

WISLAR WEALTH MANAGEMENT, LLC

10 East Broad Street
Hopewell, NJ 08525

A SEC Registered Advisory Firm¹

FIRM BROCHURE, MARCH 2012

This brochure provides information about the qualifications and business practices of Wislar Wealth Management, LLC (“Wislar Wealth Management”). If you have any questions about the content of this brochure, please contact us at (609) 466-4006 and/or the website at www.wislarwealth.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.

¹ SEC or State registration does not and should not imply any certain level of skill or training.

MATERIAL CHANGES

Wislar Wealth Management has not had any material changes to its investment advisory services since the filing of its Annual Disclosure Brochure in March 2011.

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ADVISORY BUSINESS

Investment Management Services:

Wislar Wealth Management provides investment management services on a discretionary basis according to the investment objectives of the client and in accordance with the terms and conditions of the Investment Advisory Agreement between Wislar Wealth Management and the client. Based upon the client's stated investment objectives, Wislar Wealth Management's investment management focuses on the use of five (5) Portfolio Models (Conservative, Balanced Income, Balanced, Modest Growth, Growth) in order to provide investment returns consistent with clients' investment goals and objectives. Based upon a particular Model Portfolio, Wislar Wealth Management will invest client's accounts in certain percentages amongst numerous asset classes (e.g. stocks, corporate and government bonds, ETFs, mutual funds and alternate investments) in order to maximize client's investment returns while achieving lower volatility within pre-determined risk parameters.

Wislar Wealth Management may allocate certain of its clients' investments amongst private investment funds, including investment in partnerships that invest in alternative assets and hedging strategies. Private investment funds involve various risk factors and lack of liquidity, a complete discussion of which is set forth in each fund's offering documents, which will be provided to each client for review and consideration.

Financial Planning Services:

Wislar Wealth Management provides its clients with financial planning and consultation services (e.g., review of goals and objectives, analysis and recommendations for cash flow planning, asset allocation/investment planning, income tax planning, insurance planning, estate planning, retirement planning, education planning, real estate/mortgage planning, etc.).

Life Coaching Services:

Wislar Wealth Management also provides life coaching services to Clients in order to identify their optimum life strategies that are aligned with their financial goals. This process entails an in depth review of clients' current life and financial situations along with expressed goals and objectives. Wislar Wealth Management does not charge for this service.

Other Terms & Conditions:

Prior to engaging Wislar Wealth Management to provide any investment management services, the client will be required to enter into a formal *Investment Advisory Agreement* with Wislar Wealth Management setting forth the terms and conditions under which Wislar Wealth Management shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian. Both Wislar Wealth Management's *Investment Advisory Agreement* and the custodial/clearing agreement authorize the custodian to debit the account for the amount of Wislar Wealth Management's Investment Advisory Fee and to directly remit that management fee to Wislar Wealth Management. The Investment Advisory Agreement between the Wislar Wealth Management and the client will continue in effect until terminated by

either party. In the event the client terminates Wislar Wealth Management's services, the balance of any unearned fee, if any, shall be refunded to the client.

FEES AND COMPENSATION

Financial Planning Engagement:

Wislar Wealth Management financial planning fees range from \$500 - \$3,000 on a fixed fee basis, and will depend upon the level and scope of the services required. Typically, one-half of Wislar Wealth Management fees are due upon signing of the initial *Financial Planning Engagement* with the balance due upon presentment of Wislar Wealth Management's recommendations. Wislar Wealth Management also provides hourly financial planning at a rate of \$250 per hour.

Investment Management Engagement:

Wislar Wealth Management's investment management fee schedule ("Advisory Fees") for accounts managed by Wislar Wealth Management is based on a percentage of assets (generally net of any debit balances) and is set forth below. The Advisory Fees represent the highest fee that may be charged absent special circumstances:

<u>Advisory Account</u>	<u>Annual Fee</u>
First \$1 million of assets	1.25%
Next \$1 million of assets	1.00%
Next \$3 million of assets	0.75%
Next \$5 million of assets	0.55%
All assets in excess of \$10 million	0.40%

Wislar Wealth Management's Advisory Fees shall also be prorated and paid quarterly, in arrears, based upon the market value of the assets on the last business day of the previous quarter. Wislar Wealth Management's actual fees may be negotiated and a client may pay more or less than similar clients depending on the particular circumstances of the client, which may include considerations related to size of the client's account, additional and/or differing levels of service or as negotiated. Clients that negotiate fees may end up paying a higher fee than that set forth in the fee schedules above as a result of fluctuations in the client's assets under management and/or account performance.

