

# 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](mailto: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](http://www.adviserinfo.sec.gov). Wesling Financial Planning Services Corp.'s CRD number is: 141424*

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

Version Date: 3/01/2018

## Item 2: Material Changes

None to report this period.

## Item 3: Table of Contents

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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. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

#### *401k and qualified plan advisory services*

WFPS may perform the following Fiduciary Services, as well as others depending on the Client and circumstances:

- (i) Provide non-discretionary investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client shall have the final decision-making authority regarding the initial selection, retention, removal and addition of investment options.
  - (ii) Assist the Client with the selection of a broad range of investment options consistent with ERISA section 404(c) and the regulations thereunder.
- (i) Assist the Client in the development of an investment policy statement (IPS). The IPS establishes the investment policies and objectives for the Plan. Client shall have

the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the investment policy statement.

- (ii) Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain or remove and replace investment options.
- (iii) Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

Provide non-discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative ("QDIA") for participants who are automatically enrolled in the Plan or who otherwise fail to make an investment election. The Client retains the sole responsibility to provide all notices to participants required under ERISA section 404(c)(5).

The Adviser may provide the following non-fiduciary services

- i. Assist in the education of the participants in the Plan about general investment principles and investment alternatives available in Plan. Client understands Adviser's assistance in participant investment education shall be consistent with and within the scope of investment education of DoL Interpretive Bulletin 96-1. Adviser will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan
- ii. Assist in group enrollment meetings designed to increase retirement plan participation among employees and investment and financial understanding by the employees
- iii. Perform analysis of fees and expenses associated with the investments and the service providers
- iv. Perform provider searches and analysis of services provided by bundled providers, record-keepers and other service providers
- v. Perform benchmarking services, and provide analysis concerning the operations of the Plan

### ***Financial Planning/Financial Analysis***

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.

### ***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:

<b>Discretionary Amounts:</b>	<b>Non-discretionary Amounts:</b>	<b>Date Calculated:</b>
\$33,222,468	\$3,982,546	12/31/2017

Form ADV 2A Version: 3/1/2018

## **Item 5: Fees and Compensation**

### **A. Fee Schedule**

#### ***Investment Supervisory Services Fees***

##### ***Hourly Fees***

Fees for these services will be billed hourly up to \$250 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***

These fees are negotiated with the client and the final fee schedule will be attached as part of the Investment Advisory Contract. 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.

#### ***401k and Qualified Plan Advisory Services***

401k Plan services will be charged between 0% and 1.00%, and the fees are unlimited based on the size of the engagement. These fees are negotiable depending upon the complexity of the situation, and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Fees are paid quarterly in advance or in arrears, and clients may terminate their contracts with five days' written notice.

#### ***Financial Planning/Analysis Services Fees***

##### ***Fixed Fees***

Depending upon the complexity of the situation and the needs of the client, the rate for creating client financial plans will be negotiated with the client and reflected on the

Financial Planning Agreement under Exhibit II. 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. 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 \$250. The fees are negotiable and the final fee schedule will be attached as part of the Investment Advisory Contract. Fees are paid monthly in arrears after a \$250 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.

### ***Financial Analysis***

An initial retainer of \$1,000.00 is required. Billing is done hourly in arrears at the end of each month. Fees are set as follows:

- Analysis, Meetings, Phone Calls, Consultation and Preparation  
\$250.00/hr
- Travel Time (8 hour day, 8am-5 pm, plus all expenses including plus but not limited to meals, rental car, fuel, insurance, lodging, all expenses copies, parking, air fare, tolls, internet access, and incidentals)  
\$125.00/hr

### ***Advice on Matters Not Involving Securities Fees***

An initial retainer of \$1,000.00 is required. Fees that are collected in advance are never collected more than six months in advance. Billing is done hourly in arrears at the end of each month. Fees are set as follows:

- Analysis, Meetings, Phone Calls, Consultation and Preparation  
\$250.00/hr
- Travel Time (8 hour day, 8am-5 pm, plus all expenses plus including, plus but not limited to meals, rental car, fuel, lodging, copies, parking, all expenses: air fare, tolls, internet access, and incidentals)  
\$125.00/hr
- Court, Mediation, Arbitration and/or Hearing  
\$400.00/hr

The above includes all standard postage, long distance phone calls and fax charges. Overnight delivery packages, photocopies and other materials are billed at cost.

