

Summary Information

W.B. Smith & Company is an independent fee based investment counsel firm registered under the Investment Advisers Act of 1940. Established in 1987, this company specializes solely in the management of fixed income obligations for individual investors and fiduciary institutions.

W.B. Smith & Company employs a fundamental approach to investing fixed income obligations with an investment focus geared towards the management of income oriented portfolios comprised of investment grade obligations that are generally held to maturity.

Bill Smith is the owner and sole employee of W.B. Smith & Company

Relationships and Services

W.B. Smith & Company strives to have a personal and interactive relationship with its Clients. While the complexities of fixed income investing is not always easy to comprehend, we strive to frame our work in a manner where Clients both understand the process and feel comfortable that their investment objectives are properly interpreted and strategies implemented that will best be able to fulfill their goals. We strive to make bond investing a logical process and not a proprietary algorithm that must be locked in a vault for safe keeping.

Client portfolios are monitored on an ongoing basis by Bill Smith and investment recommendations are communicated to Clients when appropriate.

Trades are executed objectively with brokerage firms that provide the best execution, and we do not receive remuneration in any form from brokers.

W.B. Smith & Company does not provide custodial services or have discretionary authority to purchase or sell bonds without the approval of our Client's either directly or indirectly within specifically established guidelines.

What Fees Will I Pay?

Our remuneration is based on the nature and scope of our investment work and the time that is necessary to best achieve your account objectives. Factors that affect your fee include the number of accounts, total assets, and the degree of reporting that is required.

Fees are billed either monthly or quarterly in arrears.

There are no brokerage costs associated with transactions or any other fees imposed by us.

Custody arrangements are not included in our services and are the responsibility of our Clients.

What Are Your Legal Obligations To Me When Acting As My Investment Advisor and Are There Any Conflict of Interests That I Should Be Aware Of?

Our obligation to you is to be honest, ethical, forthright and provide the best possible investment advice within the context of your risk parameters and objectives. Our advice is objective, and we do not have any interlocking arrangements with other organizations that could influence our decision making relative to your financial wellbeing. Maintaining the privacy and confidentiality of Client information is a major priority of ours.

When we act as your investment advisor we act in your best interest and do not put our interest ahead of yours.

Revenues are derived solely from the fees paid by our Clients and Bill Smith is the sole owner and employee.

Disciplinary History

There has never in the past, or is there currently, any disciplinary sanction levied on either W.B. Smith & Company or William B. Smith, III.

Additional Information

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