Wislar Wealth Management will generally recommend a broker-dealer/custodian for client's investment management assets. In addition to the investment management fee, the client may incur brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual securities transactions). In addition, the client will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses). Client may also incur additional investment management fees assessed by independent investment managers.

Certain private investment funds invest in other funds and/or underlying investment managers. In these situations, there is a resulting layering of fees (i.e., fees paid to and by the private

investment fund). The fees charged by the fund(s) and/or the underlying investment managers are in addition to the investment management fees charged by Wislar Wealth Management.

PERFORMANCE-BASED FEES and SIDE-BY-SIDE MANAGEMENT

Wislar Wealth Management does not charge performance based fees.

TYPES OF CLIENTS

Wislar Wealth Management provides investment advisory services to the following clients:

- Individuals and High Net Worth Individuals;
- Trusts, Estates, Charitable Organizations;
- Corporations, Pension Plans & 401(k)

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

As stated previously, Wislar Wealth Management will invest client's accounts in certain percentages amongst numerous asset classes (e.g. stocks, corporate and government bonds, ETFs, mutual funds and alternate investments) in order to maximize client's investment returns while achieving lower volatility within pre-determined risk parameters.

Wislar Wealth Management does not guarantee the future performance of any account or any specific level of performance, the success of any investment decision or strategy that Wislar Wealth Management may use, or the success of Wislar Wealth Management's overall investment management. All investment decisions are subject to various markets, currency, economic, political, and business risks, and that those investment decisions will not always be profitable. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Wislar Wealth Management. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify Wislar Wealth Management if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising Wislar Wealth Management's previous recommendations and/or services.

DISCIPLINARY INFORMATION

Wislar Wealth Management and its personnel have not been convicted, pled guilty or nolo contendere ("no contest"), been named, charged or been the subject of any order or judgment by any court of competent jurisdictions, SEC or any Self Regulatory Organization (e.g., FINRA) for the any of the following offenses:

- investments or investment related business;
- fraud, false statements or omissions;
- violation of any investment related statute or regulation or SRO rules;
- wrongful taking of property, bribery, perjury, forgery, counterfeiting;
- extortion or conspiracy to commit any of these offenses.

In addition, Wislar Wealth Management and its personnel **are not** the subject of any pending matters in connection with any of the above-identified offenses.

OTHER FINANCIAL INDUSTRY AFFILIATIONS

Wislar Wealth Management is not affiliated with any other financial institution.

Licensed Insurance Representatives:

Wislar Wealth Management's Advisory Affiliates, in their individual capacities, are licensed insurance producers and may recommend the purchase of certain insurance products to its clients. Although Wislar Wealth Management does not sell insurance products, it permits its Advisory Affiliates as licensed insurance producers, to sell insurance products to its investment advisory clients. A conflict of interest exists to the extent that Wislar Wealth Management's Advisory Affiliates recommend the purchase of insurance products and receive insurance commissions or additional compensation as a result. Such conflict is disclosed at time of sale and in this Brochure delivered to the client.

CODE OF ETHICS, PARTICIPATION IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Wislar Wealth Management or related persons may own an interest in, or buy and sell for their own account, the same securities that may also be held, purchased or sold in client accounts. In all cases, clients' orders are given priority. In no case shall the adviser or associate receive a better price or more favorable circumstance than a client. All associate trades of this type are made for long-term investment objectives and are not intended to benefit from short-term market effects. In some cases the adviser may buy or sell a specific security for their own account, which the adviser does not consider appropriate for client accounts.

Wislar Wealth Management has implemented an investment policy relative to personal securities transactions. This investment policy is part of Wislar Wealth Management's overall Code of Ethics which serves to establish a standard of business conduct for all of Wislar Wealth Management's Associated Persons that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

In accordance with Section 204A of the Investment Advisers Act of 1940, Wislar Wealth Management also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Wislar Wealth Management or any person associated with Wislar Wealth Management.

Wislar Wealth Management has adopted procedures to implement the firm's policy on personal securities transactions and reviews to monitor and ensure the firm's policy is observed, implemented properly and amended or updated, as appropriate.

BROKERAGE PRACTICES

1. Research and Other Soft Dollar Benefits:

Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, Wislar Wealth Management may receive from a broker-dealer/custodian (or a mutual fund company), without cost (and/or at a discount) support services and/or products, certain of which assist Wislar Wealth Management to better monitor and service client accounts maintained at such institutions. Included within the support services that may be obtained by the Wislar Wealth Management may be investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by Wislar Wealth Management in furtherance of its investment advisory business operations.

As indicated above, certain of the support services and/or products that *may* be received assist Wislar Wealth Management in managing and administering client accounts. Others do not directly provide such assistance, but rather assist Wislar Wealth Management to manage and further develop its business enterprise.

Wislar Wealth Management's clients do not pay more for investment transactions effected and/or assets maintained at a particular broker-dealer/custodian as a result of this arrangement. There is no corresponding commitment made by Wislar Wealth Management to any particular broker-dealer/custodian or to any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

2. Brokerage for Client Referrals:

Wislar Wealth Management does not receive client referrals from any broker-dealer custodian.

3. Directed Brokerage:

The client may direct Wislar Wealth Management to use a particular broker-dealer (subject to Wislar Wealth Management's right to decline and/or terminate the engagement) to execute some or all transactions for the client's account. In such event, the client will negotiate terms and arrangements for the account with that broker-dealer, and Wislar Wealth Management will be unable to seek better execution services or prices from other broker-dealers or be able to "bunch" the client's transactions with orders for other client's accounts managed by Wislar Wealth Management. As a result, client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

Wislar Wealth Management seeks to execute orders for its clients fairly and equitably. Wislar Wealth Management follows written procedures pursuant to which it may, for client who permit it, and to the extent consistent with Best Execution, combine purchase or sale orders for the same security for multiple clients (sometimes called “*bunching*”) so that they can be executed at the same time. The procedures for bunching trades may differ depending on the particular strategy or type of investment. Wislar Wealth Management is not required to bunch or aggregate orders if it determines that bunching or aggregating is not practical.

When client orders are bunched by Wislar Wealth Management, the order will be placed with the broker-dealer custodian for execution. When a bunched order is completely filled, Wislar Wealth Management generally will allocate the securities purchased or proceeds of sale among participating accounts based on the purchase or sale order. Adjustments or changes may be made by Wislar Wealth Management under certain circumstances, such as to avoid odd lots or excessively small allocations. If the bunched order is filled at different prices, through multiple trades, generally all such participating accounts will receive the average price. When a bunched order is partially filled, Wislar Wealth Management’s procedures provide that the securities are to be allocated in a manner deemed fair and equitable to clients. Securities must be allocated proportionately based upon the relative size of the particular client’s pre-trade designation.

REVIEW OF ACCOUNTS

Account reviews are conducted on an ongoing basis by Wislar Wealth Management’s registered representative and principal, George Wislar. All investment management clients are required to discuss with him their investment objectives, needs and goals and to keep him informed of any changes. All clients are encouraged to meet at least annually with the adviser to comprehensively review financial planning issues, including investment objectives and performance.

Clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer/custodian of the client accounts. Wislar Wealth Management provides a quarterly report summarizing account activity, positions and performance.

CLIENT REFERRALS AND OTHER COMPENSATION

Wislar Wealth Management does not have any contractual engagement with any solicitors or pay any compensation for the receipt of client referrals.

CUSTODY

Wislar Wealth Management does not maintain custody of client assets. All client assets are custodied with nationally recognized, SEC registered and FINRA member broker-dealer/custodians.

INVESTMENT DISCRETION

Wislar Wealth Management primarily provides advisory services on a discretionary basis. As such, prior to engaging Wislar Wealth Management to provide investment management services, the client will be required to enter into a formal *Investment Advisory Agreement* with Wislar Wealth Management setting forth the terms and conditions under which Wislar Wealth Management shall manage client's assets on a discretionary basis.

VOTING CLIENT SECURITIES

Wislar Wealth Management does not vote client proxies. Wislar Wealth Management's clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Wislar Wealth Management and the client shall correspondingly instruct each custodian of the assets to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

With respect to shareholder class action litigation and similar matters, Wislar Wealth Management generally will not make any filings in connection with any shareholder class action lawsuits involving securities currently or previously held in clients' accounts. Wislar Wealth Management recommends that its clients promptly review these materials, as they identify important deadlines and may require action on the client's part. Wislar Wealth Management will not be required to notify third party custodians or clients who utilize third party custodians of shareholder class action lawsuits and similar matters.

FINANCIAL INFORMATION

Based upon Wislar Wealth Management's business practices, use of a qualified custodian and advisory fee procedures, the SEC does not require the disclosure of financial information. Please be advised that there are no known financial conditions that would impair Wislar Wealth Management's ability to meet contractual commitments to clients.

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