option writing (including cash-secured put options and/or covered call options) may be utilized in some cases.

All investing does involve risk of loss that clients must be prepared to bear. For example, cash equivalents are subject to purchasing power risk. Certificates of deposit are subject to interest rate and liquidity risks. Corporate debt securities are subject to interest rate, issuer, and liquidity risks. Exchange-listed equity securities, investment company securities, and mutual fund shares are subject to business, event, financial, issuer, market and other systemic or systematic risks. Interests in partnerships investing in commodities, oil and gas interests, or real estate are subject to business, event, financial, issuer, market, liquidity, systematic and systemic risks. Options contracts on exchange-listed securities are subject to derivative risks associated with the underlying issuer. United States government securities are subject to liquidity and purchasing power risks. While this is not a comprehensive list of investments or risks, it is a reminder that all investing involves risk.

Disciplinary Information

Bryant has no legal or disciplinary events that are material to a client or prospective client's evaluation of the business or the integrity of management practices.

Other Financial Industry Activities and Affiliations

Bryant has no business relationships or arrangements that may create a material conflict of interest with clients.

Code of Ethics

Bryant is a fiduciary with a duty to act primarily for the benefit of clients. While the extent and nature of this duty varies according to the nature of the relationship with the client and the circumstances of each case, Bryant only engages in honest and ethical business practices. Bryant will provide a copy of this code of ethics to any client or prospective client upon request.

Brokerage Practices

Bryant may recommend independent, third-party financial institutions to serve as broker for securities transactions or custodian for assets under management. The primary factors considered when selecting a broker for securities transactions is the reasonableness of compensation for executing securities transactions. Under most conditions, Bryant aggregates purchase or sale orders for multiple accounts that create cost savings and improve operational efficiencies.

Bryant may receive institutional services from independent, third-party financial institutions that are not contingent upon the amount of brokerage transactions directed to a broker. Institutional services may include third-party research to aid in making investment decisions or formulating investment advice, block trading which provides the ability to aggregate securities transactions for favorable trade execution then allocating the appropriate shares to separately managed accounts, electronic communications for order entry and account information, securities with no transaction fees, clearance, settlement, custody, duplicate trade confirmation and account statements, the ability to deduct advisory service fees from client accounts, and other institutional services without cost or at a discount.

Review of Accounts

Bryant regularly and continuously reviews separately managed accounts. Client financial plans are reviewed as needed. The frequency and nature of each review is tailored to the financial planning services or portfolio management provided to each client. For example, separately managed accounts for which Bryant provides continuous and regular investment supervisory or management services are reviewed monthly. John Christopher Bryant is the Chief Compliance Officer (CCO) who conducts each review (for more information, see the section of this brochure titled *Requirements for State-Registered Advisers*). Factors that may trigger a review on another basis might include material changes in client financial plans. Bryant provides regular monthly reports to each client for separately managed accounts and may issue a written report of assets under management on another basis.

Client Referrals and Other Compensation

Bryant does not pay any person for client referrals. Bryant does not receive economic benefits from third parties in exchange for providing financial services to clients.

Custody

Bryant does not have custody of client assets. Independent, third-party custodians that are qualified financial institutions have custody of client accounts. Each custodian sends out a monthly or quarterly statement directly to the client. Clients are urged to carefully review their bank, broker-dealer, and other financial institution statements upon receipt, then discuss material changes with Bryant.

Investment Discretion

Bryant may accept discretionary authority for a separately managed account. In each case, Bryant will disclose that fact and describe any limitations the client may, or clients customarily do, place on this authority. Before accepting authority to manage an account on behalf of a client, Bryant, and each client execute a written power of attorney document.

Voting Client Securities

Bryant may accept authority to vote on matters affecting client securities investments. If this is the case, then Bryant will act as a fiduciary according to the *Code of Ethics* after receiving written authorization from the client. A client who authorizes proxy voting power may direct

Bryant to vote in a particular solicitation by written request. Information on how Bryant votes client securities investments is available by written request. In cases when Bryant does not accept authority to vote client securities, the client may contact Bryant with any questions about a particular voting solicitation received from the custodian or transfer agent.

Financial Information

Bryant does not require pre-payment of more than \$500 in fees per client, six months or more in advance. Bryant does not have any financial condition that is reasonably likely to impair ability to meet contractual commitments to clients. Bryant has not been the subject of a bankruptcy petition at any time.

Requirements for State-Registered Advisers

John Christopher Bryant (also known as Chris) was born in the year 1970. He is the Director, President & CEO/CCO of Bryant Wealth Management, Inc. His formal education includes a Master of Business Administration (MBA) Finance Specialization and Bachelor of Arts (BA) Degree in Consumer and Family Financial Services through Forbes School of Business & Technology at the University of Arizona Global Campus. His business experience and professional background includes serving at US Bancorp from 1999 to 2006, LPL Financial in 2006, and Bryant Wealth Management, Inc. from 2006 to the present. For more information, contact: Chris@BryantWealthManagement.com +1-800-980-3048