



This brochure provides information about the qualifications and business practices of Zeit Capital. If you have any questions about the contents of this brochure, please contact us at 206-352-5679 and/or at [info@zeitcapital.com](mailto:info@zeitcapital.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 Zeit Capital also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Zeit Capital is a "registered" investment advisor. The registration process does not require any certain level of skill or training.

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## ***Item 2 - Material Changes***

*Item 2 of this brochure helps you quickly identify material changes from Zeit Capital's last annual update dated January 31, 2012. No material changes were noted since our last annual update.*

*Please review all parts of this brochure because it describes important details about Zeit Capital and the services we provide.*

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## ***Item 4 - Advisory Business***

*This section describes the investment advisory, financial planning & insurance planning services we provide.*

Zeit Capital (also referred to in this brochure as “Zeit Capital LLC”, “Firm”, “Advisor”, “We”, “Our”, “Its”, “Us”) is a registered investment advisor founded in 2009. Phillip J. Weber is the Firm’s managing member and sole principal owner.

### ***Advisory Services***

We offer to provide investment advisory services including asset allocation recommendations, security selection, portfolio management and supervision to our clients on a discretionary and non-discretionary basis.

Our Firm strives to develop individual investment portfolios that integrate the long-term investment goals, risk tolerance and financial objectives of our clients as described in written and verbal communications with them. After an advisory account is executed, Advisor provides investment advisory services through an ongoing interactive process with the client.

Client investment portfolios will consist of marketable securities and/or investment company securities and will contain investments from multiple asset classes and sub-styles based on the relative value and risk tolerance of each client. We frequently employ passively managed Exchange Traded Funds (ETF’s) when developing client investment portfolios but will consider other types of investments owned by you when we create and manage your investment portfolio such as individual stocks, individual bonds, and open end mutual funds.

Clients may place restrictions upon the type of securities or specific securities to be purchased, sold or held in their advisory accounts. These restrictions by the client must be made in writing to Advisor. Any restrictions on the ability of Advisor to manage the client’s account(s) may have an adverse impact on their portfolio performance.

We also provides general non-securities advice on topics including financial planning (see Financial Planning below), tax planning, estate planning, business planning, retirement planning including qualified and non-qualified retirement plan selection, education planning, insurance (life & disability) planning and selection (see insurance planning below), budgeting and cash flow planning.

As of January 31, 2012, we have total assets under management of approximately \$53,650,000. We manage approximately \$47,250,000 of our clients’ assets on a discretionary basis and \$6,400,000 on a non-discretionary basis.

### ***Financial Planning***

Some clients are provided a written financial plan that may include a personal balance sheet and certain financial projections. All reports, financial projections and analyses are intended exclusively for the use in developing and implementing a client’s financial plan. In view of this limited purpose, the prepared financial data should not be considered complete financial statements. Advisor will not “audit”, “review” or “compile” such statements and accordingly will not express an opinion or other form of assurance over them. It is likely that there will be differences between projected and actual results because events vary and circumstances frequently do not occur as expected and such differences may be material.

Advisor's financial analyses will be highly dependent on certain economic assumptions about the future. Therefore, the client should establish familiarity with historical data regarding key assumptions such as inflation and investment rates of return as well as an understanding of how significantly these assumptions affect the results of Advisor's analyses. The client is ultimately responsible for the assumptions and personal data upon which Advisor's procedures and projections are based. The financial plan assumptions and reports are primarily a tool to alert clients to certain potential financial outcomes. The reports do not provide any guaranty about future events including an individual's investment returns. The implementation of the plan is solely the responsibility of the client.

The financial plans provided for some of our clients do not address all potential aspects of financial planning. Typically, Advisor's financial plans address retirement planning, college funding and cash flow planning. Risk management issues such as health and long-term care insurance needs are not typically addressed and the client is encouraged to seek other professional counsel in these areas.

