

WEALTHNEST FINANCIAL LLC (dba WildRye Financial)

This brochure provides information about Wealthnest Financial LLC's (dba WildRye Financial) ("WildRye") qualifications and business practices. If you have any questions about the contents of this brochure, please contact us at 406-207-5610 or by email at CODY.KIRK@WILDRYEFINANCIAL.COM. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about WildRye Financial is also available at the SEC's website www.adviserinfo.sec.gov (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

We are a Registered Investment Advisor Firm. Our registration does not imply any level of skill or training. The oral and written communications we provide to you, including this brochure, are for you to evaluate us. Please use this information as factors in your decision to hire us or to continue our business relationship.

ITEM 1 – COVER PAGE ADV PART 2 A

APRIL 24, 2024

CRD #:317148
836 HOLT DRIVE, STE 310, BIGFORK MT 59911
CODY.KIRK@WILDRYEFINANCIAL.COM
406-207-5610

ITEM 2 – MATERIAL CHANGES

This brochure, dated April 24, 2024, has been prepared by Wealthnest Financial LLC dba WildRye Financial (“WildRye”) to meet Montana requirements. This section addresses material changes that have been incorporated since our last annual posting of this document on the public disclosure website (IAPD) www.adviserinfo.sec.gov.

- Item 4b: Added description of services related to 529 college savings plans.
- Item 4e: Assets under management updated.
- Item 5: Fees and compensation updated.
- Primary email address updated.

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ITEM 4 – ADVISORY BUSINESS

4a: Firm Description

WildRye was established in November 2021 by Cody Kirk. Our main office is located in Bigfork, Montana.

4a1: Principal Member(s)

- Cody Kirk, CCO: Mr. Cody Kirk may be contacted by email at CODY.KIRK@WILDRYEFINANCIAL.COM or by telephone at 406-207-5610.

4b: Types of Advisory Services

WildRye offers a variety of investment advisory services to our clients. We work with our clients to identify their investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement their clients' financial goals and objectives. We may create a portfolio, consisting of, but not limited to individual stocks or bonds, U.S. government securities, certificates of deposit, municipal bonds, money market funds, exchange traded funds, no-load funds and/or load-waived funds (front-end commissions will not be charged).

Each portfolio will be initially designed to meet a particular investment goal, which WildRye has determined to be suitable to our client's circumstances. Once the appropriate portfolio has been determined, we will review the portfolio and rebalance the account based upon our client's individual needs, stated goals and objectives. WildRye's strategy, generally, will be to seek to meet client investment objectives while providing clients with access to personal advisory services.

WildRye offers advisory services related to 529 college savings plans. Such services include assisting the client in understanding their particular state's college savings plans rules, discussing the potential benefits of 529 plans, and making related investment recommendations.

As part of our investment advisory services, WildRye may recommend that you use the services of a third party investment adviser to manage a portion or all of your investment portfolio. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: performance, methods of analysis, fees, your financial needs, investment goals, risk tolerance, and investment objectives. We will monitor performance to ensure its management and investment style remains aligned with your investment goals and objectives.

WildRye offers financial planning services for our clients. We can prepare a written financial plan for financial planning clients. The plan typically considers all of your assets, liabilities, goals and objectives and includes gathering all information necessary to provide you with appropriate and agreed upon services, which may include one or more of the following:

- Investment Planning
- Investment Policy Statements
- Financial Independence
- Retirement Planning
- Capital Needs Analysis (Goal Funding)
- Estate Planning
- Education Planning
- Risk Management (Life and Disability Insurance)
- Budgeting and Cash Flow Planning
- Disability Planning and Income Protection
- Debt Management
- Pension Consulting

You are encouraged to review your plans on a regular basis.

Retirement Rollovers & Conflicts of Interest:

If we make recommendations or provide advice related to a retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

In the event we recommend a client rollover their retirement plan assets into an account to be managed by our firm or (where applicable) recommend the purchase of a retail investment product, such a recommendation creates a conflict of interest because we will be compensated if you follow our recommendation.

To manage this conflict, we operate under a special ERISA rule relating to retirement assets that requires us to act in your best interest and not put our interests ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

While not always the case, a client or prospective client leaving an employer typically has the below four options regarding an existing retirement plan:

1. Retain the assets in the former employer's plan;
2. Rollover the assets to a Traditional IRA or Roth IRA;
3. Rollover the assets to the plan of a new employer; or
4. Receive a cash distribution.

Deciding which of the above options are right for you can be a complex process. For that reason, we will discuss each option after we conduct a careful analysis. Additionally, we provide a written "Retirement Advice Disclosure" to our clients to educate you so you can make a good decision. Please let us know if you did not receive the above disclosure so we can provide it to you.

4c: Client Tailored Relationships and Restrictions

As a fiduciary, WildRye always acts solely in your best interests. Your portfolio is customized based on your investment objectives. You may make requests or make suggestions regarding the investments made in your portfolio. Restrictions on trading which, in our opinion, are not in your best interest cannot be honored and if forced may result in the termination of our agreement.

Similarly, you are under no obligation to act upon WildRye's or associated person's recommendations. If you elect to act on any of the recommendations, you are under no obligation to effect the transaction through WildRye or its associated person when the person is an agent with a licensed broker-dealer or through any associate or affiliate of such person.

4d: Wrap Fee Program

WildRye does not sponsor nor provide portfolio management services to a wrap fee program.

4e: Assets under Management (AUM)

As of December 31, 2023, WildRye has discretionary assets under management of \$69,711,077.

ITEM 5 – FEES AND COMPENSATION

5a, b & d: Fee Schedules, Payments & Options

Investment Management

Assets Under Management	Annual Fee (%)
First \$500,000	1.25%
Next \$500,000	1.00%
Next \$500,000	0.90%
Next \$500,000	0.80%
Next \$500,000	0.70%
Next \$500,000	0.60%
Next \$500,000	0.50%

For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported are valued at the last reported sale price on the principal market in which they are traded. In certain circumstances, fees may be negotiable.

The fee includes the time and activities necessary to work with your attorney and/or accountant in reaching agreement on solutions, as well as assisting them in implementation of all appropriate documents. We are not responsible for attorney or account fees charged to you as a result of the above activities.

Compensation for our services will be calculated in accordance with what is set in the client agreement. We may modify the terms of any agreement by written changes submitted to the client for signature. While we strive to maintain competitive fees, the same or similar services may be available from other firms at higher or lower fees.

WildRye fees are paid from your account by the custodian when we submit an invoice to them. If there is insufficient cash in your account to pay your fees, an equal balance of securities in your portfolio may be sold to pay our fee. In addition to our fees, there may be custodial, mutual fund, 12b-1 fees or similar third party management fees and charges.

WildRye fees are paid quarterly in advance, with payment due within 10 days from the date of the invoice. Our fee is determined by taking the percentage rate we charge times the market value of the account. The market value is the sum of the values of all assets in the account, not adjusted by any margin debit. Fees for partial quarters at the commencement or termination of our agreement will be billed or refunded on a pro-rated basis contingent on the number of days the account was open during the quarter. We may also provide investment advice or financial planning to Clients on an hourly or fixed rate fee. Our hourly rate is \$300.00 per hour depending on the complexity of the issue being addressed. Fixed fee project pricing is quoted for each project, depending on the scope of work performed.

Subadvisor Relationships. The Adviser may determine that all or a portion of the assets in the account be managed by an outside investment manager or subadvisor. Fees charged by a subadvisor will be fully disclosed to Client. Subadvisory fees may be paid by Adviser from its Advisory fees and will not result in increased fees to Client. For the purposes of this section, the Adviser is authorized to use its discretion in selecting or changing a subadvisor and/or outside money manager to the account without prior approval from the Client. Client may be required to execute a limited power of attorney with a subadvisor selected by Adviser under this Section.

Financial Planning

Fees for financial planning services are based on a percentage of assets under management. We may also provide investment advice or financial planning to Clients on an hourly or fixed rate fee. Our hourly rate is \$300.00 per hour

depending on the complexity of the issue being addressed. Fixed fee project pricing is quoted for each project, depending on the scope of work performed. Special arrangements can be made for clients wishing on-going financial planning services. These arrangements will be defined and agreed upon by both parties via the financial planning agreement.

5.d.1: Termination

Either WildRye or our clients can terminate our agreement upon receipt of written notice to the other party, to include written agreement to changes by the client.

When an agreement is terminated, we will refund any pre-paid, unearned fees based on the number of days remaining in the quarter after termination. Refunds will be made within 30 calendar days of the effective date of termination.

When an agreement is terminated, all assets may need to be transferred from the current custodian. You will be responsible for paying all fees including full quarterly custodial administrative fees, account closure fees, mutual fund fees and all trading costs due to the termination. The custodian may assess additional fees for transfer of illiquid investments. If there is insufficient cash in the account, the liquidation of some securities may be used to pay the fees. Prior to termination of an agreement, we can provide a good-faith estimate of these fees.

5c: Third Party Fees

In cases where a third party advisor or portfolio manager is used, a portion of our fee is used to pay them. You are responsible for the payment of all third party fees (i.e., custodian fees, mutual fund fees, 12b-1 fees, transaction fees, etc.). Those fees are separate and distinct from the fees we charge.

All brokerage commissions, stock transfer fees, 12b-1 fees and other similar charges incurred in connection with transactions for the account will be paid out of the assets in the account and are in addition to the investment management fees paid to us. While we take measures to ensure the fees charged are accurate, it is your responsibility to ensure the amount of fee charged is correct. In addition to statements sent by us, you will receive statements directly from these brokers, custodians or mutual funds or other investments you hold. We strongly urge you to compare these statements for accuracy.

5e: Other Investment Compensation

WildRye does not accept commission 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

WildRye does not charge advisory fees on the performance of funds or securities in your account.

ITEM 7 – TYPES OF CLIENTS

WildRye generally provides asset management and financial planning services to the following types of clients:

- Individuals
- High-Net-Worth Individuals
- Foundations/Charitable Organizations

Minimum Household Account Size

WildRye does not have an account minimum.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

8a: Analysis

WildRye uses multiple sources of information to obtain analysis and strategies. They include sources such as financial newspapers, financial magazines, research prepared by others, corporate rating services, prospectuses, company press releases, annual reports and filings with the SEC.

8b: Investment Strategies

WildRye utilizes multiple investment strategies to meet your investment objectives. These methodologies are formulated based on a comprehensive review and assessment of your expectations, investment time horizon, risk tolerance level, present investment allocation, and current and projected financial requirements.

Ultimately, each strategy must maximize return within reasonable and prudent levels of risk. Also, the approach taken must provide exposure to a wide range of investment opportunities in various markets while limiting risk exposure through prudent diversification. Finally, the costs of administering and managing the investments related to the strategy cannot be excessive.

8c: Risk of Loss

All investments include a risk of loss. In addition, as recent global and domestic economic events have indicated, performance of any investment is not guaranteed. As a result, there is a risk of loss of the assets we manage that may be out of our control. We use our best efforts and expertise to manage your assets. However, we cannot guarantee any level of performance or that you will not experience financial loss.

WildRye will use our best judgment and good faith efforts in rendering services to you. We cannot warrant or guarantee any particular level of account performance, or that the account will be profitable over time. Not every investment decision or recommendation made by us will be profitable. You assume all market risk involved in the investment of account assets under the Investment Advisory Agreement and understand that investment decisions made for this account are subject to various market, currency, economic, political and business risks. Except as may otherwise be provided by law, we will not be liable to you for (a) any loss that you may suffer by reason of any investment decision made or other action taken or omitted in good faith by WildRye with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (b) any loss arising from our adherence to your instructions; or (c) any unauthorized act or failure to act by a custodian of your account. Nothing in this document shall relieve us from any responsibility or liability we may have under state or federal statutes.

ITEM 9 – DISCIPLINARY INFORMATION

9a: Civil or Criminal Actions

WildRye and its managers have never been found guilty, convicted, or plead no contest to a criminal or civil action in a domestic, foreign, or military court.

9b: Administrative Enforcement Proceedings

WildRye and its managers have never been found by the SEC, any other state or federal agency or any foreign regulatory agency to have caused loss of the ability of an investment-related business to do business or been sanctioned, barred, or limited in investment-related activities.

9c: Self-Regulatory Organization Enforcement Proceedings

WildRye and its managers have never been found by a self-regulatory agency to have caused loss of the ability of an investment-related business to do business. Additionally, WildRye and its managers have never been found in violation of self-regulatory agencies rules such that they were barred, suspended, limited in advisory functions or fined.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

10a: Broker Dealers and Registered Representatives

WildRye is not registered as a broker-dealer and our employees are not registered representatives of any broker-dealer.

10b: Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither WildRye nor our employees hold any of the above registrations.

10c: Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

The principal business of WildRye is that of a registered investment advisor and provider of financial planning services. Some of our members may be insurance agents. Employees who are insurance agents may also be paid based on these services they provide. In cases where we receive additional payment, there may be a conflict of interest. At all times, you are free to choose an outside agency to avoid the possibility of there being a conflict of interest.

WildRye will disclose any material conflict of interest relating to WildRye, our representatives, or any of our employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

10d: Selection of Other Advisors and How this Advisor is Compensated for those Selections

WildRye may select sub-advisors for client accounts. We are not paid commissions or other benefits for these selections. A portion of our standard fee will be used to compensate the sub-advisor.

ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**11a: Code of Ethics Description**

WildRye follows the Code of Ethics for Certified Financial Planners. A copy of the code can be found at <http://www.cfp.net/learn/codeofethics.asp>.

11b, c & d: Participation or Interest in Client Transactions

WildRye, or its employees, may buy and sell some of the same securities for our own accounts that we buy and sell for our clients. We will always buy or sell from our clients' accounts before we buy or sell from our accounts. In some cases WildRye, or its employees, may buy or sell securities for our own accounts and not for clients' accounts, as it may not meet the objectives or plans for the client.

WildRye will always maintain full disclosure with our clients so that you can make informed decisions. We will always evaluate our activity from the view of our clients to ensure that any and all required disclosures are made. For example, we will disclose anything that would cause you to be unfairly influenced to make any decision regarding actions or inactions in your account.

ITEM 12 – BROKERAGE PRACTICES**12a: Selecting Brokerage Firms**

As part of our services, WildRye will recommend a broker-dealer. We have selected our broker-dealers based on price, reliability, speed of processing, tools and "best execution" in addition to other considerations. And while you are not required to effect transactions through any broker-dealer recommended by us, we feel we have made our selections based on a totality of benefits they offer.

WildRye may purchase software, tools, training programs or seminar services from our broker-dealer. Additionally, broker-dealers may provide services, tools or other non-financial benefits to us as a benefit for using the broker-dealer's services. However, we endeavor at all times to put the interests of our clients first. You should be aware, however, that the receipt of the types of benefits discussed above can create a potential conflict of interest by influencing our choice of a broker-dealer.

To avoid creating a possible conflict of interest in recommending broker-dealers, we have established the following restrictions in order to ensure its fiduciary responsibilities:

1. WildRye adheres to our Code of Ethics as outlined in Item 11 above.
2. If WildRye receives separate compensation for transactions, we will fully disclose them.

3. WildRye emphasizes the unrestricted right of you to select and choose your own broker or dealer.
4. WildRye will always act in accordance with all applicable federal and state regulations governing registered investment advisory practices.

12.b: Sales Aggregation

WildRye is authorized to aggregate purchases and sales and other transactions made for your account with purchases and sales and other transactions in the same or similar securities or instruments for other clients of ours. When we aggregate transactions, the actual prices applicable to the aggregated transactions will be averaged, and the account will be deemed to have purchased or sold its proportionate share of the securities or instruments involved at the average price obtained. Stock exchange regulations may in certain instances prevent the executing broker-dealer from delivering to the account a confirmation slip with respect to its participation in the aggregated transaction and, in such event, we will advise you in writing of any purchase or disposition of instruments for the account with respect to any such aggregated transaction. We will direct that confirmations of any transactions effected for the account will be sent, in conformity with applicable law, to you.

ITEM 13 – REVIEW OF ACCOUNTS

13a: Periodic Reviews

Accounts are reviewed by Cody Kirk or qualified staff members. All reviews are either conducted or supervised by Cody Kirk. The frequency of reviews is determined based on your investment objectives, but no less than annually.

Financial planning clients receive their financial plans and recommendations at the time the service is completed. Depending on the type of financial planning service requested, we may meet on a regular basis with you to discuss any potential changes to your financial plan.

13b: Review Triggers

More frequent reviews are triggered by a change in your investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; loss of confidence in corporate management; or, changes in economic climate.

13c: Regular Reports

All investment advisory clients receive quarterly written reports from WildRye. Financial planning clients do not normally receive investment reports. WildRye gathers the information on these quarterly reports from sources we believe to be accurate and reliable, but we cannot guarantee their accuracy. You are encouraged to compare your reports from WildRye with those sent by your custodian.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

14a: Economic Benefits Provided by Third Parties for Advice Rendered to Clients

WildRye does not receive economic benefits from third parties for the advice we render to our clients.

14b: Compensation to Non-Advisory Personnel for Client Referrals

WildRye does not directly or indirectly compensate any person for client referrals.

ITEM 15 – CUSTODY

In certain instances, our clients may grant written authorization to a qualified custodian which results in WildRye having custody of client assets. In such instances, WildRye has limited authority to withdraw client assets upon our instruction to the custodian. Examples of these types of withdrawals are payment of management fees, disbursements of client funds, facilitation of client withdrawals/deposits, or transfers between client accounts. With the exception aforementioned custody, WildRye clients' accounts are held by a qualified custodian and other than to withdraw fees and execute certain third party standing letters of authorization (SLOAs) or similar authorized third party money movements, WildRye shall have no liability to the client for any loss or other harm to any property in the account. This includes harm to any property in the account resulting from the insolvency of the custodian or any unauthorized acts

of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation (“SIPC”) or any other insurance which may be carried by the custodian. The client understands that SIPC provides only limited protection for the loss of property held by a broker-dealer. As a fiduciary, WildRye will always act in the client’s best interests and in doing so, the above does not limit or modify that duty to our clients. Custodial statements will include fees charged by WildRye. We strongly urge you to review the investment advisory fees contained in the custodial statement for accuracy.

ITEM 16 – INVESTMENT DISCRETION

WildRye asks our clients to give us discretionary authority to execute transactions without our client’s prior approval. These transactions may include the purchase and selling of securities, arranging for payments or generally acting on behalf of our clients in most matters necessary to the handling of the account.

ITEM 17 – VOTING CLIENT SECURITIES

WildRye does not vote proxies.

ITEM 18 – FINANCIAL INFORMATION

18a: Balance Sheet

WildRye does not solicit prepayment of more than \$500 in fees per client six (6) months in advance and does not meet balance sheet requirements.

18b: Financial Conditions

WildRye has no financial issues that could impair our ability to carry out our fiduciary duty to our clients.

18c: Bankruptcy Petition

WildRye has never been the subject of a bankruptcy petition.

ITEM 19 – REQUIREMENTS FOR STATE-REGISTERED ADVISORS

19a&b. Principal Executive Officers: Education, Background & Other Businesses

WildRye’s executive officer is Cody Kirk. Cody Kirk’s education and business background can be found below.

19c. How Performance Based Fees are Calculated and Degree of Risk to Clients

As stated above, WildRye does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

19d. Material Disciplinary Disclosures for Management Persons of this Firm

Other than disclosures made in Item 9 above, neither WildRye nor our employees have been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding.

19e. Material Relationships Management Persons Have With Issuers of Securities

Neither WildRye nor our employees have any relevant material relationships with issuers of securities.

CODY KIRK PART 2B ITEM 1 - COVER PAGE ADV PART 2 B BROCHURE

This supplemental information is about Cody Kirk of WildRye. Additional information about WildRye is also available at the SEC's website www.adviserinfo.sec.gov.

836 Holt Drive, Ste 310, Bigfork MT 59911
CODY.KIRK@WILDRYEFINANCIAL.COM
406-207-5610

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

CODY ROBERT KIRK

Year Born: 1990
CRD: 6443766

Educational Background:

BS, Mathematics – Montana State University, Bozeman (2014)

Business Background:

11/2021 – Present: CCO, Wealthnest Financial LLC (dba WildRye Financial)
07/2019 – 11/2021: Investment Advisor, Southport Capital
02/2015 – 07/2019: Financial Advisor, D.A. Davidson & Co
09/2014 – 12/2014: Sales Executive, Terrell's Office Machines
06/2014 – 09/2014: Sales Executive, PayneWest Insurance
03/2014 – 05/2014: Substitute Teacher, Belgrade Public Schools
09/2009 – 05/2014: Student, Montana State University

Professional Qualifications:

Series 7, General Securities Representative Examination (2015)
Series 66, Uniform Combined State Law Examination (2015)

Professional Designation(s):

Certified Financial Planner (CFP®)

Explanation(s) of Designation(s):

CFP®: (Certified Financial Planner)

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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

Cody Kirk has no legal or disciplinary events that are material to you or a prospective client’s evaluation of this advisory business.

ITEM 4 – OTHER BUSINESS ACTIVITIES

The principal business of Cody Kirk is that of an investment advisor representative and provider of financial planning services.

ITEM 5 - ADDITIONAL COMPENSATION

Other than work with WildRye and any disclosures made in Items 2 and 4 above, Cody Kirk receives no additional compensation related to outside business activities.

ITEM 6 - SUPERVISION

Cody Kirk is the sole managing member of WildRye and is the supervising authority. Cody Kirk remains aware of and keeps us in compliance with the current rules and regulations put forth by each ruling regulatory authority where we conduct our business.

Cody Kirk is located at 836 Holt Drive, Ste 310, Bigfork MT 59911 and can be reached by calling 406-207-5610.

ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Other than any disclosures made in Item 3 above, Cody Kirk has not been found liable in any additional material arbitration or liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. Cody Kirk has never been the subject of a bankruptcy petition.