

ZEIT CAPITAL ADVISORS

Comprehensive Wealth Management

ZEIT CAPITAL LLC IS A REGISTERED INVESTMENT ADVISOR

This brochure provides information about the qualifications and business practices of investment advisor Zeit Capital LLC, doing business as Zeit Capital Advisors and Phillip J. Weber, the Firm's investment advisor representative. If you have any questions about the contents of this brochure, please contact us at 206-713-9655 and/or at 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 Advisors and Phillip J. Weber is also available on the SEC's website at www.adviserinfo.sec.gov

Brochure Dated 02/26/2024

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Item 2 - Material Changes

Item 2 of this brochure will identify material changes from our previous annual filing dated March 21, 2023. Zeit Capital Advisors continues to conduct its business activities and provide investment advisory services in substantially the same manner as described in the last update to the brochure. The foregoing is only a list of changes since the last update that are and may be considered material. It does not identify every change to the brochure since the last update. In addition, there have been minor word enhancements and clarifications throughout the brochure.

On August 07, 2023, the address for Zeit Capital Advisors was updated.

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Item 4 - Advisory Business

This section describes the investment advisory and financial planning services we provide.

Zeit Capital Advisors (also referred to in this brochure as “Firm”, “Advisor”, “we”, “our”, “its”, “us”) was founded in 2009. Phillip J. Weber is the Firm’s investment advisor representative and managing member. The Firm is owned by Phillip and Melissa Weber through their interest in the Phillip Jason and Melissa Anne Weber Trust.

Advisory Services

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

Our Firm strives to develop client investment portfolios (“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. Portfolios will consist of marketable securities and/or investment company securities and will contain investments from multiple asset classes and equity/fixed income sub-styles. Our asset allocation suggestions are based among other things on the relative timeframe, liquidity needs and risk tolerance of each client (see also Item 8 below (Methods of Analysis, Investment Strategies, & Risk of Loss)).

We frequently utilize Exchange Traded Funds (“ETF’s”) when creating portfolios but will consider other types of investments previously owned by clients when managing their portfolios such as individual stocks, individual bonds, and mutual funds.

Clients may place restrictions upon the type of and/or quantity of securities to be purchased, sold or held in their advisory accounts. These restrictions by the client must be made in writing to us. Any restrictions placed on us to manage their accounts may have an adverse impact on their portfolio performance.

After a Client Advisory Agreement (“Agreement”) is executed between our Firm and the client, we will provide investment advisory services through an ongoing interactive process with them.

We also provide 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 planning, budgeting and cash flow planning.

As of January 31, 2024, we have total assets under management of approximately \$135,225,000. We manage approximately \$124,575,000 of our clients’ assets on a discretionary basis and \$10,650,000 on a non-discretionary basis.

Financial Planning

Some of our 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 client financial plans. In view of this limited purpose, the prepared financial data should not be considered complete financial statements. We 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 plan results and actual results because events vary and circumstances frequently do not occur as expected and such differences may be material.

Our 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 our analyses. The client is ultimately responsible for the assumptions and personal data upon which our 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 client portfolio returns. The implementation of the plan is solely the responsibility of the client.

The financial plans provided for some of our clients do not generally address all potential aspects of financial planning.

Retirement Rollovers

A client leaving an employer typically has four options (and may engage in a combination of these options):

- I. Leave the money in their former employer’s plan, if permitted,
- II. Roll over the assets to their new employer’s plan, if one is available and rollovers are permitted,
- III. Rollover to an IRA, or
- IV. Cash out the account value (which could, depending upon the client’s age, result in adverse tax consequences).

We may recommend an investor roll over retirement plan assets to an Individual Retirement Account (IRA) managed by us. As a result, we may earn an asset-based fee on those assets. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Specifically, if we recommend a client roll over its retirement assets to a managed account managed by us, such a recommendation creates a conflict of interest if we will earn new (or increase its current) compensation as a result of the rollover. Depending on the options available to the individual, rolling over assets to a managed account managed by us could incur higher fees than leaving it in a current plan or moving to another employer-sponsored plan. In contrast, a recommendation that a client or prospective client leave their plan assets with their old employer or roll the assets to a plan sponsored by a new employer will generally result in no compensation to us. We have an economic incentive to encourage an investor to roll plan assets into an IRA that we will manage.

