

Wesling Financial Planning Services Corp. Firm Brochure

This brochure provides information about the qualifications and business practices of Wesling Financial Planning Services Corp. If you have any questions about the contents of this brochure, please contact Timothy Wesling at (703) 535-8280 or by email at: info@weslingfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Wesling Financial Planning Services Corp. is also available on the SEC's website at www.adviserinfo.sec.gov. Wesling Financial Planning Services Corp.'s CRD number is: 141424

101 N. Columbus Street, Suite 402
Alexandria, Virginia, 22314
Phone: (703) 535-8280
Fax: (703) 535-8281
www.weslingfinancial.com
info@weslingfinancial.com

Registration does not imply a certain level of skill or training.

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Item 2: Material Changes

There are no material changes in this brochure from Wesling Financial Planning Services Corp.'s last annual update filing on January 27, 2010. Material changes relate to Wesling Financial Planning Services Corp.'s policies, practices or conflicts of interests only.

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Item 4: Advisory Business

A. Description of the Advisory Firm

This firm has been in business since August 21, 2006, and the principal owner is Timothy Robert Wesling.

B. Types of Advisory Services

Wesling Financial Planning Services Corp. (hereinafter "WFPS") offers the following services to advisory clients:

Investment Supervisory Services

WFPS offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. WFPS creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

WFPS evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. WFPS will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on fixed fees or hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

Financial planning is the long-term process of wisely managing finances so a person can achieve goals and dreams, while at the same time negotiating the financial barriers inevitably arising in every stage of life. Remember, financial planning is a process, not a product.

There are six steps in creating a Sound Financial Plan. They are:

Step 1, Establish Goals

Step 2, Gather Data

Step 3, Analyze & Evaluate Your Financial Status

Step 4, Develop a Plan

Step 5, Implement the Plan

Step 6, Monitor the Plan & Make Necessary Adjustments

Advice on Matters Not Involving Securities

Clients will be offered advice on issues beyond the scope of supervisory services or financial planning in relation to WFPS' divorce planning services (divorce planning services not involving securities). These services may include but are not limited to credit and insurance planning. These services follow the same fee schedule as the hourly financial planning.

Services Limited to Specific Types of Investments

WFPS does not limit its investment advice and/or money management to specific types of investments or securities. WFPS may use a variety of securities to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

WFPS offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent WFPS from properly servicing the client account, or if the restrictions would require WFPS to deviate from its standard suite of services, WFPS reserves the right to end the relationship.

D. Wrap Fee Programs

WFPS does not participate in any wrap fee programs.

E. Amounts Under Management

WFPS has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$11,306,072.00	\$1,472,557.00	12/31/2010

Item 5: Fees and Compensation

A. Fee Schedule

Investment Supervisory Services Fees

Hourly Fees

Fees for these services will be billed hourly up to \$500 an hour. These fees are negotiable and the final fee schedule will be attached as part of the Investment Advisory Contract. Fees are paid in advance and in arrears, but never more than six months in advance, and clients may terminate their account with five days written notice. Refunds on the advance will be given on a prorated basis. No refund policy is necessary for fees paid in arrears. Clients may terminate their accounts with 5 days written notice. Clients may terminate their accounts without penalty, for full refund, within 5 business days of signing the advisory contract.

Fixed Fees

The Fixed fee rate for investment supervisory services may be up to \$25,000. Fees are paid quarterly in advance. These fees are negotiable and the final fee schedule will be attached as part of the Investment Advisory Contract. Fees that are paid in advance may be refunded based on the prorated amount of work completed at the point of termination. Clients may terminate their accounts with 5 days written notice. Clients may terminate their accounts without penalty, for full refund, within 5 business days of signing the advisory contract.

Financial Planning Services Fees

Fixed Fees

Depending upon the complexity of the situation and the needs of the client, the rate for creating client financial plans may be up to \$25,000. Fees are paid in advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

Hourly Fees

The hourly fee for these services is up to \$500. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Investment Advisory Contract. Fees are paid monthly in arrears after a \$500 dollar advance, but never more than six months in advance. Clients may terminate their accounts without penalty, for full refund, within 5 business days of signing the advisory contract. Fees that are charged in advance may be refunded based on the prorated amount of work completed at the point of termination.

Advice on Matters Not Involving Securities Fees

Fees for these services will be billed hourly up to \$500 an hour. Fees are paid in advance and in arrears, but never more than six months in advance, and clients may terminate their account with five days written notice. Refunds on the advance will be given on a prorated basis. No refund policy is necessary for fees paid in arrears. Clients may terminate their accounts with 5 days written notice. Clients may terminate their accounts without penalty, for full refund, within 5 business days of signing the advisory contract.

B. Payment of Fees

Payment of Investment Supervisory Fees

Hourly Advisory fees are invoiced and billed directly to the client in advance. Clients may not select the method in which they are billed.

Fixed Advisory fees are invoiced and billed directly to the client in advance. Clients may not select the method in which they are billed.

Payment of Financial Planning Fees

Hourly Financial Planning fees are paid via check monthly in arrears after a \$500 advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination.

Fixed Financial Planning fees are paid via check or account debit. Fees are paid in advance, but never more than six months in advance, with the remainder due upon presentation of the plan. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination.

Payment of Advice on Matters Not Involving Securities Fees

Advice on matters not involving securities fees are paid via check monthly in arrears after a \$500 advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination.

C. Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. broker fees, mutual fund fees, transaction fee etc.). Those fees are separate and distinct from the fees and expenses charged by WFPS. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees

WFPS collects fees in advance and in arrears. Fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination and the total days during the billing period. Fees will be returned within fourteen days to the client via check or return to returned back into the account.

E. Outside Compensation For the Sale of Securities to Clients

Neither WFPS nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

WFPS 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.

Item 7: Types of Clients

WFPS generally provides investment advice to the following Types of Clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

Minimum Account Size

There is no account minimum.

Item 8: Methods of Analysis, Investment Strategies and Risk, of Investment Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

WFPS' primary method of analysis is fundamental analysis.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Investment Strategies

WFPS uses long term trading and short term trading strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Short term trading generally holds greater risk and clients should be aware that there is a material risk of loss using any of those strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

WFPS generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various other types of

risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Short term trading risks include liquidity, economic stability and inflation. Frequent trading can affect investment performance, particularly through increased broker and other transaction costs and taxes.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: 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 or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither WFPS nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither WFPS nor its representatives are registered as a FCM, CPO, or CTA.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

WFPS allows clients to choose their own broker-dealer or custodian to execute security transactions and have custody of client accounts. WFPS may recommend Fidelity Brokerage Services LLC, CRD # 7784 as a custodian if clients have none. Clients should be aware the execution of trades pays a commission and involves a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. WFPS always acts in the best interest of the client; including the sale of commissionable products to advisory clients by collecting NO commissions.

D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections

WFPS does not utilize nor select other advisors or third party managers. All assets are managed by WFPS management.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Clients may request a copy of our Code of Ethics from management.

B. Recommendations Involving Material Financial Interests

WFPS does not recommend that clients buy or sell any security in which a related person to WFPS has a financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of WFPS may buy or sell securities for themselves that they also recommend to clients. WFPS will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of WFPS may buy or sell securities for themselves at or around the same time as clients. WFPS will not trade non-mutual fund or non-ETF securities 5 days prior to or 5 days after trading the same security for clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

The recommended Custodian, Fidelity Brokerage Services LLC, CRD # 7784, was chosen based on their relatively low transaction fees and access to mutual funds and ETFs. WFPS will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

1. *Research and Other Soft-Dollar Benefits*

WFPS receives research, products, or other services from its broker/dealer or another third-party in connection with client securities transactions (“soft dollar benefits”). There is no minimum client number or dollar number that WFPS must meet in order to receive free research from the custodian or broker/dealer. There is no incentive for WFPS to direct clients to this particular broker-dealer over other broker-dealers who offer the same services. However, because this firm does not have to produce or pay for services or products it has an incentive to choose a custodian that provides those services based on its interests rather than the clients’ interests. The first consideration when recommending broker/dealers to clients is best execution. WFPS always acts in the best interest of the client.

- a. When using client brokerage commissions (or markups or markdowns) to obtain research or other products or services, WFPS receives a benefit because it does not have to produce or pay for the research, products or services.
- b. WFPS may have an incentive to select or recommend a broker-dealer based on its interest in receiving the research or other products or services, rather than its clients’ interest in receiving most favorable execution.
- c. WFPS does not cause clients to pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits.
- d. Soft dollar benefits are used to service all client accounts. WFPS allocates soft dollar to client accounts proportionately to the soft dollar credits the account generates.

2. *Brokerage for Client Referrals*

WFPS receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. *Clients Directing Which Broker/Dealer/Custodian to Use*

WFPS may recommend Fidelity Brokerage Services LLC, but they allow clients to direct brokerage. WFPS may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients money because without the ability to direct brokerage WFPS may not be able to aggregate

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orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices. Not all investment advisers allow their clients to direct brokerage.

B. Aggregating (Block) Trading for Multiple Client Accounts

WFPS maintains the ability to block trade purchases across accounts but will rarely do so. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of brokers.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed weekly only by Timothy Robert Wesling, President. Timothy Robert Wesling is the chief advisor and is instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at WFPS are assigned to this reviewer.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least a quarterly written report detailing the clients account performance, which may come from the broker.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

WFPS does not receive any economic benefit, directly or indirectly from any third party for advice rendered to WFPS clients.

B. Compensation to Non –Advisory Personnel for Client Referrals

WFPS does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

WFPS, with client written authority, has limited custody of client's assets through direct fee deduction of WFPS's Fees only. If the client chooses to be billed directly by Fidelity Brokerage Services LLC, CRD # 7784, or the preferred custodian, WFPS would have constructive custody over that account and must have written authorization from the client to do so. Clients will receive all required account statements and billing invoices that are required in each jurisdiction. Clients are urged to compare the account statements they receive from the qualified custodian with the statements that they receive from WFPS.

Item 16: Investment Discretion

For those client accounts where WFPS provides ongoing money management or investment advice with ongoing supervision, WFPS maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

Item 17: Voting Client Securities (Proxy Voting)

WFPS will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the broker. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

WFPS does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither WFPS nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

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C. Bankruptcy Petitions in Previous Ten Years

Neither WFPS nor its management have been the subject of a bankruptcy petition in the last ten years.

Item 19: REQUIREMENTS FOR STATE REGISTERED ADVISERS

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

WFPS currently has only one management person and only one executive officer; Timothy Robert Wesling. Timothy Robert Wesling's education and business background can be found on the Supplemental ADV Part 2B form.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Timothy Robert Wesling's other business activities can be found on the Supplemental ADV Part 2B form.

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

WFPS does not charge performance based fees.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person at WFPS has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither WFPS, nor its management persons, has any relationship or arrangement with issuers of securities.