### *Insurance Planning*

Zeit Capital LLC is a producing insurance entity licensed with the Washington State Office of Insurance Commissioner to offer life and disability insurance to clients. Through its affiliated licensed producer, Phillip J. Weber, Zeit Capital LLC may offer to solicit clients to purchase various life and/or disability insurance products through Mr. Weber's currently "appointed" and approved Insurance Companies. Insurance products offered to clients are done so on a client request and need basis only and any related insurance product commissions paid by the client will relate to the purchase of said insurance product(s).

Insurance planning and solicitation of insurance products is generally not addressed in the financial planning services Advisor provides to some clients. In addition, insurance planning is not considered a significant part of Zeit Capital's advisory services as it currently incorporates less than 1% of its allocation of advisory services provided to clients.

## *Item 5 - Fees & Compensation*

*This section describes how we are compensated for the services we offer and includes a description of the types of fees and or costs clients may incur.*

### *Asset Management Fees*

Advisor generally bases its advisory fee rate on a client's aggregate account assets under management as follows. The following is a general fee schedule; the client advisory agreement contains the actual fee schedule that applies to each client specific account(s).

<b>Assets Under Management</b>	<b>Annual Advisory Fee</b>
\$0 - \$2,000,000	1.50%
\$2,000,001 - \$10,000,000	1.00%
\$10,000,001+	0.50%

Advisory fees will be based on a percentage of a client's aggregate account assets under management/supervision valued on the last business day of the calendar quarter. Quarterly fees are calculated and charged to clients in advance of services being rendered. Fees are deducted directly from

client accounts each quarterly billing period. Fees are fully disclosed to the client by way of a written client advisory agreement entered into with Advisor. Fees are negotiable; Advisor may discount fees at its sole discretion.

In cases where the client advisory agreement does not span a full calendar quarter billing period, fees are pro-rated and billed from the account inception date (i.e., the date account assets are posted to a client account). Conversely, in cases of a client advisory agreement termination, fees will be pro-rated through the date of termination; pro-rated fees associated with terminated client advisory agreement will be refunded directly back to respective client accounts.

Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of contributions and withdrawals less than 10% of the account value).

Zeit Capital and its supervised persons do not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Advisor or client may terminate the advisory agreement at any time with written notice to Advisor's main office or other address designated by Advisor.

#### *Hourly Fees*

Advisor may provide advice on an hourly basis when specifically requested and contracted for by the client. Fees are billed at a rate of \$125 per hour and are paid as services are rendered. Prepayment of hourly fees will not exceed \$500 per client and 6 months in advance. In cases where Advisor's services are rendered on an hourly basis, a written agreement will be executed before services are performed. Fees are negotiable; Advisor may discount fees at its sole discretion.

#### *Fixed Fees*

Advisor may provide advice for a fixed fee when specifically requested and contracted for by the client. Prepayment of fixed fees will not exceed \$500 per client and 6 months in advance. The amount of the fixed fee will be agreed to by the client and Advisor and a written agreement will be executed before services are performed. Fees are negotiable; Advisor may discount fees at its sole discretion.

#### *Commissions*

Life and/or disability insurance products solicited to clients are offered on a commission basis. Insurance product commission costs paid by clients will vary in amount based on among other things as to the type and amount of insurance purchased. Commission rates as well as underlying insurance product costs are disclosed in related insurance contracts and insurance solicitation offers made to clients (see also Item 4 (Advisory Business: Insurance Planning above)).

Insurance commissions paid by clients are separate and distinct of advisory fees documented in clients' advisory agreements and paid to Zeit Capital. Advisory fees paid by clients are not reduced by any insurance commissions paid to Zeit Capital (see also Item 10 (Other Financial Industry Activities & Affiliations below)).

### *Investment Company Fees*

Investment company funds (including Exchange Traded Funds (ETFs)) that are held by Advisor's clients will contain their own fees including internal transaction and execution costs, as well as fees that directly compensate their investment managers along with internal administrative services. Some funds pay 12b-1 fees, Distribution Fees, and or Shareholder Service Fees to broker-dealers that offer such funds to their clients. These charges affect the Net Asset Value (NAV) of these fund shares and are thus indirectly borne by fund shareholders such as an Advisor client.

