

ITEM 4: ANTI-MONEY LAUNDERING (AML) COMPLIANCE PROGRAM

OVERVIEW

Weiser Financial Group LLC uses Policies, Procedures, and Internal Controls reasonably designed to achieve compliance with the BSA and its implementing rules. The policies and procedures of Weiser Financial Group LLC are in concurrence with Edelman Financial Services, LLC and can be reasonably expected to detect and cause the reporting of transactions under 31 U.S.C. 5318(g) and the implementing regulations thereunder. It is the policy of Weiser Financial Group LLC to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities. Money laundering is generally defined as engaging in acts designed to conceal or disguise the true origins of criminally derived proceeds so that the unlawful proceeds appear to have derived from legitimate origins or constitute legitimate assets.

CUSTOMER IDENTIFICATION AND VERIFICATION

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens and maintains an account. This means that we will collect the following information for all accounts, if applicable, for any person, entity or organization who is opening a new account and whose name is on the account or has authority over the account: 1) the name and mailing and residential (or principal place of business) street address of the customer 2) the customer's date of birth 3) the customer's Social Security number or taxpayer identification number.

Recognizing that different types of accounts pose different risks and trigger different requirements under the rules, we will gather the additional information specified below for each of the following categories of accounts we provide:

- Individual Accounts – We will make reasonable efforts to obtain the customer's net worth, annual income, occupation and employment data, such as the employer's address, and the customer's investment experience and objectives.
- Domestic Operating or Commercial Entities – We will collect information sufficient to determine the corporate or business entity's identity, and the authority of its business representative to act on its behalf.
- Domestic Trusts – We will identify the trustee, the activity the trust authorizes, and the authority of the trust's representative to act on its behalf.
- Institutional Accounts – While our AML procedures cover institutional clients, we recognize that certain types of institutional accounts are different from retail accounts.

CUSTOMERS WHO REFUSE TO PROVIDE INFORMATION

If a potential or existing customer either refuses to provide the information described above when requested, or appears to have intentionally provided misleading information, our firm will not open a new account and, after considering the risks involved, consider closing any existing account.

VERIFYING INFORMATION

To the extent reasonable and practicable, we will ensure that we have a reasonable belief that we know the true identity of our customers. In verifying customer identity, we will analyze any logical inconsistencies in the information we obtain.

Appropriate documents for verifying the identity of natural persons include: An unexpired driver's license, passport, or other government identification showing nationality, residence. The following documents are appropriate for verifying the identity of businesses: A certificate of incorporation, a government-issued business license, any partnership agreements, any corporate resolutions, or similar documents.

Should you have any questions regarding our Anti-Money Laundering program, please feel free to contact Daniel Weiser, Chief Compliance Officer and designated AML Compliance Officer at (941) 363-1004.

COMPLIANCE PROGRAM FOR AML

Weiser Financial Group LLC conducts business only as a solicitor. New client accounts must undergo the examination of Edelman Financial Service LLC Compliance Department and the Policies, Procedures, and Internal Controls reasonably designed to achieve compliance with the BSA and its implementing rules utilized by Edelman. Weiser Financial Group LLC's consultants verify a client's identity with a picture ID. A copy of the clients picture ID is submitted to Edelman with the new account paperwork.

IMPORTANT!

Remember to Include Your I.D.

The Patriot Act requires that we have on file a legible copy of your driver's license, military ID, passport or other government issued identification card for each person who has an account with us. Please be sure to provide a current copy of your ID with your signed forms.

