

**Veritas Financial Services, LLC**

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**[www.veritasinvesting.com](http://www.veritasinvesting.com)**

**March 31, 2026**

This Brochure provides you information about the qualifications and business practices of Veritas Financial Services, LLC (referred to in this Brochure as “us,” “we,” “our,” or the “firm”). If you have any questions about the contents of this Brochure, please contact us at (920) 893-5262 and/or [www.veritasinvesting.com](http://www.veritasinvesting.com). Our fax number is (920) 893-5689. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

We are a registered investment adviser. Registration of an adviser does not imply any level of skill or training.

Additional information about us also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2. SUMMARY OF MATERIAL CHANGES**

This section summarizes material changes that have been made to our brochure since the date of its last version, dated November 26, 2025. There have been no material changes made since that time.

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## **INTRODUCTION**

In this brochure, references to “we,” “us,” “our,” or “our firm” refer to Veritas Financial Services, LLC. Individuals who serve as managers, officers, and employees are referred to as “representatives” of our firm. Our firm’s clients and prospective clients are referred to as “you,” “your,” or “our clients.”

This brochure contains important information. We encourage you to read it carefully and to ask questions if there is any information that you do not understand. The format and content of this brochure have been prepared based on the instructions to Form ADV, Part 2A, which is prescribed for use by registered investment advisers under federal and state securities laws and related rules. Form ADV, Part 2A supersedes Form ADV, Part II.

### **Item 4. ADVISORY BUSINESS**

Our firm is an independent financial advisory firm registered in the states of Wisconsin, Florida, and Minnesota. We are domiciled in Wisconsin and organized in the form of a limited liability company. We have been in business since October 2004 and registered as an investment adviser since 2008. Margaret Wittkopp is the founder and sole managing member of our firm. We offer investment advice to our clients through financial planning and investment advisory services. We also offer other services described later in this brochure.

#### **OUR ADVISORY SERVICES**

We provide personalized financial advisory services to clients through financial planning, consulting, and portfolio management services by means of a third-party investment manager, who believes in our philosophy of passive money management through modern portfolio theory. All of these services are explained below in more detail.

#### **FINANCIAL PLANNING SERVICES**

Our financial planning and consulting services are offered in three different service levels: (1) Comprehensive Financial Planning; (2) Specific Financial Planning; and (3) Hourly Financial Consultation. Because we offer broad-based, modular, and consultative financial planning services, you can choose to focus on a particular area such as retirement planning, or a broader review that covers multiple topics.

Our advice will typically involve providing a variety of advisory services regarding the management of your financial resources based upon an analysis of your individual needs. For each of these service levels, the process typically begins with an initial complimentary consultation. During or after the initial consultation, if you decide to engage us for financial planning services, we will collect pertinent information via our questionnaire that includes, but is

not limited to, your current financial position, future goals, and attitudes toward risk and investment objectives. This process may include one or more in-person meetings and/or telephone calls. Based on the information you provide, we will initially provide our advice in the form of a written financial plan. You should review the financial plan carefully and ask questions.

The written financial plan is based on the financial information you provide us, so it is important that you provide all necessary information to help us formulate an accurate and well-tailored financial plan. Additionally, your financial situation, goals, and objectives can change over time. When they do, you must notify us promptly so that we can update your plan as desired.

You should also understand that we make certain assumptions about interest and inflation rates, as well as the historical trends, performance of the market, and the economy. However, past performance is no guarantee of future performance. Accordingly, we cannot offer any guarantees or promises that you will meet your financial goals and objectives.

We work as part of your professional team. However, we don't offer or dispense legal or tax advice. You are advised to consult your legal and tax advisors on pertinent topics before making your decisions on related items that may appear in your financial plans. During the project period, you have the responsibility to notify us if there are changes to your personal or financial situation, risk tolerances, or investment objectives.

If you choose to implement your financial plan, we recommend that you work closely with a team of qualified professionals, which may include a securities broker, insurance agent, tax advisor, accountant, and attorney. You are not obligated to use our services, or the services of our representatives, to implement any part of your financial plan. If you choose to implement our recommendations, you will incur additional costs that are not covered by our financial planning and consulting fees, as described below under the section heading **“FEES AND COMPENSATION.”**

### **COMPREHENSIVE FINANCIAL PLANNING**

This service level of our basic financial planning service typically includes an analysis and presentation of the following topics that are pertinent to individuals: financial position, protection planning, basic investment planning, retirement planning, and estate planning (other than legal services).

