

# WALL STREET FINANCIAL GROUP, INC.

Form ADV Part 2  
Client Brochure  
October 28, 2024



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*This brochure provides information about the qualifications and business practices of Wall Street Financial Group, Inc. If you have any questions about the contents of this brochure, please contact us at 800-303-9255. The information in this brochure has not been approved or verified by the United States Securities & Exchange Commission or by any state securities authority. Additional information about Wall Street Financial Group, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Registration does not imply a certain level of skill or training.*

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## Item 2—Material Changes

The only material changes to our business since our last annual amendment filing on January 5, 2024 are as follows:

**Item 2** Wall Street Financial Group, Inc. applied for registration with the SEC.

**Item 2** John Zeidler has been named the Chief Compliance Officer of Wall Street Financial Group.

**Item 4** Wall Street Financial Group, Inc. CRD# 289051 had \$115,559,285 of discretionary assets under management and no non-discretionary assets under management as of May 28, 2024.

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## Item 4—Advisory Business

The investment adviser Wall Street Financial Group, Inc. CRD# 122675 was a registered investment adviser from October 21, 1993 until November 10, 2014. Wall Street Financial Group, Inc. CRD# 289051 was created in 2017. John A. Zeidler, is the principal owner. We provide investment advice, financial planning and the sale and service of life, health, critical illness, disability and long-term care insurance as well as annuities. Wall Street Financial Group, Inc. does not participate in wrap fee programs. The following is list of the investment advisory services we provide.

### *Portfolio Management*

We provide portfolio management services for individuals and companies by reviewing the client's current financial situation and making specific investment recommendations based on the client's investment objectives, goals and tolerance for risk which are based on the client's response to questions on the client suitability statement. We use discretionary authority in managing client assets. The permitted investment categories that may be recommended for a client's account include stocks, mutual funds, exchange traded funds, bonds, bank certificates of deposit and fixed income investments, cash and money market funds, and fixed rate, fixed indexed or immediate annuities. A recommended portfolio using some of all of these investment types is tailored based on the client's needs. These services are offered to clients for a percentage of assets under management and there is no minimum net worth requirement for providing this service. Wall Street Financial Group, Inc. CRD# 289051 had \$115,559,285 of discretionary assets under management and no non-discretionary assets under management as of May 28, 2024.

### *Pension Consulting Services*

We provide pension consulting services for clients who are self-employed or are the owners of a corporation who are looking to establish a pension plan for themselves and their employees. We make specific recommendations based on the client's investment objectives, goals and tolerance for risk which is based on the client's response to questions on the client suitability statement. We use discretionary authority in managing client assets. There is no minimum net worth requirement for providing this service. These services are offered clients for a percentage of assets under management and are payable after services are rendered.

### *Portfolio Management for Individuals with Held Away Assets such as in a Company Sponsored Retirement Plan*

We use a third party platform to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows us to avoid being considered to have custody of Client funds since we do not have direct access to Client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, Adviser will review the current account allocations. When deemed necessary, Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary. There is no minimum net worth requirement for providing this service.

### *Financial Planning*

We provide financial planning services to clients by utilizing Retirement Analyzer software. We create a financial plan based on input from the client regarding their current financial condition and objectives. We use this information to analyze the following areas: retirement planning, estate planning, insurance planning, income and expenses, and net worth for the client. Approximately two to four hours is spent on the financial plan. We charge the client a fee of \$500 for this service. We also receive compensation by earning commissions through the sale of any insurance product sold and/or

advisory fees earned through portfolio management of client's investment assets as a result of implementing the recommendations contained in the financial plan.

## Item 5—Fees and Compensation

The fee schedule for Portfolio Management and Held Away Accounts such as those held in a company pension plan is listed below. Payment is due after services are rendered. All fees are deducted monthly from the client's account. Fees are based on the market value of assets in the account on the last trading day of each billing period as per the following fee structure. Fees charged are subject to change with advance written notice from Wall Street Financial Group, Inc.

For Held Away Accounts, the advisory fee payable will be deducted from another Client Account, and if there are insufficient funds available in another Client Account or the Advisor believes that deducting the advisory fee from another Client Account would be prohibited by applicable law, it will invoice the Client. Invoices must be paid within thirty days. Interest at 2% per month will be charged on the unpaid balance after 30 days from the billing date.