Some fund companies have imposed a redemption fee. A redemption fee is another type of fee that some funds charge their shareholders when shares are sold or redeemed within a short period of time from the purchase of the fund shares. Although a redemption fee is deducted from redemption proceeds just like a deferred sales load, it is not considered to be a sales load. Unlike a sales load, which is generally used to compensate brokers, a redemption fee is typically used to defray fund costs associated with a shareholder's redemption and is paid directly to the fund, not to a broker/ investment advisor. In most cases, the funds will use the "first-in, first-out" (FIFO) method to determine the holding period. Under this method, the date of the redemption will be compared with the earliest purchase date of shares held in the client account. While it is not the general practice of Advisor to sell client securities in a period that would generate a redemption fee, it should be anticipated that Advisor might do so if: 1) in its opinion the sale is in the client's best financial interests, or 2) fund shares must be redeemed to pay fees from the account.

A complete explanation of these charges is contained in the related investment prospectus and "Statement of Additional Information" for each investment company fund. Clients can obtain a prospectus from the investment company (through its website or by telephone or mail).

### *Custodian/ Broker-dealer Fees*

The above-referenced fees charged by Advisor do not include brokerage commissions and other costs related to the execution of security transactions including asset management fees paid to client custodians and/or broker-dealers. The client is responsible for these costs in addition to any related fees discussed above. The custodian and/or broker-dealer disclose these fees in their disclosure agreements and other related account-opening documents. Clients are also responsible for margin interest, wire transfer fees, safekeeping fees and other special services provided by the custodian, broker-dealer or transfer agent. See also Item 12 (Brokerage Practices) below for additional information relating to Custodians and Broker-dealers.

## ***Item 6 - Performance-Based Fees & Side-By-Side Management***

*This section of the brochure explains any performance based fees we may charge you for.*

Zeit Capital does not charge fees that are based upon a share of capital gains or capital appreciation of client assets.

We provide investment advisory services to other clients in addition to you. Not all clients receive the same investment advice. Not all clients pay the same advisory fee. We strive to act in the best interests of each of our clients at all times.



## ***Item 7 - Types of Clients***

*This section of the brochure describes who we generally provide our services to.*

We provide advisory services to a variety of types of clients including but not limited to individuals (other than high net worth individuals), high net worth individuals, charitable organizations, trusts, pension and/or profit sharing plans, corporate and business accounts.

Advisor charges a minimum individual client, aggregate account advisory fee of \$750 per year. This minimum fee is charged quarterly in advance and refunded on a pro rata basis if the engagement does not span the full billing period. Advisor's minimum advisory fee will result in the client paying an annualized fee percentage rate that is in excess of the fee schedule shown (see also Item 5 – Fees & Compensation above) when the individual client, aggregate account size is less than \$50,000.

## ***Item 8 - Methods of Analysis, Investment Strategies, & Risk of Loss***

*This section of the brochure explains how we formulate our investment advice and manage our clients' assets.*

Our Investment philosophy and strategy is based on several academic research reports that have demonstrated that investment markets are generally "efficient." Attempts by "actively managed" investment managers and mutual funds to exceed the performance of their respective benchmark (i.e., index) frequently have resulted in poor and underperforming results. We believe that a well-diversified passive index investment portfolio that is periodically rebalanced offers the investor the greatest opportunity to pursue their financial goals and achieve our portfolio return expectations.

By combining a variety of asset classes and investment styles that in the short term move in opposite directions to each other, we attempt to reduce risk within our clients' investment portfolios. Our approach to investing is based on the Modern Portfolio Theory (MPT). This theory, pioneered in the early 1950's by Nobel Prize recipient Harry Markowitz, is an approach for building an optimal investment portfolio and attempt to maximizing expected portfolio returns based on a given level of market risk. See also Item 4 (Advisory Business) above.

We believe that it is exceedingly difficult to maintain a successful long term investment strategy without having a plan that should include clearly defined goals and investment objectives and be reviewed on a periodic and ongoing basis. Since we do not spend our time searching for the next best active money manager/ mutual fund or individual stock, we focus on wealth management issues relevant to each of our clients.