### **MODULAR FINANCIAL PLANNING**

In the Modular service level, you choose one or more specific areas including, but not limited to, the areas included in our Comprehensive Financial Planning service level.

## HOURLY FINANCIAL CONSULTATION

This is also a module or comprehensive service level based on an hourly rate. We will provide specific written reports, as needed, depending on the work you desire to be completed.

### INVESTMENT MANAGEMENT SERVICES THROUGH THIRD-PARTY MONEY MANAGERS

We offer investment management programs practicing modern portfolio theory through Matson Money, Inc. (CRD No. 110425) (“Matson Money” or “Matson”) an unaffiliated, third-party investment adviser who opens accounts directly with you. We will consult with you to determine an appropriate investment portfolio and assist you in placing your investments with Matson Money consistent with your investment goals, risk tolerance, and time horizon. In order to help us make this determination, we will ask you to complete our questionnaire. Your responses will assist us in determining together with you which kind of investment portfolio meets your needs. As with our financial planning services, the questionnaire is a profiling tool designed to help us determine your investment objectives, risk tolerance, financial situation, time horizon, current investments, and personal financial goals for the money to be placed under management. You will also have an opportunity to indicate any reasonable restrictions you wish to place on the management of your assets with Matson.

It is important for you to understand that we will not actively manage your funds with the outside money manager, nor will we have any authority over your account to buy or sell securities, or to make investments. That investment authority will rest solely with the third-party investment manager by your granting that authorization in their account agreement. However, we will continue as “Co-Adviser” on your account, along with the money manager. Our function in that capacity is to monitor and review the money manager’s performance and act as your point of contact with the money manager. Additionally, we will meet with you, at least annually, to determine whether any changes in your financial status warrant a change to your investment objectives with the money manager. We will also be happy to meet with you more frequently, if requested.

For additional information on Matson Money, please refer to their disclosure brochure available from us upon request. We will also deliver to you the disclosure brochure upon our recommendation of the program that we consider suitable for your situation.

From time to time, we review other third-party investment managers and reserve the right to make additional programs available to our clients as we deem appropriate in our discretion and consistent with our investment strategies.

We do not offer, sponsor, or participate in so-called wrap fee programs.

For these and other services we will receive a portion or all of the fees paid by you as described in the “**FEES AND COMPENSATION**” section below.

## **EDUCATION AND SEMINARS**

From time to time, we present various educational events, either live or in person. There are no charges for these events. They focus on general economic and investing principles. For example, comparing the merits of various investment approaches based on academic study, and exploring investment theories like efficient markets hypothesis, modern portfolio theory, and the three-factor model. Likewise, from time to time we publish newsletters containing general information concerning markets, events of interest, seminars, and other educational opportunities, or simply to keep in touch. Our newsletters are offered at no cost and do not contain investment advice or recommendations of any specific securities.

## **ASSETS UNDER MANAGEMENT**

We do not directly manage any client assets on a discretionary or non-discretionary basis. Collectively, our clients who use third party money managers under advisement from us have \$77,696,847 as of December 31, 2025.

# **Item 5. FEES AND COMPENSATION**

## **FINANCIAL PLANNING AND CONSULTING FEES**

Generally, our fees for financial planning and consulting services are negotiable and are based on our estimate of the hours necessary to complete the engaged service level and/or written financial plan. Our hourly rates range from \$50 to \$200, based on the complexity of the project and the representative's seniority performing the services. The time required to perform the engaged services may also vary depending on the complexity and scope of your engagement and your individual circumstances. We will provide you with a good faith estimate of the total time and cost at the start of the advisory relationship. In limited circumstances, the time and cost could potentially exceed the initial estimate. In such cases, we will notify you and may request that you approve the additional fee. Typically, one half (50%) of the estimated fee will be due in advance with the remainder due upon completion of the services rendered. In limited circumstances, other fee payment arrangements may also be negotiated, for example, interim payments may be requested for lengthy engagements.