Fee Charges as a Percentage of Assets	
Account Assets	Fee Per Month
Up to \$50,000	.1458% (1.75% per year)
\$50,000 to \$99,999	.1250% (1.50% per year)
\$100,000 to \$499,999	.1000% (1.20% per year)
\$500,000 to \$999,999	.0833% (1.00% per year)
\$1,000,000 to \$1,499,999	.0791% (0.95% per year)
\$1,500,000 to \$1,999,999	.0750% (0.90% per year)
\$2,000,000 to \$2,499,999	.0708% (0.85% per year)
\$2,500,000 to \$2,999,999	.0667% (0.80% per year)
\$3,000,000 and above	.0625% (0.75% per year)

The Client has the right to terminate the agreement without penalty within five business days after entering into the agreement. Either the Client or the Advisor can terminate the agreement with written notice to the other party.

### *Financial Planning Fees*

Fees for other services include Financial Plans which incur a fee of \$500. We also receive compensation by earning commissions through the sale of any insurance product sold and/or advisory fees earned through portfolio management of client's investment assets as a result of implementing the recommendations contained in the financial plan.

### *Other Related Costs*

Effective October 7, 2019, Charles Schwab offers \$0 commissions for electronic trading of securities in a Schwab Institutional account. The standard online \$0 commission does not apply to large block transactions requiring special handling, restricted stock transactions, trades placed directly on a foreign exchange, transaction-fee mutual funds, futures, or fixed income investments. Mutual funds that incur a transaction fee from Schwab Institutional are charged \$45 for electronic trades or \$65 for broker-assisted trades. Government bonds are charged a fee of \$0.20 per bond with a \$10 minimum/\$250 maximum. CDs, corporate bonds, municipal bonds and zero-coupon treasury bonds are charged a fee of \$1 per bond with a \$10 minimum/\$250 maximum.

## Item 6—Performance-Based Fees and Side-by-Side Management

Wall Street Financial Group, Inc. does not charge performance-based fees, that is, fees based on a share of capital gains or capital appreciation of the assets of a client. Our fees are based on a percentage of assets under management.

## Item 7—Types of Clients

We provide services to individuals, businesses, local governments and pension and profit sharing plans. Additional information is located under the “*Advisory Business*” section of this brochure.

## Item 8—Methods of Analysis, Investment Strategies and Risk of Loss

### *Methods of Analysis*

All accounts are reviewed no less often than quarterly or at the request of the client. Carl Zeidler, John Zeidler or Brenden Brown reviews the investment performance of stocks, mutual funds and exchange traded funds by utilizing Morningstar’s Principia software, Investor’s Business Daily and various financial newspapers and magazines. After reviewing the client’s current holdings, discretionary authority is used to make recommended changes in the account. These recommendations are made based on the client’s investment objectives, goals and tolerance for risk which is based on the client’s response to questions on the client suitability statement.

### *Investment Strategy*

The permitted investment categories that may be recommended for a client’s account include stocks, mutual funds, exchange traded funds, bonds, bank certificates of deposit and fixed income investments, cash and money market funds, and fixed rate, fixed indexed or immediate annuities. Long term purchases (securities held at least a year), short term purchases (securities sold within a year) and margin transactions may be recommended for client’s accounts.

### *Risk of Loss*

Wall Street Financial Group, Inc. does not guarantee the future performance of the client’s account or any specific level of performance, the success of any investment decision or strategy, or the overall management of the account. The client should always be aware that mutual funds, stocks and exchange-traded funds have no guaranteed rate of return and that there is the possibility to lose money in these investments. The client should understand that investment recommendations made for the client’s account are subject to various market, currency, economic, political and business risks, and that those investment recommendations will not always be profitable.

## Item 9—Disciplinary Information

There have been no material disciplinary actions in the past ten years.

## Item 10—Other Financial Industry Activities and Affiliations

Wall Street Financial Group, Inc. is a licensed insurance agency in Illinois and Missouri. We offer sales and service of life, health, critical illness, disability and long-term care insurance as well as annuities. We receive commissions from the sale of insurance and annuity products from the various

insurance companies. Therefore, we do not charge an investment advisory fee on products where we receive commissions.

Wall Street Financial Group, Inc. also may receive incentive trips from our field marketing organization for the sale of fixed indexed annuities and life insurance products. This creates a conflict of interest as we have an incentive to sell products offered by the companies associated with our field marketing organization. In order to mitigate this conflict, our investment adviser representatives are required to disclose to our clients that they are not obligated to purchase insurance products we recommend from us and are free to purchase the recommended products, or other comparable products, from a licensed insurance agent of their choosing.