There are various factors that we may consider before recommending a rollover, including but not limited to:

- I. The investment options available in the plan versus the investment options available in an IRA,
- II. Fees and expenses in the plan versus the fees and expenses in an IRA,
- III. The services and responsiveness of the plan's investment professionals versus ours,
- IV. Protection of assets from creditors and legal judgments,
- V. Required minimum distributions and age considerations,
- VI. Employer stock tax consequences, if any,
- VII. Plan's withdrawal options or limitations, before and/or after retirement

No client is under any obligation to rollover retirement plan assets to an account managed by us.

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 costs our clients may incur.

Asset Management Fees

We base our annual advisory billing rate on a client's aggregate account assets under our supervision.

The following is a GENERAL fee schedule; the Agreement that you entered into with us contains the actual fee schedule that applies to you.

<u>Client Assets under Our Supervision</u>	<u>Annual Billing % Rate</u>
\$0 - \$2,000,000	1.50%
\$2,000,001 - \$10,000,000	1.00%
\$10,000,001+	0.50%

Advisory fees are deducted directly from client accounts each quarterly billing period. Fees are calculated as a percentage of a client's aggregate account assets under our supervision valued on the last business day of each calendar quarter. Quarterly fees are calculated and charged to clients in advance of services being rendered. Fees are fully disclosed to the client by way of a written Client Advisory Agreement ("Agreement") entered into with us. In addition, we send quarterly detailed billing statements to clients via email or mail each billing period, generally within 10 business days after our actual billing is posted to their account(s). Fees are negotiable; we may discount fees at our sole discretion.

For new Agreements that are entered into that do 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 where an Agreement is terminated intra-quarter, fees will be pro-rated through the date of termination (i.e., the date account assets are transferred out of a client account). Pro-rated fees associated with a terminated Agreement will be refunded directly back to the client generally within 30 days following the termination of said Agreement.

We do not prorate fees (i.e., charge or refund) for client capital contributions or capital withdrawals made during our applicable calendar quarterly billing periods. Exceptions to this policy are made for newly formed Agreements and terminated Agreements as discussed above.

Quarterly (or interim period if applicable for newly acquired clients, etc) billing data is sent directly to the client custodian each billing period. The client custodian in turn sends clients a periodic (i.e., monthly, quarterly, annual, etc) statement reflecting the detailed corresponding Zeit Capital Advisor's advisory billing charged to the client account(s).

Our Firm 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 Agreement at any time with written notice.

Financial Planning Fees

Clients are not charged for financial planning services if they are receiving asset management services pursuant to an Agreement with the Firm. All other clients are charged an hourly rate for financial planning services, which is typically \$250 per hour. This hourly rate is negotiable in certain cases.

Investment Company Fees

Investment company funds (including Exchange Traded Funds ("ETFs") that are held by our 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 service costs. Some funds pay 12b-1 fees, distribution fees, and/or shareholder service fees to broker-dealers/ custodians that offer such funds to their clients. The above charges affect the Net Asset Value (NAV) of these fund shares and therefore are directly borne by fund shareholders including our clients whose accounts may hold these securities.

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 following their original purchase date. 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 us to sell client securities in a period that would generate a redemption fee, it should be anticipated that we might do so if: 1) in our opinion the sale is in the best financial interests of the client, 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 asset management fees charged by us do not include brokerage commissions and other costs related to the execution of security transactions and custody charges. The client is responsible for these costs in addition to any potential related fees mentioned above. Clients are also responsible for margin interest, wire transfer fees, safekeeping fees and other special services provided by the custodian/ broker-dealer. These fees are disclosed in their disclosure agreements and other

related account-opening documents. See also Item 12 below (Brokerage Practices) 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 Advisors 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, profit sharing accounts, corporate and business accounts.

We do not have a minimum annual advisory fee that is charged to our clients. Client fees are based on our stated tiered fee schedule (subject to any discounts) and noted in their related Client Advisory Agreement. See also Item 5 above – Fees & Compensation.

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 Client portfolios.

Our Investment strategy and approach are based on several academic research reports that have demonstrated that broad investment markets are generally “efficient.” Attempts by active investment managers 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 to an asset allocation strategy considered suitable to a client offers the investor the greatest opportunity to pursue their financial goals and achieve our portfolio return expectations.

Zeit Capital Advisors offers to implement asset allocation strategies within client investment portfolios. Clients are urged to allocate their investment dollars amongst a variety of asset classes including equity, fixed income and cash among others. Various asset allocation strategies are recommended to clients based in part due to age, tolerance for risk, income needs and time frame of each client. The client can choose not to accept our asset allocation recommendations. We do not limit the number and amount of asset allocation strategies made available to clients.