Our financial planning agreement, which we will ask you to sign prior to rendering services, will clearly set forth the applicable fees, fee payment arrangements, and the terms of the engagement. In no circumstance will we require prepayment of a fee more than six months in advance that is in excess of \$500. The range of this service will range from \$500 to \$1500. You will be notified in advance if we feel that the fee would exceed the maximum of this range. We only accept checks in payment for our financial planning and consulting fees. If you terminate our financial planning agreement prior to completion, we will prorate and, as applicable, refund by check, any

prepaid but unearned financial planning fees based on hours worked to the receipt of the notice of termination.

### **THIRD-PARTY INVESTMENT MANAGEMENT FEES**

#### **MATSON MONEY, INC.**

Fees for the Matson investment programs are more fully described in the Matson Form ADV Part 2A and in the Co-Advisors Disclosure Statement, which you will receive from us if you engage their services. The fees for the program are charged quarterly in advance on the assets under Matson's management according to the following schedule:

<u>Total Account Value</u>	<u>Annual Fee</u>
On the first \$500,000	1.00%
On the next 500,000	1.00%
On the next \$3,000,000	0.75%
Over \$4,000,000	0.50%

In certain circumstances, we may negotiate the Matson fees based on the aggregate value of related accounts, the complexity of the account, or similar factors. The specific fee for your account will be agreed to in the tri-party investment management agreement you will enter into with us and Matson. In compensation for our work as a co-advisor, Matson passes 100% of these fees to us. These fees compensate us for maintaining our relationship with you, ensuring that the suitability information remains up-to-date, and responding to your inquiries as they arise. The Matson program retains no part of the advisory fee. Clients of other co-advisers who invest in the Matson program may pay lower fees depending on the size of the account, whether fees were negotiated, and other factors.

#### **OTHER FEES AND EXPENSES OF THE MATSON PROGRAM**

Clients participating in the Matson program ultimately bear all internal mutual fund-related fees and expenses, including brokerage fees and operating expenses of the funds. Assets invested in shares of mutual funds are subject to embedded advisory and other fees and expenses as set forth in the prospectuses, which are available from us upon request. These fees are paid by the funds but are ultimately borne by investors. Matson receives fees of 0.50% on each fund's average daily net assets as described in the prospectus. As a fund of funds, the Matson program invests in shares of other registered investment companies. Advisers to the underlying funds are paid an advisory fee by each underlying fund they manage. Thus, in addition to our advisory fees, clients bear their asset-based share of the fees and expenses of each underlying fund, as well as of the Matson Fund series in which their assets are invested. However, no front-end or back-end sales loads are paid to Matson Money, or any other parties, with respect to mutual fund investments.

## **Item 6. PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

We do not engage in side-by-side management of accounts, nor do we charge any performance-based fees (fees based on a share of capital gains or capital appreciation of your assets).

## **Item 7. TYPES OF CLIENTS**

We provide personalized investment advisory and financial planning services to individuals, high net worth individuals, corporate pension and profit-sharing plans, trusts and estates, charitable institutions, foundations, endowments, corporations, and other business entities. We have no minimum asset or account size as a condition of providing our services.

## **Item 8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS**

### **METHODS OF ANALYSIS**

In formulating the investment advice for financial planning, we consider your personal circumstances, financial goals, investment objectives, risk tolerances, and time horizons based on the information you provide us. You must notify us of material changes to that information. We design our financial planning services to, among other things, assist you in selecting investment, insurance, and other financial products and services that are appropriate to your personal circumstances and financial objectives.

While our investment advice is designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of returns on investments entails accepting higher levels of risk. Our investment advice seeks to balance risks and rewards to achieve investment objectives. You need to ask questions about investment risks you do not understand. We would be pleased to discuss your questions.

We obtain information from a number of sources, both public and by subscription, including financial newspapers and magazines, research materials prepared by third-parties, mutual fund rating services, annual reports, and prospectuses. We believe these resources for information are reliable and we regularly depend on them for making our investment decisions; however, we are not responsible for the accuracy or completeness of this information.