Carl Zeidler is a registered insurance agent in Illinois, Missouri, Arkansas, Arizona, California, Florida, Indiana, Kentucky, Minnesota, North Carolina, Pennsylvania, Tennessee, and Texas. John Zeidler is a registered insurance agent in Illinois, Missouri and Tennessee. Brenden Brown is a registered insurance agent in Illinois, Missouri, North Carolina and Michigan.

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

Wall Street Financial Group, Inc. has adopted a Code of Ethics designed to protect our clients by deterring misconduct; educate employees regarding the firm's expectations and laws governing their conduct; protect the reputation of the firm; guard against violation of the securities laws; and establish procedures for employees to follow so that advisors may determine whether the employees are complying with the firm's ethical principles. A copy of this code is available to any client or prospective client upon request.

Occasionally, a recommendation will be made for the purchase or sale of a security to a client that an employee holds in his or her personal account, a family member's account or the company pension plan's account. Wall Street Financial Group's Code of Ethics prohibits the purchase or sale of a security in an employee's personal account if aggregate client purchases or sales might reasonably be expected to exert significant influence on the market price of the security being purchased or sold.

## Item 12—Brokerage Practices

Wall Street Financial Group, Inc. may establish client brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc., a FINRA-registered broker-dealer, member SIPC, to maintain custody of client's assets and to effect trades for their accounts. Although we recommend that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. Wall Street Financial Group, Inc. is independently owned and operated and not affiliated with Schwab.

We seek to recommend a custodian that will hold your assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. We consider a wide range of factors including: combination of transaction execution services and asset custody services; capability to execute, clear and settle trades (buy and sell securities for your account); capability to facilitate transfers and payments to and from accounts; breadth of available investment products; availability of investment research and tools that assist us in making investment decisions; quality of services; competitiveness of the price of those services (commission rates, margin interest rates, etc.); reputation, financial strength, security and stability; and prior service to us and our clients. Based on these factors we have determined that having Schwab execute trades and is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors.

For Advisor's client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other



transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Certain trades (for example many mutual funds and some ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the un-invested cash in your account in Schwab's Cash Features Program.

Schwab provides Wall Street Financial Group, Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no cost as long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon Advisor committing to Schwab any specific amount of business (assets in custody or trading commissions).

Schwab's institutional brokerage services that benefit you include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Schwab also makes available to our firm other products and services that benefit our firm but may not directly benefit the client. These products and services assist us in managing and administering our clients' accounts. They include investment research; software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution; provide research, pricing and other market data; facilitate payment of our advisory fees from client accounts; and assist with back-office support, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help our firm manage and further develop our business. These services include educational conferences and events; marketing consulting and support; compliance, legal and business consulting; publications and conferences on practice management and business succession; and access to employee benefits providers and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to our firm. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services.

## Item 13—Review of Accounts

All accounts are reviewed no less often than quarterly or at the request of the client. Carl Zeidler, John Zeidler or Brenden Brown reviews the investment performance of stocks, mutual funds and exchange traded funds by utilizing Morningstar's Principia software, Investor's Business Daily and various financial newspapers and magazines. After reviewing the client's current holdings, discretionary authority is used to make recommended changes in the account. These recommendations are made based on the client's investment objectives, goals and tolerance for risk which is based on the client's response to questions on the client suitability statement.

Clients maintaining an account with Schwab Institutional will receive a monthly account statement from the custodian. Clients will also receive a Position Performance Summary report from our office no less often than annually. These reports include, but are not limited to, beginning and current values of each investment, rate of return on each investment, and the rate of return on the entire portfolio. Clients should be careful to review both the reports provided by our office and monthly account statements received from the custodian for accuracy.

## Item 14—Client Referrals and Other Compensation

Wall Street Financial Group participates in Charles Schwab's service for individuals looking for an investment advisor. Investors can go to [www.FindYourIndependentAdvisor.com](http://www.FindYourIndependentAdvisor.com), type in their zip code and be matched to advisors in their area. We do not pay a fee to be listed and it is not intended to be a referral or recommendation by Charles Schwab.



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## Item 15—Custody

Schwab Institutional retains custody of client account assets that are invested with their firm. Clients with assets held at Schwab Institutional will receive monthly account statements directly from the custodian and should review each account statement for accuracy. Clients should also compare Position Performance Summary reports that they receive from our office to their Schwab account statements.