Investments in marketable securities involve risk of loss including all of your initial, subsequent and unrealized gains on investments managed by Zeit Capital. Securities held in your portfolio(s) or in underlying investments such as mutual funds or ETFs may underperform in comparison to the general securities markets or other asset classes. The performance of your account is subject to the risk that Zeit Capital's investment management strategy may not produce our intended results. Your account could lose money over short periods due to short-term market movements and over longer periods during market downturns. The value of a security may decline due to company specific issues, general market conditions, economic trends, or events that are not specifically related to the issuer of the security or to

factors that affect a particular industry or industries. During a general downturn in the securities markets, multiple asset classes may be negatively affected.

### ***Item 9 - Disciplinary Information***

*This section of the brochure discusses any legal or disciplinary information associated with Zeit Capital and its investment advisor representatives.*

Zeit Capital and investment advisor representative Phillip J. Weber are not and have not been involved in any civil or criminal investment-related events.

### ***Item 10 - Other Financial Industry Activities & Affiliations***

*This section of the brochure describes any other financial services industry affiliations we may have that could present a conflict of interest with you.*

Zeit Capital LLC is a producing insurance entity licensed with the Washington State Office of Insurance Commissioner to solicit life and disability insurance. Through its affiliated licensed producer, Phillip J. Weber, Zeit Capital LLC may offer to solicit clients to purchase various life insurance and/or disability insurance through Mr. Weber's currently appointed Insurance Companies.

Insurance products offered to clients are done so on a client request and need basis only and any related insurance product commissions paid by the client will relate to the purchase of said insurance product(s). As such, Zeit Capital does not anticipate any conflicts of interest associated with our Firm soliciting insurance related products and providing advisory services to clients.

Zeit Capital does not recommend or select other investment advisers for clients and does not receive compensation directly or indirectly from those advisers that would create a material conflict of interest.

### ***Item 11 - Code of Ethics, Participation or Interest in Client Transactions & Personal Trading***

*This section of the brochure describes our code of ethics and how we deal with interests in clients' investment transactions and related personal trading.*

#### ***Code of Ethics***

Advisor has adopted and implemented a Code of Ethics that is designed to promote the fiduciary responsibilities of Advisor, its investment advisor representatives (IARs) and employees as well as prevent and detect violations of Advisor's policies, procedures or securities laws. Advisor will provide clients or prospective clients with a copy of Advisor's Code of Ethics upon written request.

#### ***Participation or Interest in Client Transactions & Personal Trading***

From time-to-time the interests of Advisor, its IARs and/or its employees may coincide with those of a client. Individual securities may be bought, held or sold by Advisor, IARs and/or employees that are also recommended to or held by a client.

It is acknowledged and understood that Advisor performs investment services for various clients with varying investment goals, risk profiles and time horizons. As such, the investment advice may differ between clients and investments made by Advisor. Advisor has no obligation to recommend to clients the purchase or sale a security that Advisor, its IARs or employees may purchase, sell, or hold. When a decision is made to liquidate a security from applicable client accounts, priority will always be given to the client's order before those of Advisor, IARs or its employees.

Advisor has procedures dealing with insider trading, employee-related accounts, "front running" and other issues that may present a potential conflict when such security purchase, sales or recommendations are made. In general, these policies and procedures are intended to eliminate, to the extent possible, the adverse effects on clients of any such potential conflicts of interest.

Advisor has established the following restrictions and internal policies<sup>(1, 2)</sup> in order to attempt to ensure its fiduciary responsibilities to clients are being upheld:

- a) It is our expressed policy that Advisor, its IARs or employees may not purchase or sell any identical individual security prior to a transaction(s) being implemented for a client account within one NYSE business trading day before and/or one NYSE business trading day after the client trade is executed. This policy is meant to prevent Advisor, IARs and employees from any perceived or actual financial benefit as a result of transactions placed on behalf of client accounts.
- b) Advisor, IARs and its employees shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by their role as an IAR of Advisor, unless this information is also available to the investing public on reasonable inquiry. In no case, shall Advisor and/or its representatives prefer their own interest to that of Advisor's clients.
- c) Advisor emphasizes the unrestricted right of its clients to decline to implement any advice rendered.
- d) Advisor recognizes it must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.