## **INVESTMENT STRATEGIES**

We do not provide continuous and regular discretionary portfolio management for our clients and instead refer clients to the Matson programs for those services. However, our investment advice in financial planning, and our recommendation of Matson is based in our strong conviction that you, as an investor, are better served by using the strategies formulated through a combination of Modern Portfolio Theory and the Efficient Markets Hypothesis. These combined theories entail a passive management strategy, which refers to a buy-and-hold approach to asset management. The practice of passive management is based on the belief that no one can time the market successfully over time. Instead, the focus for you, the investor, should be on how much you can risk to lose and how long you are willing to keep money in the market to capture the gains that, as historical data has shown, will most likely come. The passive manager practices true diversity and proper risk management. Based on the risk assessment of the individual client through the use of the suitability questionnaire, and on historical performance data available, the investment manager selects a variety of funds from fourteen to fifteen assets classes, not just two or three. Historically, while one asset class, such as US Large Cap value is down, another asset class, such as International Small Cap Value, might go up. The investment manager reviews the investors' portfolios, typically on a quarterly basis, and rebalances as needed. Asset allocation decisions are not based on conditions of the economy or the market, but rather on economic research related to the manner in which various asset classes have performed and the correlation of their performance over time. Thereafter, as markets fluctuate and values change, amounts originally allocated to an asset type will either exceed or fall below the original target allocations. The passive manager periodically adjusts account holdings back to the original asset targets, or "rebalances" the account. However, the manager does not rebalance accounts constantly and asset allocations may drift away from their original target percentages before the manager, within his or her authority and judgment brings those allocations back in line to the original percentages. When the manager rebalances an account, he or she sells holdings that are appreciating in value, to buy other holdings that may be declining in value. However, the investment philosophy of an asset allocation strategy is to own several asset types so that when the asset type becomes profitable, the account is positioned to take advantage of the upturn. By this method of diversification and risk management, the investor benefits from the market's gains while simultaneously offsetting the risk of substantial loss. All the while, investment costs are decreased as trades are kept to a minimum.

## **TYPES OF INVESTMENTS AND RISK OF LOSS**

We generally recommend implementing these strategies using no-load or load-waived mutual funds and exchange traded funds (ETFs).

Investing in securities involves risk of loss that you should be prepared to bear. Obtaining higher rates of return on investments typically entails accepting higher levels of risk. Additionally, when using a third-party money manager that we may recommend to manage your

assets, you should understand that we do not control or participate in the day-to-day business and compliance operations of the third-party money manager. Therefore, we may be unaware of deficiencies in internal controls necessary to prevent business, regulatory, or reputational disruptions. However, we will work with you to attempt to identify the balance of risks and rewards that is appropriate and comfortable for you and we will explain and answer any questions you have about these kinds of investments and programs. However, it is still your responsibility to ask questions if you do not fully understand the risks associated with any investment, investment strategy, or program.

While we strive to render our best judgment on your behalf, many economic and market variables beyond our control can affect the performance of your investments, and we cannot assure you that your investments will be profitable or assure you that no losses will occur in your investment portfolio. Past performance is one relatively important consideration with respect to any investment or investment advisor, but it is not a predictor of future performance.

### **MUTUAL FUNDS, INDEX FUNDS AND EXCHANGE-TRADED FUNDS**

We often recommend mutual funds of different kinds (including index funds and exchange-traded funds “ETFs”) to promote portfolio diversification within various asset classes, such as domestic/international or equities/bonds. We may recommend periodic purchases, sales, and exchanges of those mutual fund shares within mutual fund families, and between different mutual fund families, when there are changes in your needs, or for re-balancing and tactical reallocation considerations.

The different kinds of mutual funds we use each have inherently different risk characteristics and should not necessarily be compared side by side. A bond fund with below-average risk, for example, should not be compared to a stock fund with below average risk. Even though both funds have low risk for their respective categories, stock funds overall have a higher risk/return potential than bond funds.

Of all the asset classes, cash investments (i.e. money markets) offer the greatest price stability, but have yielded the lowest long-term returns. Bonds generally experience more short-term price swings, and in turn have generated higher long-term returns. However, stocks historically have been subject to the greatest short-term price fluctuations—and have provided the highest long-term returns.

The risk in any given mutual fund depends on the investments it holds. For example, a bond fund has interest rate risk and income risk. Bond prices are inversely related to interest rates. If interest rates go up, bond prices will go down and vice versa. Bond income is also affected by a change in interest rates. Bond income (yields) are directly related to interest rate changes. If interest rates rise, bond yields rise and vice versa. Income risk is greater for a short-term bond fund than for a long-term bond fund. However, in a long term bond fund, your principal is subject to higher principal risk.