## Item 16—Investment Discretion

Wall Street Financial Group, Inc. maintains discretionary authority over client's accounts in regards to the implementation of investment recommendations. These recommendations are based on the client's investment objectives, goals and tolerance for risk which is based on the client's response to questions on the client suitability statement.

## Item 17—Voting Client Securities

Wall Street Financial Group, Inc. does not vote proxies for our clients. Clients will receive information regarding proxies directly from the custodian.

## Item 18—Financial Information

We do not have custody of client funds or securities or require or solicit prepayment of more than \$1200 in fees per client six months in advance. Neither our firm, nor any of our employees have ever submitted a bankruptcy petition.

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## Privacy Statement

Wall Street Financial Group, Inc. is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services we provide. We have never disclosed information to nonaffiliated third parties, except as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. As you know, we use financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is as follows.

We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.)

We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. This will include information about your finances, information about transactions between you and third parties, and information from accounts at other institutions.

For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.

We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed according to securities laws and regulations through the services of Affordable Shred Company, a federally approved vendor for secure disposal.

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**ADV Part 2B—Carl W. Zeidler**

**Item 1—Cover Page**

**Carl W. Zeidler**

**1 Wall Street, PO Box 706, Carlinville, IL 62626**

**217-854-2691, toll-free at 800-303-9255, or cell phone 217-825-5500**

**Wall Street Financial Group, Inc.**

**1 Wall Street, PO Box 706, Carlinville, IL 62626**

**217-854-2691 or toll-free at 800-303-9255**

**Supplement Date: October 28, 2024**

**This brochure supplement provides information about Carl W. Zeidler that supplements the Wall Street Financial Group, Inc. brochure. You should have received a copy of that brochure. Please contact either John Zeidler or Cathy Lambeth at 800-303-9255 if you did not receive Wall Street Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Carl W. Zeidler is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



Carl W. Zeidler, CFP®, MSFS,  
CASL®, CLU®, REBC®,  
RHU®, CEBS®, ChFEBC<sup>sm</sup>  
LUTCF®

Founder and Investment  
Advisor Representative

## Item 2—Educational Background and Business Experience

Born in 1951, Carl attended two years at Southwestern Illinois College in Belleville, Illinois and three years at the University of Illinois at Springfield, Illinois where he graduated with a Bachelor of Arts in the field of Sociology/Anthropology in 1975. In 1995 he earned a Master of Science in Financial Services Degree (MSFS) from The American College in Bryn Mawr, PA.

### Professional Certifications

#### *Certified Financial Planner™*

**Description:** Certified Financial Planner (CFP®)

**Minimum Qualification:** Successful candidates must typically hold a Bachelor's degree, complete required course of study, hold relevant work experience, pass a background check and pass a 6 hour examination. Must comply with code of ethics.

**Issuing Institution:** Certified Financial Planner Board of Standards

**Issuing Institution Website:** [www.cfp.net](http://www.cfp.net)

**Continuing Education Requirements:** 30 hours every 2 years

#### *Chartered Advisor for Senior Living®*

**Description:** Chartered Advisor for Senior Living (CASL®)

**Minimum Qualification:** Successful completion of a self-study course and ability to meet minimum relevant experience requirements. Must comply with code of ethics.

**Issuing Institution:** The American College

**Issuing Institution Website:** [www.theamericancollege.com](http://www.theamericancollege.com)

**Continuing Education Requirements:** 15 hours every 2 years

#### *Chartered Life Underwriter®*

**Description:** Chartered Life Underwriter (CLU®)

**Minimum Qualification:** Successful completion of a self-study course and examination program. Also requires 3 years of relevant work experience. Must comply with code of ethics.

**Issuing Institution:** The American College

**Issuing Institution Website:** [www.theamericancollege.com](http://www.theamericancollege.com)

**Continuing Education Requirements:** Typically requires 30 hours every 2 years

#### *Registered Employee Benefits Consultant®*

**Description:** Registered Employee Benefits Consultant (REBC®)

**Minimum Qualification:** Successful completion of 6 self-study courses and pass a final examination. Also requires 3 years of relevant work experience. Must comply with code of ethics.

**Issuing Institution:** The National Association of Health Underwriters

**Issuing Institution Website:** [www.NAHU.org](http://www.NAHU.org)

**Continuing Education Requirements:** 30 hours every 2 years

*Registered Health Underwriter®*

**Description:** Registered Health Underwriter (RHU®)

**Minimum Qualification:** Successful completion of a self-study course and examination program. Also requires 3 years of relevant work experience. Must comply with code of ethics.