*(1) These investment policies have been established recognizing that some securities being considered for purchase and sale trade in sufficiently broad markets and can be completed without a material impact on the value of the underlying security(s). Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for any exceptions, will be documented and maintained by Advisor.*

*(2) Open-end mutual funds and/or the investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds and/or variable insurance products by Advisor are not likely to have an impact on the prices of the fund shares in which clients invest, and are therefore not prohibited by Advisor's investment policies and procedures.*

## **Item 12 - Brokerage Practices**

*This section of the brochure describes how we recommend broker-dealers for client transactions.*

### **Factors Considered When Recommending Broker-Dealers**

Advisor may suggest that clients establish brokerage accounts with Schwab Institutional (among other custodians), a division of Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, to maintain

custody of clients' assets and to effect trades for their accounts. Advisor and Schwab are separate, unaffiliated entities.

Schwab may provide Advisor with access to institutional trading, operational and other services typically not available to Schwab's retail customers. These services may include: 1) brokerage and asset custody, 2) software and technology that: a) provides access to client account data (such as balances, positions and transactions, as well as trade confirmations and account statements), b) facilitates trade execution, and c) facilitates payment of Advisor's fees from its clients' accounts, 3) research, both proprietary and third party, 4) security pricing information and other market data, 5) back-office support, 6) record keeping and client reporting.

Many of these services generally may be used to service all or a substantial number of Advisor's accounts, including accounts not maintained at Schwab. Schwab may also provide Advisor with other services intended to help Advisor manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing.

Some of the products and services offered by Schwab generally are available to Advisor at no charge and benefit Advisor but may not benefit some or all of Advisor's clients' accounts. Advisor's suggestion that a client place assets in Schwab's custody (or other specific custodian) may be past in part on benefits Schwab or other custodian(s) provides to Advisor, and not solely on the nature, cost or quality of custody and execution services provided.

Advisor places trades for its clients' accounts subject to its duty to seek best execution and fulfill its other fiduciary duties. Advisor may use broker-dealers other than Schwab to execute trades for client accounts but this practice may result in additional costs to clients so that Advisor is more likely to place trades through Schwab rather than other broker-dealers. Schwab's execution quality may be different than other broker-dealers.

Advisor will on occasion aggregate the purchase and/or sale of securities for various client accounts during the execution of security trading. Advisor does not frequently employ this practice due to: 1) each client's unique individual tax situation, 2) the timing of their portfolio construction as well as 3) the need for account rebalancing. The lack of aggregating accounts for trading purposes may result in additional costs including additional brokerage commissions and/or "intrinsic costs" which include the difference between the buy and sell price of a security to the client.

For Advisor's clients' accounts maintained in custody at Schwab, Schwab generally does not charge separately for custody but is compensated by the account holders through brokerage commissions or other fees related to transactions and/or assets held in the client accounts.

### *Brokerage for Client Referrals*

Zeit Capital does not have any agreements in place where securities transactions are directed to particular broker-dealers in exchange for client referrals.

### ***Directed Brokerage***

Zeit Capital does not routinely recommend, request, require or permit clients to direct us to execute transactions through a specified broker-dealer.

### ***Item 13 - Review of Accounts***

*This section of the brochure describes how often and by whom client accounts are reviewed as well as what types of reports they will receive.*

We perform reviews of all investment advisory accounts on a regular basis and no less than quarterly. Accounts are reviewed for consistency with their investment strategy and performance by Phillip J. Weber, Managing Member. Reviews may be triggered by changes in a clients' personal, tax, or financial status. Macroeconomic and company-specific events may also trigger reviews. Financial and/ or insurance plans are reviewed only upon request unless you retain us to update these plans on a continuous basis.

Client brokerage statements are generated no less than quarterly. These written statements are sent directly from the account custodian to the client. These reports list the client account positions, activity in the account over the covered period, and other related information. Clients are also sent written confirmations following each brokerage account transaction unless you have waived this service in writing. Clients may choose to receive these items electronically by contacting their account custodian.

