

*This brochure supplement provides information about Janyl B. Smith that supplements the SINGER WEALTH ADVISORS INC brochure. You should have received a copy of that brochure. Please contact Janyl B. Smith if you did not receive SINGER WEALTH ADVISORS INC's brochure or if you have any questions about the contents of this supplement.*

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

**SINGER WEALTH ADVISORS INC**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Janyl B. Smith**

Personal CRD Number: 6857179

Investment Adviser Representative

Singer Wealth Advisors Inc  
1515 S Federal Highway 211  
Boca Raton, FL 33432  
(561) 998-9985  
[jsmith@singerwealth.com](mailto:jsmith@singerwealth.com)

UPDATED: 09/24/2020

## Item 2: Educational Background and Business Experience

**Name:** Janyl B. Smith                      **Born:** 1984

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

#### **Education:**

Juris Doctor Law, University of Miami School of Law - 2017  
Master of Laws Taxation, University of Miami School of Law - 2017  
Bachelor of Science Law, South University - 2013

#### **Business Background:**

01/2019 - Present	Investment Adviser Representative Singer Wealth Advisors Inc
01/2019 - Present	Financial Advisor Singer Wealth Advisors
10/2018 - 01/2019	Financial Advisor Associate Morgan Stanley
12/2017 - 01/2019	Financial Advisor Associate Morgan Stanley Private Bank, National Association
09/2017 - 10/2018	Financial Advisor Associate Morgan Stanley
06/2017 - 09/2017	Bar Exam/Unemployed Bar Exam/Unemployed
08/2014 - 05/2017	Full-Time Student University of Miami School of Law
06/2016 - 08/2016	Summer Associate The Travelers Companies, Inc.
08/2015 - 08/2016	Research Assistant University of Miami

01/2016 - 05/2016	Student Intern Investor Rights Clinic
09/2015 - 11/2015	United States Courts United States Courts
05/2015 - 08/2015	Legal Intern American Civil Liberties Union of Florida
11/2013 - 08/2014	Law Clerk Glasser & Kleppin, P.A.
08/2013 - 07/2014	Part-Time Student Nova Southeastern University Shepard Broad College
06/2011 - 11/2013	Managing Director Rosenblum Financial Group, Inc.
10/2010 - 06/2013	Full-Time Student South University
03/2013 - 05/2013	Legal Extern Reva Brown & Associates, P.A.
08/2008 - 05/2011	Regional Director 401K Exchange, Inc.

### **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**

Janyl B. Smith is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Singer Wealth Management always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the

right to decide whether or not to utilize the services of any representative of Singer Wealth Management in such individual's outside capacities.

Janyl Smith holds her J.D. and LL.M. in Taxation from University of Miami School of Law. Ms. Smith is a member of the Florida Bar in good standing. Engaging Janyl Smith P.A. for legal services is a conflict of interest in that it generates additional revenue for Keith Singer, the owner of SWA. This conflict is mitigated by attaining informed (written) consent from the client acknowledging their understanding between the conflict of Janyl Smith P.A. and SWA. Clients are under no obligation to hire Janyl Smith P.A. for legal services, and clients are free to engage any attorney of their choice. Offering of legal services through Janyl Smith P.A. is made as an accommodation to the client and when legal services are in the best interest of the client. SWA does not view legal services by Janyl Smith P.A. as a profit center. Fees for legal services are independent of SWA fees, services, and advice

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

Janyl B. Smith does not receive any economic benefit from any person, company, or organization, other than Singer Wealth Advisors Inc in exchange for providing clients advisory services through Singer Wealth Advisors Inc.

### **Item 6: Supervision**

As a representative of Singer Wealth Advisors Inc, Janyl B. Smith is supervised by Keith Singer, the firm's Chief Executive Officer. Keith Singer is responsible for ensuring that Janyl B. Smith adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Keith Singer is (561) 998-9985.

## Item 7: Requirements For State Registered Advisers

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

A. Janyl B. Smith 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. Janyl B. Smith has NOT been the subject of a bankruptcy.