**Issuing Institution:** The National Association of Health Underwriters

**Issuing Institution Website:** [www.NAHU.org](http://www.NAHU.org)

**Continuing Education Requirements:** 30 hours annually

*Certified Employee Benefit Specialist®*

**Description:** Certified Employee Benefit Specialist (CEBS®)

**Minimum Qualification:** Successful completion of 8 course program and series of examinations.

**Issuing Institution:** International Foundation of Employee Benefit Plans and The Wharton School of the University of Pennsylvania

**Issuing Institution Website:** [www.ifebp.org](http://www.ifebp.org)

**Continuing Education Requirements:** none

*Chartered Federal Employee Benefits Consultant<sup>sm</sup>*

**Description:** Chartered Federal Employee Benefits Consultant (ChFEBC<sup>sm</sup>)

**Minimum Qualification:** Successful completion of course program and examination.

**Issuing Institution:** Snow Federal Retirement Seminars & ChFEBC<sup>sm</sup>, LLC

**Issuing Institution Website:** [www.fedseminars.com](http://www.fedseminars.com)

**Continuing Education Requirements:** yearly recertification

*Life Underwriter Training Council Fellow®*

**Description:** Life Underwriter Training Council Fellow (LUTCF®)

**Minimum Qualification:** Successful completion of a 6 course program and join NAIFA.

**Issuing Institution:** The American College & National Association of Insurance and Financial Advisors (NAIFA)

**Issuing Institution Website:** [www.theamericancollege.com](http://www.theamericancollege.com)

**Continuing Education Requirements:** none

Carl is currently employed with Wall Street Financial Group, Inc. CRD# 283051 from June 2017 through present. He was an investment advisor representative with Kestra Advisory Services, LLC CRD# 283330 from May 17, 2016 through October 31, 2017. Carl was an investment advisor representative with Kestra Investment Services, LLC CRD# 42046 from December 19, 2013 through May 11, 2016. He was also an investment advisor representative with Wall Street Financial Group, Inc. CRD# 122675 from October 21, 1997 until November 10, 2014.

### Item 3—Disciplinary Information

There have been no material disciplinary actions in the past ten years.

### Item 4—Other Business Activities

Carl is a licensed insurance agent and sells life, health, critical illness, disability and long-term care insurance as well as annuities. Commissions are received from the sale of insurance and annuity products from the various insurance companies. Approximately 20 hours a week is spent on this activity. Carl also owns real estate through the Carl and John Zeidler LLC. Approximately five hours a month is spent on this activity.

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## **Item 5—Additional Compensation**

Carl may receive additional incentives in relation to a client's purchase of an insurance or annuity contract, including but not limited to gifts, meals, or entertainment of reasonable value, reimbursement for training, marketing, educational efforts, advertising, or travel expenses to conferences or events sponsored by insurance companies or third parties, or participation in bonus programs.

## **Item 6—Supervision**

John Zeidler is the Director of Financial Planning and Investment Services and monitors the advice provided to clients.

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**ADV Part 2B—John A. Zeidler**

**Item 1—Cover Page**

**John A. Zeidler**

**1 Wall Street, PO Box 706, Carlinville, IL 62626**

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**Wall Street Financial Group, Inc.**

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**Supplement Date: October 28, 2024**

**This brochure supplement provides information about John A. Zeidler that supplements the Wall Street Financial Group, Inc. brochure. You should have received a copy of that brochure. Please contact either John Zeidler or Cathy Lambeth at 800-303-9255 if you did not receive Wall Street Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about John A. Zeidler is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**





John A. Zeidler, CFP®, CPA,  
PFS, MSA

President and Lead  
Investment Advisor  
Representative

## Item 2—Educational Background and Business Experience

Born in 1996, John attended 1 year at Illinois State University in Normal, Illinois and three years at Southern Illinois University in Edwardsville, Illinois where he graduated with a Bachelor of Science in Accounting in 2018. He graduated with a Masters of Science in Accounting in 2019 with an emphasis on taxation. John passed the CPA exam in 2020. He has also passed the Series 65 securities exam. He also holds his life/health insurance license in Illinois, Missouri and Tennessee. John is currently employed with Wall Street Financial Group, Inc. CRD# 283051 from July 2017 through present.

