

## ITEM 1: COVER PAGE

# Weiser Financial Group LLC

## Registered Investment Advisory Firm

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### DISCLOSURE DOCUMENTS

This pamphlet provides disclosure information for Weiser Financial Group LLC. Weiser Financial Group LLC is a Registered Investment Advisor in the State of Florida and other states. If you have any questions about the contents of this pamphlet, please contact us at (941) 363-1004 or you may email us at [info@WeiserFinancialGroup.com](mailto:info@WeiserFinancialGroup.com).

The purpose of this brochure is to provide you with information about Weiser Financial Group LLC that may help you make a decision on whether or not to retain our services. The contents include the mandatory disclosure documents that all licensed Investment Advisors must show prospective clients and additional marketing material.



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## ITEM 3: PRIVACY POLICY

**FACTS**

What does Weiser Financial Group LLC do with my personal information?

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Assets and investment experience
- Account transactions and risk tolerance, and
- Employment information

When you are *no longer* our client, we continue to share your information as described in this notice.

**How?**

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Weiser Financial Group LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Weiser Financial Group LLC share?	Can you limit this sharing?
<b>For our everyday business purposes</b>	No	We do not share
<b>For our marketing purposes</b>	No	We do not share
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you - Edelman Financial Engines</b>	Yes	No

**Questions?**

Contact us through [WeiserFinancialGroup.com](http://WeiserFinancialGroup.com) or call (941) 363-1004

Who we are	
<b>Who is providing this notice?</b>	Weiser Financial Group LLC
What we do	
<b>How does Weiser Financial Group LLC protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings, as well as:</p> <ul style="list-style-type: none"> <li>• information access controls</li> <li>• service provider oversight and confidentiality agreements</li> <li>• proper disposal of client information</li> <li>• periodic security training for personnel</li> </ul>
<b>How does Weiser Financial Group LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• submit a distribution request</li> <li>• enter into a Client Agreement or tell us about your investment or retirement portfolio or earnings</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>None</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Edelman Financial Engines</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Weiser Financial Group LLC doesn't jointly market.</i></li> </ul>

## ITEM 4: ANTI-MONEY LAUNDERING (AML) COMPLIANCE PROGRAM

### OVERVIEW

Weiser Financial Group LLC uses Policies, Procedures, and Internal Controls reasonably designed to achieve compliance with the BSA and its implementing rules. The policies and procedures of Weiser Financial Group LLC are in concurrence with Edelman Financial Services, LLC and can be reasonably expected to detect and cause the reporting of transactions under 31 U.S.C. 5318(g) and the implementing regulations thereunder. It is the policy of Weiser Financial Group LLC to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities. Money laundering is generally defined as engaging in acts designed to conceal or disguise the true origins of criminally derived proceeds so that the unlawful proceeds appear to have derived from legitimate origins or constitute legitimate assets.

### CUSTOMER IDENTIFICATION AND VERIFICATION

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens and maintains an account. This means that we will collect the following information for all accounts, if applicable, for any person, entity or organization who is opening a new account and whose name is on the account or has authority over the account: 1) the name and mailing and residential (or principal place of business) street address of the customer 2) the customer's date of birth 3) the customer's Social Security number or taxpayer identification number.

Recognizing that different types of accounts pose different risks and trigger different requirements under the rules, we will gather the additional information specified below for each of the following categories of accounts we provide:

- Individual Accounts – We will make reasonable efforts to obtain the customer's net worth, annual income, occupation and employment data, such as the employer's address, and the customer's investment experience and objectives.
- Domestic Operating or Commercial Entities – We will collect information sufficient to determine the corporate or business entity's identity, and the authority of its business representative to act on its behalf.
- Domestic Trusts – We will identify the trustee, the activity the trust authorizes, and the authority of the trust's representative to act on its behalf.
- Institutional Accounts – While our AML procedures cover institutional clients, we recognize that certain types of institutional accounts are different from retail accounts.

### CUSTOMERS WHO REFUSE TO PROVIDE INFORMATION

If a potential or existing customer either refuses to provide the information described above when requested, or appears to have intentionally provided misleading information, our firm will not open a new account and, after considering the risks involved, consider closing any existing account.

## VERIFYING INFORMATION

To the extent reasonable and practicable, we will ensure that we have a reasonable belief that we know the true identity of our customers. In verifying customer identity, we will analyze any logical inconsistencies in the information we obtain.

Appropriate documents for verifying the identity of natural persons include: An unexpired driver's license, passport, or other government identification showing nationality, residence. The following documents are appropriate for verifying the identity of businesses: A certificate of incorporation, a government-issued business license, any partnership agreements, any corporate resolutions, or similar documents.

Should you have any questions regarding our Anti-Money Laundering program, please feel free to contact Daniel Weiser, Chief Compliance Officer and designated AML Compliance Officer at (941) 363-1004.

## COMPLIANCE PROGRAM FOR AML

Weiser Financial Group LLC conducts business only as a solicitor. New client accounts must undergo the examination of Edelman Financial Service LLC Compliance Department and the Policies, Procedures, and Internal Controls reasonably designed to achieve compliance with the BSA and its implementing rules utilized by Edelman. Weiser Financial Group LLC's consultants verify a client's identity with a picture ID. A copy of the clients picture ID is submitted to Edelman with the new account paperwork.

# IMPORTANT!

### Remember to Include Your I.D.

The Patriot Act requires that we have on file a legible copy of your driver's license, military ID, passport or other government issued identification card for each person who has an account with us. Please be sure to provide a current copy of your ID with your signed forms.



## ITEM 5: BUSINESS CONTINUITY PLAN AND SUCCESSION DISCLOSURE

### OVERVIEW

Weiser Financial Group LLC has developed a Business Continuity & Succession Plan. This is a written plan about how we will handle the transition of everything from books and records of the firm, to ongoing servicing of clients along with an alternate means of communicating with clients, in the event of either a natural disaster, or the unexpected death or disability of the advisor. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our Business Continuity Plan.

1. Contacting Us: If after a significant business disruption you cannot contact us as you normally do at (941) 363-1004, you may attempt to contact the firm's Chief Compliance Officer by email at [compliance@weiserfinancialgroup.com](mailto:compliance@weiserfinancialgroup.com)
2. Our Business Continuity Plan: We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our property, making a financial and operational assessment, protecting the firm's books and records, and allowing our clients to transact business. In short, our Business Continuity Plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.
3. Our Business Continuity Plan addresses: Data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with clients and regulators; alternate physical location and regulatory reporting.
4. Varying Disruptions: Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 24 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 48 hours.
5. Succession Plan: With the unexpected death or disability of your consultant, a process is in place to notify Edelman Financial. A copy of your account documents already exists on the Edelman Financial computer servers. There will be a seamless transition to allow Edelman Financial "in-house" advisors to continue to fulfill Edelman's fiduciary duty and ensure continuity of service for existing clients of Weiser Financial Group LLC.
6. For more information: If you have questions about our Business Continuity Plan, you may contact us by email at [compliance@weiserfinancialgroup.com](mailto:compliance@weiserfinancialgroup.com).