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 401k and Qualified Plan Advisory Services*

Fees for this service are paid quarterly in advance or in arrears, and clients may terminate their contracts with five days' written notice.

### *Payment of Financial Planning Fees*

Hourly Financial Planning fees are paid via check monthly in arrears after a \$1,000 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 \$1,000 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 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 no preference. 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.

#### **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 limited to mutual funds for themselves that they also recommend to clients. This may provide an opportunity for representatives of WFPS to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. 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.

Form ADV 2A Version: 3/1/2018

## 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 no research, product, or services other than execution from a broker-dealer or third-party in connection with client securities transactions (“soft dollar benefits”).

#### 2. *Brokerage for Client Referrals*

WFPS receives no referrals from a broker-dealer nor 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 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 our broker.

## **Item 13: Reviews of Accounts**

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

Client accounts are reviewed quarterly 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 will not have custody of client funds or accounts at any time. All fees will be billed to and collected from clients directly.

## **Item 16: Investment Discretion**

For those client accounts where WFPS provides ongoing supervision, the client has given WFPS written discretionary authority over the client's accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. This DOES NOT include the authority to choose the custodian. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. The client provides WFPS discretionary authority via a limited power of attorney in the Investment Advisory Contract and in the contract between the client and the custodian. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

## **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.

### **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: Tax Preparation Services

### A. Types of Tax Preparation Services

WFPS does tax preparation for individuals and small businesses. The types of forms for individuals include the range of 1040 series forms, trust, and estate forms, as well.

### B. Fees for Tax Preparation Services

WFPS charges an hourly fee of \$100 to \$200 per hour based upon the form type.

### C. Persons Involved in Tax Preparation

An employee of WFPS will be the primary individual performing tax preparation services. This person will comply with all IRS rules and regulations. This individual will complete tax preparation classes and continuing education in compliance with industry best practices and IRS guidance. The individual preparing tax returns shall have an IRS Preparer Tax Identification Number (PTIN) assigned, as well as an IRS Electronic Return Originator (ERO) number.

The individual preparing tax returns will *NOT* be an Investment Adviser Representative of WFPS. This person may be involved in financial planning outside of investment advisory activities, as well, for clients in all states except in Maryland.

## Item 20: 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.

*This brochure supplement provides information about Timothy Robert Wesling that supplements the Wesling Financial Planning Services Corp. brochure. You should have received a copy of that brochure. Please contact Timothy Robert Wesling, President if you did not receive Wesling Financial Planning Services Corp.'s brochure or if you have any questions about the contents of this supplement.*

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

# **Wesling Financial Planning Services Corp.**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Timothy Robert Wesling**

Investment Adviser Representative

Wesling Financial Planning Services Corp.  
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[www.weslingfinancial.com](http://www.weslingfinancial.com)

UPDATED: 3/01/18

## Item 2: Educational Background and Business Experience

**Name:** Timothy Robert Wesling

**Born:** 1960

### Education Background and Professional Designations:

#### Education:

Bachelor of Aerospace Engineer, Georgia Institute of Technology, 1982  
MS, Astronautical Engineering, Air Force Institute of Technology, 1987  
MS, Strategic Intelligence, Joint Military Intelligence College, 1997

#### Designations:

##### CFP® - Certified Financial Planner

###### CFP® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university
- Minimum 15-hour curriculum necessary to prepare for the CFP exam (you may challenge the educational requirements if you are a licensed attorney or are hold any of the following certifications or degrees: Certified Public Accountant, Chartered Financial Analyst, Chartered Financial Consultant, Chartered Life Underwriter, Doctor of Business Administration or PhD in business or economics).
- Apply for and achieve a passing score on the Certified Financial Planner exam.
- Possess at least 3 years of work experience in the financial planning industry - teaching, assisting, supervising or delivering financial planning services to a client base for a minimum of 3 years prior to certification.
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

##### CDFA®- Certified Divorce Financial Analyst

###### CDFA® MINIMUM QUALIFICATIONS

- In order to be considered for this designation, a professional must have at least two years experience in the financial or legal industry.
- Must complete a series of four examinations based upon material learned from four self-study courses. Coursework outlines several key areas important in divorce proceedings; including the treatment of property during divorce, alimony and child support, and tax implications of property division. The entire program generally takes at least 4 months to complete.