Investments in marketable securities involve risk of loss including all of your initial and subsequent investments and any unrealized gains on those investments managed by us for you. Securities and investments held in our client portfolios may underperform in comparison to the general securities markets or other asset classes. The performance of your portfolio is subject to the risk that our 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. 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 our Firm and its investment advisor representatives.

Zeit Capital Advisors and Phillip J. Weber, investment advisor representative, 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.

We do not have any other financial services industry affiliations, do not recommend or select other investment advisers for clients, and do not receive compensation directly or indirectly from those advisers that would create a material conflict of interest with our clients.

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

We have adopted and implemented a Code of Ethics that is designed to promote the fiduciary responsibilities of our Firm, its investment advisor representatives and employees as well as prevent and detect violations of our company policies, procedures or securities laws. We will provide clients or prospective clients with a copy of our Code of Ethics upon written request.

Participation or Interest in Client Transactions & Personal Trading

From time-to-time the interests of our Firm, its investment advisor representatives and its employees may coincide with those of our clients. Individual securities may be bought, held or sold by Advisor, investment advisor representatives or employees that may also be bought, held or sold for a client.

It is acknowledged and understood that we perform investment services for clients with varying investment goals, risk profiles and time horizons. As such, our investment advice to clients and

investments made by us for various clients may differ. Advisor has no obligation to recommend to clients the purchase or sale of a security that we, its investment advisor representatives 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 a client before that of Advisor, investment advisor representatives or its employees.

We have 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.

We have established the following restrictions and internal policies^(1, 2) in order to attempt to ensure our fiduciary responsibilities to clients are being upheld:

- a) It is our expressed policy that Advisor, its investment advisor representatives or employees may not purchase or sell any identical individual security in their own personal account prior to a transaction(s) being implemented for a client account within one business trading day before and/or one business trading day after the client trade is executed. This policy is meant to prevent Advisor, investment advisor representatives and employees from any perceived or actual financial benefit as a result of transactions placed on behalf of client accounts.
- b) Advisor, investment advisor representatives 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 investment advisor representative 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 interests to that of our 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 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 may invest in, 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 custodians/ broker-dealers for client transactions.

Factors Considered When Recommending Custodians/ Broker-Dealers

We 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 client assets and to effect trades for their accounts. Advisor and Schwab are separate, unaffiliated entities.

Schwab may provide us 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 our advisory fees from our client accounts, 3) research, both proprietary and third party, 4) security pricing information and other market data, 5) back-office support, and 6) record keeping and client reporting.

Many of these services may be used to service all or a substantial number of our client accounts, including accounts not maintained at Schwab. Schwab may also provide us with other services intended to help us 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 us at no charge and benefit us but may not benefit some or all of our clients. Our suggestion that a client place assets in Schwab's custody (or other specific custodian) may be based in part on benefits Schwab or other custodian(s) provides to us, and not solely on the nature, cost or quality of custody and execution services provided.

We place trades for our clients subject to our duty to seek best execution and fulfill our other fiduciary duties. We may use broker-dealers other than Schwab to execute trades for client accounts but this practice may result in additional costs to clients and therefore we are more likely to place trades through Schwab. Schwab's execution quality may be different than other broker-dealers.

We will on occasion aggregate the purchase and/or sale of securities simultaneously 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 and/or clients' desired cash flow needs. The lack of aggregating accounts for trading purposes may result in additional costs including "intrinsic costs" which include the difference between the buy and sell price of a security to the client.

For client accounts maintained in custody at Schwab, Schwab does not generally 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 Advisors does not have any agreements in place where securities transactions are directed to a particular broker-dealer in exchange for client referrals.

Directed Brokerage

Zeit Capital Advisors 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. Client accounts are reviewed for consistency with their investment strategy and performance by Phillip J. Weber, investment advisor representative. Reviews may be triggered by changes in personal, tax, or financial status of a client. Macroeconomic and company-specific events may also trigger reviews. Financial plans are reviewed only upon request unless you retain us to update these plans on a continuous basis.

Zeit Capital Advisors sends quarterly detailed billing statements to clients via email or mail each billing period. See Item 5 – Fees & Compensation for additional information.

Client account statements are generally sent to clients no less than quarterly. These written or electronic statements are sent directly from the account custodian and include security positions, activity over a covered period, and other related portfolio information. Clients are also sent written or electronic confirmations following each brokerage account transaction unless they chose to waive this service in writing. Clients may choose to receive these items electronically by contacting their account custodian.