Similarly, a sector stock fund (which invests in a single industry, such as telecommunications) is at risk that its price will decline due to developments in its industry. A stock fund that invests across many industries is more sheltered from this industry related risk. However, while diversification across industries can help reduce your risk of loss from investing in a single sector, it may limit your opportunity for a significant gain if a single industry or sector increases dramatically in value.

With respect to all classes of mutual funds and ETFs, diversification does not protect you from an overall decline in the market. You should consider these risks in determining whether to use our services.

## **INDIVIDUAL STOCKS AND BONDS**

We do not generally recommend our clients purchase or hold individual stocks and bonds. The risks inherent with individual stocks and bonds are similar to those described about mutual funds. However, unlike mutual funds, individual securities carry more risk because of the possible lack of diversification in the event that your portfolio isn't spread across many industries and companies. An owner of an individual security is subject not only to market risk, but company risk, or "significant event" risk, as in the case of bankruptcy, loss of major customers, loss of earnings, or similar factors. Typically, individual securities have more volatility and potential for larger gains and losses. Unlike mutual funds, you face a greater risk of losing your entire investment in an individual stock or bond.

## **VARIABLE ANNUITIES**

Variable annuities are highly complex financial products offered by insurance companies. Investment in a variable annuity contract is subject to both general market risk and the insurance company's credit risk. These, and other risks, are described in the variable annuities' prospectuses. Variable annuities are regulated under both securities and insurance laws and related rules and regulations. Variable annuities offer various benefits and features which may, or may not, have value to you depending on your circumstances, which we can discuss with you. Like other types of investments, commissions are paid for the purchase of variable annuities and there may be substantial surrender charges. These commissions, surrender charges, and other expenses are disclosed in the prospectus.

Like mutual funds, insurance companies charge a variety of fees and charges against the assets invested in the separate accounts of their policy holders. As noted above, this means that there are two layers of advisory fees incurred—one layer by the insurance company and one layer to our firm for our advisory services.

Other than no-load annuities, such as those offered by Matson, we don't generally recommend variable annuities to our clients due to substantial costs and more liquid investment alternatives. However, if you come to us already owning them, and we determine that it is not suitable to

liquidate them due to surrender charges, taxes, or other factors, we will review the separate accounts with you and provide investment advice concerning them, if requested, by means of our written agreements with you for financial planning services or investment management services.

## **Item 9. DISCIPLINARY INFORMATION**

As a registered investment adviser, we are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our firm or the integrity of our management. We have no legal or disciplinary events to disclose.

## **Item 10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

### **OUR RECOMMENDATION OF OTHER INVESTMENT ADVISERS**

For active portfolio management of your assets, we generally recommend your use of Matson, described in the “**ADVISORY BUSINESS**” section above. We receive a share of their ongoing management fees described in the “**FEES AND COMPENSATION**” section above. Their programs allow us to determine the standard advisory fees to be charged by Matson to our clients, so we consider the total advisory fees you would incur and try to set our fees at competitive levels. Because we receive a portion of Matson’s management fee on an ongoing basis, it creates a financial incentive to recommend their services. We seek to mitigate this conflict of interest by our fiduciary responsibility to place your interests ahead of our own, by explaining to you the benefits and costs of using a third-party money manager, and by following our Code of Ethics. Similar advisory services may be available from other investment advisers at a higher or lower cost.

### **TAX SERVICES**

Clients in need of tax services (planning, preparation, accounting, representation, etc.) are referred to a strategic partner, Hjortness CPA. Clients are free to use their existing CPA for these services, if desired. We do not receive any direct or indirect compensation for referrals to or from Hjortness CPA.

## **Item 11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

### **CODE OF ETHICS**

We have adopted a Code of Ethics. It expresses our core fundamental values to be honest, fair, and forthright in our dealings with clients and others in the conduct of our business. Our Code of Ethics also guides our practices in giving investment advice to our clients and proprietary trading of securities for our own and related accounts. A copy of our Code of Ethics is available upon request by contacting the firm at the number stated on this brochure's cover page.

### **PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

Our firm or our representatives may buy, sell, or hold for their personal accounts, sometimes called proprietary or personal securities trading, the same securities that we may recommend to you and other clients. However, our representatives and the firm may only own mutual fund and ETF portfolios offered by Matson Money. Based on everyone's own personal circumstances, personal securities trading may be similar to, or different than, recommendations to you.