##### AIF®- Accredited Investment Fiduciary

###### AIF® MINIMUM QUALIFICATIONS:

- Sign and agree to abide by a code of ethics
- Complete six hours of continuing professional education, 4 of which are fi360 Training CE
- Maintaining current contact information in fi360's designee database
- Submit yearly renewal application with \$325 in annual dues

## **Business Background:**

2006 - Present	President Wesling Financial Planning Services
2003 - 2006	Registered Representative Morgan Stanley
1982 - 2003	Officer USAF

### **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**

Timothy Robert Wesling is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Other than salary, annual bonuses, or regular bonuses, Timothy Robert Wesling does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Wesling Financial Planning Services Corp.

### **Item 6: Supervision**

As the only owner and representative of Wesling Financial Planning Services Corp., Timothy Robert Wesling supervises all duties and activities. Timothy Robert Wesling's contact information is on the cover page of this disclosure document.

## Item 7: Requirements For State Registered Advisers

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

A. Timothy Robert Wesling 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. Timothy Robert Wesling has **NOT** been the subject of a bankruptcy petition at any time.

## Privacy Policy and Practices

Of

Wesling Financial Planning Services Corp.

We value your trust. We are committed to the responsible:

- a) Management;
- b) Use; and
- c) Protection;

of your **Personal Information**.

This notice describes how we collect, disclose, and protect your **Personal Information**.

We may obtain your **Personal Information** from:

- a) You; and
- b) Your agreements with us.

Based on the type of service **You** obtain from us, **Personal Information** such as:

- a) Your name;
- b) Your address;
- c) Your income;
- d) Your expenses;
- e) Your investments;
- f) Your insurance policies;
- g) Your estate documents
- h) Your taxes;
- i) Your debts and payments;
- j) Your assets; or
- k) Your net worth;

may be gathered from applications, data gatherers, goal setting instruments, and discussions.

To serve **You** and service our business relationship with **You**, from time to time it may be necessary to share certain information with others. This will only be done with your **prior permission**.

Again, only with your prior permission, we may share certain non-identifying **Personal Information** with potential service and product providers to work toward achieving your life financial goals, such as:

- a) Your age;
- b) Your gender
- c) Your marital status; and
- d) Your smoker/non-smoker status;

This information may be used to help obtain information concerning products and services including, but not limited to insurance policies, tax preparation and estate documents.

We will not tell, sell or distribute any identifying **Personal Information** or **Personal Health Information** (medical records, information provided to us about illness, disability, or injury) without either **your prior written, verbal, or electronic approval** under any circumstances, unless required by court order.

We use manual and electronic security measures to maintain:

- a) The confidentiality; and
- b) The integrity of;

**Personal Information** either obtained by us or delivered to us. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal Information** include:

- a) Secured files;
- b) User authentication;
- c) Encryption;
- d) Firewall technology; and
- e) Anti-spam and anti-spyware software technologies.

We are responsible for and must:

- a) Identify information to be protected;
- b) Provide an adequate level of protection for that information; and
- c) Grant access to protected information only to those people who must use it in the performance of their job-related duties.

Employees who violate these policies will be subject to disciplinary actions, possibly resulting in employment termination.

At the start of our business relationship and on an annual basis, we will provide **You** a copy of our current Privacy Policy.

The current Privacy Policy remains in force for your **Personal Information** even when a business relationship either does not yet, or no longer exists between us.

If Something Bad Happens to You or a Loved One:

- a) Contact your bank and all other companies with whom you have a financial relationship;
- b) Contact any one of the three major credit bureaus to place a fraud alert on your credit report (this alerts all three credit bureaus):
  - a. Equifax 800.525.6285
  - b. Experian 888.397.3742
  - c. Trans Union 800.680.7289

- c) Report unauthorized charges or unauthorized new accounts to the credit issuer and credit bureaus (phone and writing are best);
- d) Close accounts you feel have been compromised;
- e) Request and review copies of your credit reports through [www.annualcreditreport.com](http://www.annualcreditreport.com);
- f) File a police report as soon as you can; and
- g) Keep copies of any written correspondence to the credit bureaus and police.

Keep up with the latest in tips to avoid scams by visiting the Federal Trade Commission's website, [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or phone the FTC at 1.877.ID.THEFT.