Zeit Capital does not prepare or send written reports to our clients on a routine or regular basis.

### ***Item 14 - Client Referrals & Other Compensation***

*This section of the brochure discloses our arrangements with people who are compensated for referring Zeit Capital business.*

Zeit Capital does not receive any economic benefits from non-advisory clients for providing investment advice or other advisory services to our clients.

Zeit Capital does not currently have any written or oral arrangements where outside individuals or entities are compensated for successful referrals of new clients to our Firm.

### ***Item 15 - Custody***

*This section of the brochure encourages you to check the statements sent to you by your account custodian to ensure the accuracy of the fee calculation.*

Zeit Capital does not maintain custody of client assets. We encourage our clients to carefully review their periodic account statements they receive from their account custodian (Schwab or otherwise). This procedure will help to ensure the accuracy of Zeit Capital's ongoing advisory fee clients have authorized us to debit their account(s) as per their advisory agreement.

### ***Item 16 - Investment Discretion***

*This section of the brochure discloses the authority we have to make trades in your account.*

Clients may grant and execute in writing with Advisor a limited power of attorney with no restrictions to select, purchase or sell securities in the their account(s) without obtaining their consent first. It is the general practice of Advisor to contact clients prior to or subsequent to placing security trades in client accounts.

Clients may place restrictions upon the type of securities or specific securities to be purchased, sold or held in the client's advisory accounts. These restrictions by the client must be made in writing to Advisor. Any restrictions on the ability of Advisor to manage client accounts may have an adverse impact on their account(s) performance.

### ***Item 17 - Voting Client Securities***

*This section of the brochure explains our proxy voting policy and your ability to get proxy voting information from us.*

Advisor will not vote proxies for securities held in client accounts. The client retains the right and responsibility to vote proxies for securities. The client may assign the right to vote proxies to another fiduciary, other than Advisor.

Clients may choose to vote proxies for securities by contacting their account custodian. Clients can also direct further questions on this matter to Zeit Capital by calling 206-352-5679 or emailing us at [info@zeitcapital.com](mailto:info@zeitcapital.com).

### ***Item 18 - Financial Information***

*This section of the brochure discloses that a recent fiscal year balance sheet would required to be presented by investment advisors that require or solicit the prepayment of fees of more than \$1,200 and six months or more in advance. In addition, this section discusses any adverse financial conditions or bankruptcy petitions Zeit Capital may be subject to.*

Zeit Capital does not require or solicit the prepayment of fees of more than \$500 and six months or more in advance to a client.

Zeit Capital is currently unaware of any adverse financial conditions that are reasonably likely to impair its ability to meet its discretionary advisory contractual commitments to our clients.

Zeit Capital has not been the subject of any bankruptcy petition.

## ***Item 19 – Requirements for State-Registered Advisers***

### ***Management Persons***

Investment Advisor Representative (IAR) Phillip J. Weber born May 1972 is Zeit Capital LLC's Managing Member and Chief Compliance Officer. Mr. Weber received a B.S. in Accounting from Saint Mary College of California in 1996 and currently retains the CFP® designation which he received in 2004 (see below for more information over the CFP® designation.) Mr. Weber currently holds a FINRA/ NASAA securities license Series 65. In addition Mr. Weber is licensed in the state of Washington to solicit Life and Disability insurance and he is a Washington State Notary.

Mr. Weber's work experience includes the following:

- **11/2009 - Present: Zeit Capital LLC** - *IAR, Managing Member, Chief Compliance Officer*
- **08/2006 - 11/2009: UBS** - *Vice President investments, Portfolio Manager*
- **07/1998 - 08/2006: Morgan Stanley (Smith Barney)** - *Vice President, Wealth Advisor*
- **06/1996 - 07/1998: KPMG** - *Senior Audit Accountant*

### ***Regarding the CFP® designation . . .***

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Additional information over the CFP® designation can be found at [www.cfp.net](http://www.cfp.net)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.