### Professional Certifications

#### *Certified Financial Planner™*

**Description:** Certified Financial Planner (CFP®)

**Minimum Qualification:** Successful candidates must typically hold a Bachelor's degree, complete required course of study, hold relevant work experience, pass a background check and pass a 6 hour examination. Must comply with code of ethics.

**Issuing Institution:** Certified Financial Planner Board of Standards

**Issuing Institution Website:** [www.cfp.net](http://www.cfp.net)

**Continuing Education Requirements:** 30 hours every 2 years

#### *Personal Financial Specialist*

**Description:** Personal Financial Specialist (PFS)

**Minimum Qualification:** Successful candidates must be a member of the AICPA, hold an unrevoked CPA certificate issued by a state authority, and have at least two years of full-time teaching or business experience (or 3000 hours equivalent) in personal financial planning within the five-year period preceding the data of the CPA/PFS application.

**Issuing Institution:** The American Institute of Certified Public Accountants (AICPA)

**Issuing Institution Website:** [www.aicpa.org](http://www.aicpa.org)

**Continuing Education Requirements:** 60 hours every 3 years

## Item 3—Disciplinary Information

There have been no material disciplinary actions in the past ten years.

## Item 4—Other Business Activities

John is a licensed insurance agent and sells life, health, critical illness, disability and long-term care insurance as well as annuities. Commissions are received from the sale of insurance and an-

nuity products from the various insurance companies. Approximately 10 hours per month are spent on this activity. John also owns real estate through the Carl and John Zeidler LLC. Approximately five hours a month is spent on this activity.

### **Item 5—Additional Compensation**

John may receive additional incentives in relation to a client's purchase of an insurance or annuity contract, including but not limited to gifts, meals, or entertainment of reasonable value, reimbursement for training, marketing, educational efforts, advertising, or travel expenses to conferences or events sponsored by insurance companies or third parties, or participation in bonus programs.

### **Item 6—Supervision**

John Zeidler, Director of Investment Services, monitors the advice provided to clients.

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## **ADV Part 2B—Brenden J. Brown**

### **Item 1—Cover Page**

**Brenden J. Brown**  
**1 Wall Street, PO Box 706, Carlinville, IL 62626**  
**217-854-2691 or toll-free at 800-303-9255**

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**217-854-2691 or toll-free at 800-303-9255**

**Supplement Date: October 28, 2024**

**This brochure supplement provides information about Brenden J. Brown that supplements the Wall Street Financial Group, Inc. brochure. You should have received a copy of that brochure. Please contact either John Zeidler or Cathy Lambeth at 800-303-9255 if you did not receive Wall Street Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Brenden J. Brown is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



Brenden J. Brown, CFP®

Investment Advisor  
Representative

## Item 2—Educational Background and Business Experience

Born in 1999, Brenden attended 2 years at Lincoln Land Community College where he graduated in 2019 with a Business Administration Associates degree. He then spent the next 2 years at Illinois State University in Normal, Illinois where he graduated in 2021 with a Bachelor of Science in Finance with a minor in Financial Planning. Brenden passed the Series 65 securities exam in July, 2022. He also holds his life/health insurance license in Illinois, Missouri, North Carolina and Michigan. Brenden is currently employed with Wall Street Financial Group, Inc. CRD# 283051 from January 2022 through present.

### Professional Certifications

*Certified Financial Planner™*

**Description:** Certified Financial Planner (CFP®)

**Minimum Qualification:** Successful candidates must typically hold a Bachelor's degree, complete required course of study, hold relevant work experience, pass a background check and pass a 6 hour examination. Must comply with code of ethics.

**Issuing Institution:** Certified Financial Planner Board of Standards

**Issuing Institution Website:** [www.cfp.net](http://www.cfp.net)

**Continuing Education Requirements:** 30 hours every 2 years

## Item 3—Disciplinary Information

There have been no material disciplinary actions in the past ten years.

## Item 4—Other Business Activities

Brenden is a licensed insurance agent and sells life, health, critical illness, disability and long-term care insurance as well as annuities. Commissions are received from the sale of insurance and annuity products from the various insurance companies. Approximately 10 hours per month are spent on this activity.

## Item 5—Additional Compensation

Brenden may receive additional incentives in relation to a client's purchase of an insurance or annuity contract, including but not limited to gifts, meals, or entertainment of reasonable value, reimbursement for training, marketing, educational efforts, advertising, or travel expenses to conferences or events sponsored by insurance companies or third parties, or participation in bonus programs.

## Item 6—Supervision

John Zeidler, Director of Investment Services, monitors the advice provided to clients.