

FORM ADV PART 2B BROCHURE SUPPLEMENT

UPDATED: June 3, 2025

DEDICATED TO ENHANCING THE CLIENT EXPERIENCE

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This Brochure Supplement provides information about Michael A Baratta that supplements the Fiscal Wisdom Wealth Management ("FWM") Brochure. You should have received a copy of that Brochure. Please contact our Chief Compliance Officer, Daniel Roberts at (402)-990-2768 if you did not receive FWM's Brochure or if you have any questions about the contents of this Supplement. Additional information about Michael A. Baratta is available on the SEC's website at www.adviserinfo.sec.gov.



FISCAL WISDOM
WEALTH MANAGEMENT





Item 2 - Educational Background and Business Experience

Name: Michael A Baratta

Year of Birth: 1962

Education Background:

- Wayne State University; BS Finance/Accounting 1980 - 1984

Business Background:

- Portsmouth-Smartlife LLC; CEO, 06/2018 – 01/2024
- Fiscal Wisdom Wealth Management; Investment Advisor Representative, 05/2020 – Present
- Fortress Brokerage Solutions; CEO, 05/2007 – Present
- LifeLife Insurance Company; Manager, 05/01/2020 - 01/01/2023

Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Michael A Baratta and FWWM. Your financial advisor has no legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on <https://brokercheck.finra.org> or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's and/or FWWM's background.

Item 4 - Other Business Activities

Insurance Licensed Registered Representative:

Your financial advisor is also a broker or registered representative of Arete and may receive commissions and other types of compensation for the sale of securities. Your financial advisor also may sell insurance and may receive commissions for insurance product sales. The potential for the receipt of commissions may give a broker an incentive to recommend investment or insurance products based on the compensation received, rather than on the client's needs. However, your financial advisor may only recommend securities and insurance products that he or she believes are suitable for you. If you have any questions regarding the compensation your financial advisor receives when recommending a product, you should ask your financial advisor. You are under no obligation to purchase investment products or insurance through your financial advisor.

Item 5 - Additional Compensation

Michael Baratta does not receive economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services. He does not receive any performance-based fees.

Item 6 - Supervision

FWWM has adopted a Compliance Manual that outlines for each employee the rules and regulations to which they must adhere. Additionally, FWWM has adopted a Code of Ethics that requires each employee to always act in the best interest of clients. FWWM has appointed a Chief Compliance Officer to review and monitor Michael Baratta's activity with respect to these rules and regulations. Should you have questions related to these activities, please contact Daniel Roberts, CCO at (402) 990-2768.