It is the general practice of Zeit Capital Advisors to prepare periodic (i.e., quarterly) portfolio performance reports for clients and email or mail these shortly after the calendar quarter period end. Advisor however is not obligated to do so.

Item 14 - Client Referrals & Other Compensation

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

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

We do 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 our advisory fee calculation.

Zeit Capital Advisors has authority to debit fees directly from client accounts and therefore is deemed to have custody of client funds. We encourage our clients to carefully review the periodic account statements they receive from their account custodian (Schwab or otherwise). This procedure will help to ensure the accuracy of our calculated ongoing advisory fee clients have authorized us to debit their account(s) as per the Agreement we have entered into with them.

Clients' advisory fees are typically deducted from accounts at the end of each quarter. Generally, within 10 business days of the date these fees are charged, we send a detailed billing statement to our clients. Client advisory fee billing data is sent directly to the client custodian each billing period. The client custodian in turn sends clients a periodic (i.e., monthly, quarterly, etc.) statement reflecting our detailed corresponding advisory billing charged to the client account.

Zeit Capital is also deemed to have custody due to the fact that certain clients have signed a Standing Letter of Authorization (SLOA) that gives the Firm the authority to transfer funds to a third-party as directed by the client in the SLOA. Zeit Capital and the custodian for these accounts comply with certain conditions that exempt Zeit Capital from engaging an independent accountant to conduct a surprise examination of the accounts with an SLOA.

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 us a limited power of attorney with no restrictions to select, purchase or sell securities in their account(s) and without obtaining their consent first. Our general practice however is to contact clients prior to or subsequent to placing security trades in their accounts.

Clients may place restrictions upon the type or quantity of securities to be purchased, sold or held in their accounts. These restrictions by the client must be made in writing to us. Any restrictions on the ability of us to manage a client portfolio may have an adverse impact on their portfolio 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.

We 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 us.

Clients may choose to vote proxies for securities by contacting their account custodian. Clients can also direct further questions on this matter to us by calling 206-713-9655 or emailing us at 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 Advisors may be subject to.

We do not require or solicit the prepayment of fees of more than \$1,200 and six months or more in advance to a client.

We are currently unaware of any adverse financial conditions that are reasonably likely to impair our ability to meet any advisory contractual commitments to our clients.

Zeit Capital Advisors and Phillip J. Weber have not been the subject of any bankruptcy petition.

Form ADV Part 2B Brochure Supplement



Phillip J. Weber, CFP®

Managing Member and Investment Adviser Representative

Dated August 07, 2023

This brochure supplement provides information about Phillip Weber that supplements the Zeit Capital Form ADV Part 2A Brochure, which you should have received. If you did not receive a copy or if you have any questions about the contents of this supplement, please contact us at 206-713-9655 or by email at: info@zeitcapital.com. Additional information about Phillip Weber is available on the SEC's website at www.adviserinfo.sec.gov.

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Education and Business Background

Mr. Weber was born in May 1972 and is Zeit Capital Advisors' investment advisor representative, Managing Member & Chief Compliance Officer. Mr. Weber received a B.S. in Accounting from Saint Mary's College of California in 1996. He has completed graduate level course work at the University of Washington's Foster School of Business executive MBA program and currently retains the Certified Financial Planner practitioner™ (CFP®) designation, which he received in 2004 (see below for more information regarding the CFP® designation.) Mr. Weber has passed the FINRA series 7 & 31 as well as the NASAA Series 65 & 63 examinations which are administered to professionals within the investment industry.

Mr. Weber's work experience includes the following:

- 11/2009 to present: Zeit Capital - *Owner, Investment Advisor Representative*
- 08/2006 to 11/2009: UBS - *Vice President, Portfolio Manager*
- 07/1998 to 08/2006: Morgan Stanley - *Vice President, Wealth Advisor*
- 06/1996 to 07/1998: KPMG - *Senior Audit Accountant*

Disciplinary Information

Phillip J. Weber has not been involved in any legal or disciplinary event that would be considered material to your evaluation of Mr. Weber

Other Business Activities

Phillip J. Weber does not have any other business activities.

Additional Information Regarding Compensation

None

Supervision

Mr. Weber is the Managing Member and Chief Compliance Officer of Zeit Capital and is responsible for overseeing the firm's advisory personnel. Mr. Weber adheres to the Compliance Policies & Procedures Manual and Code of Ethics of Zeit Capital.

Regarding the CFP® Designation

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas

CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards