

### Item 1. Introduction

Weinand Financial, Inc. (“WFI,” “we,” “us,” and “Advisor”) is a Washington corporation that is registered as an investment advisor with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research advisory and brokerage firms and their associated financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

### Item 2. Relationships and Services

#### What investment services and advice can you provide me?

To retail clients, we offer wealth management services that combine ongoing portfolio management with tailored financial planning and consulting services. We also offer financial planning and consulting services on a stand-alone basis, as well as educational seminars.

Our wealth management services include a review of your unique financial circumstances and the design, implementation, and ongoing supervision and management of your designated investment account(s). You will deposit your assets to an account held at an independent qualified custodian for our direct management or management by a third-party money manager or sub-advisor (an “Independent Manager”). We will monitor your investments on an ongoing basis and recommend changes to your portfolio as we believe to be in your best interests. You will typically be required grant WFI discretionary authority that allows us to buy and sell investments within your account without obtaining your consent prior to each transaction and hire and fire Independent Managers (a “discretionary account”). On occasion, we may agree to a non-discretionary arrangement, requiring that we obtain your consent prior to implementing transactions in your account. You may impose reasonable restrictions on our ability to invest in certain securities or types of securities within your account. We will formally review your investments at least annually. Wealth management clients also receive financial planning and consulting services (including the preparation and periodic review of a written financial plan), advice regarding investments contained in held-away accounts (e.g., employer sponsored retirement accounts), and ad-hoc financial consulting advice regarding routine financial concerns.

We also offer financial planning and consulting as a stand-alone service. We will review your financial situation and assets, risk profile, investment time horizon, investment goals, and any specific financial transactions or other areas of concern and provide you with our recommendations in the form of a written financial plan, report, or summary. For our most limited engagements, we may deliver our recommendations solely via in-person meetings, e-mail, phone, and/or tele-video call. Unless otherwise agreed, financial planning clients do not receive plan

reviews or updates of any kind following the delivery of our advice. Clients receiving stand-alone financial planning advice make all ultimate investment decisions and are responsible for the implementation and monitoring of their investments.

Our educational seminars may cover a wide range of financial topics and concerns, including but may include asset allocation, investment planning, retirement planning, estate planning, asset protection/insurance, and general explanations of certain types of investments or investment strategies. These seminars are educational in nature, and clients are under no obligation to engage us for any further advisory services.

We may discuss and recommend a wide variety of investments to clients based on their unique investment needs and limitations. This may include, without limitation, individual stocks, corporate and government debt securities, mutual funds, exchange traded funds (“ETFs”), insurance products, and various other types of investments. We typically require a minimum account balance of \$500,000 to commence or continue a wealth management relationship, though we may waive these minimums for individual clients.

*More detailed information about our advisory services and account minimums is contained in our Form ADV Part 2A “firm brochure” at Items 4 and 7.*

#### **Conversation Starter: Ask us:**

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

As a wealth management client, you will typically pay WFI an annual asset-based fee typically ranging from 0.40% - 0.675% per year of the value of your account. Advisory fees charged by Independent Managers selected for your account, if any, are included within our advisory fee. Our fees are applied based upon a blended tiered fee schedule and will be set forth in a written investment advisory agreement you will enter with WFI at the inception of our wealth management relationship. Fees for these services are payable quarterly or monthly in arrears and are prorated for partial billing periods. On rare occasions where we determine that a client’s financial planning and consulting needs go beyond the scope of the financial planning and consulting services we ordinarily provide under wealth management service, we may charge you an additional fixed or hourly fee. No additional fees will be charged for this portion of our wealth management services without your prior consent.

Financial planning and consulting clients pay fixed fees typically ranging from \$2,500 - \$7,500. The specific fixed fee we charge you will be set forth in a written advisory agreement you will enter with WFI and is determined by us based on the scope of your financial planning needs. Fees for these services are typically paid in full upon the completion of the engagement, though in some instances, we may require up to full payment of our agreed upon fixed fees at inception.

Advisory fees for educational seminars typically take the form of a fixed registration fee ranging from \$50 – \$125, depending on the nature and scope of the course and course materials to be distributed. These fees are paid in advance and are non-refundable.

In addition to our advisory fees, you will separately pay your proportionate share of all fund level costs and expenses associated with any mutual funds, ETFs, and other pooled investment vehicles held in your account (e.g., mutual fund expense ratios, etc.). You will also pay all usual and customary transaction-based fees (brokerage fees and commissions), custodial charges, wire transfer fees, and other fees and taxes associated with activity and holdings in your account.

Where asset-based fees apply to your account, you should consider that the more assets you have in your account, the more you will pay us, thus creating an incentive for us to encourage you to increase or maintain the level of assets in your account.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

*More detailed information about our advisory fees is contained in our firm brochure at Item 5.*

*Conversation Starter: Ask us: “Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”*

**What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, we have to act in your best interests and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

*Here are some examples to help you understand what this means:*

**Example 1:** The value of your asset-based advisory fee account goes up, and while the annual percentage we charge may stay the same, the total compensation you pay us goes up proportionately.

**Example 2:** Your account value goes down, but you still must pay us an asset-based advisory fee proportional to your assets under management.

Certain of our associated persons are individually licensed to sell insurance and may sell insurance products or services to clients and receive commissions or fees on account of such transactions. Advisory fees paid to WFI for investment advisory services are separate and distinct from the commissions earned by any associated person of our firm for selling insurance products to clients. WFI itself does not share in receipt of any insurance-related commissions or fees. However, the receipt of commissions and fees by our associated persons creates a conflict of interest. Our advisory fees are not reduced by the amount of sales compensation received by our associated persons in connection with the sales of insurance products to you. As fiduciaries, we will only transact insurance business with you when fully disclosed, suitable, and appropriate to do so. You are never obligated to use any of our associated persons for the purchase of insurance products or services.

*More detailed information related to these conflicts of interest is contained in our firm brochure at Item 5.*

*Conversation Starter: Ask us: “How might your conflicts of interest affect me, and how will you address them?”*

#### **How do your financial professionals make money?**

Our financial professionals are compensated with annual salaries and/or discretionary bonuses. Insurance licensed persons may also receive commissions and fees as described above.

*More detailed information about our conflicts of interest is contained in our firm brochure at Item 5.*

#### **Item 4. Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?**

No. We encourage you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research any of our financial professionals.

*Conversation Starter: Ask us: “As a financial professional, do you have any disciplinary history? For what type of conduct?”*

#### **Item 5. Additional Information**

You can find additional information regarding our firm, including our Form ADV Part 2A firm brochure and this client relationship summary by visiting <https://adviserinfo.sec.gov> and searching for our firm by its name or its unique CRD number (328590). You can also obtain a copy of this relationship summary by visiting our website at [www.weinand.us](http://www.weinand.us) or by contacting us by telephone at 360-459-4847. We will be pleased to answer any of your questions.

*Conversation Starter: If you have any concerns, please let us know by asking the following questions: “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”*