Generally, our securities recommendations involve open-ended mutual funds or ETFs. We do not provide advice about individual securities unless you happen to already hold those securities in your account. Accordingly, our investment advice and our personal securities trading have little potential to affect the price of the securities that we recommend. Our Code of Ethics and related policies address the potential conflicts of interest with respect to personal trading activities by our representatives.

Generally, our representatives may not purchase or sell a security prior to a transaction being completed for a client's account. We have this policy to prevent our employees from benefiting from transactions placed on behalf of a client's account. Because these situations have the potential of raising conflicts of interest, we have established the following trading restrictions:

- Our representatives may not use information available to them because of their employment with us to buy or sell securities for their personal portfolios, unless the information is also available to the investing public upon reasonable inquiry. A representative shall not favor his or her interests above your interests.
- We inform you that our representatives may receive separate compensation when implementing our financial plans.
- You have the unrestricted right to decline to implement any advice we render.
- You have the unrestricted right to choose any broker-dealer, or insurance company.

- We require our representatives to act in accordance with all applicable federal and state regulations that govern investment advisers and broker-dealers.

A representative who violates these restrictions may be subject to disciplinary action, up to and including termination.

## **Item 12. BROKERAGE PRACTICES**

### **DIRECTED BROKERAGE**

We do not recommend or advise clients on individual securities, as it is contrary to the ideas of passive or structured management. Any brokerage accounts opened for the purpose of owning individual securities is at the determination of the client, and we will have no discretionary or nondiscretionary function in facilitating transactions for these accounts. Consequently, we will not receive direct or indirect compensation for such accounts.

### **SOFT DOLLARS**

We do not use “soft dollars” (commissions) to pay for services such as media subscriptions, computer equipment, or software even if those services qualify as an aid to making investment decisions. We use our own funds to pay suppliers of those products and services, or we obtain them from publicly available sources.

### **AGGREGATION OF ORDERS**

Because we do not engage in active trading for clients, or have discretionary trading authority over our clients’ accounts, and generally restrict our recommendations to no load open-end mutual funds and ETFs, we do not place, aggregate, or bunch orders. Open-end mutual funds are purchased and sold by third-party money managers at a fixed net asset value price per share specific to the date of purchase or redemption. Our clients do not trade in sufficient quantity at third-party money managers with respect to open-end mutual funds or ETFs as to have any effect on share prices or benefit from order aggregation. Clients are encouraged to read the ADV of the third-party money manager they select regarding their order aggregation policies.

## **Item 13. REVIEW OF ACCOUNTS**

The frequency of our reviews of clients’ accounts varies depending on your desired service level. Accordingly, you can specify the frequency of our reviews in your financial planning agreement.

All reviews are conducted at least annually by our advisory representatives, Margaret Wittkopp and Asneth Omare.

We provide a written financial plan that organizes and reports on the information you provide us and our differing service levels may also include deliverables as specified in the financial planning agreement.

We offer client meetings on at least an annual basis. More frequent reviews may be requested or may be triggered by material changes in your individual circumstances, or material changes in the market, political, or economic environment. Please promptly tell us when your personal circumstances change.

## **Item 14. CLIENT REFERRALS AND OTHER COMPENSATION**

Please review the disclosures in this brochure under the section heading “**OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**” for additional information about our firm and our representatives, including our referral of clients to third-party investment managers for compensation. We do not have any compensation arrangement with Hjortness CPA as discussed in Item 10 above.

## **Item 15. CUSTODY**

We will not have custody of any of your funds or securities. You will receive statements from the broker-dealer, bank, or other qualified custodian that holds and maintains your investment assets at least quarterly. We urge you to carefully review such statements and compare such official custodial records to the reports that we may provide to you, as described in the “**REVIEW OF ACCOUNTS**”. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## **Item 16. INVESTMENT DISCRETION**

We do not offer discretionary investment management services. If you use Matson to manage your assets, they will generally have discretionary authority to manage your account. Please see their ADV Part 2A, Item 16, for their details on discretionary money management.

## **Item 17. VOTING CLIENT SECURITIES**

We will not vote proxies for the election of corporate directors, or other corporate actions described in companies' or mutual fund proxy statements. If you have questions about those matters, please do not hesitate to ask us. Typically, your account custodian will forward proxies and proxy statements directly to your address of record or to your designee. If you have any questions about proxy solicitations, please email your advisory representative or call our main number at (920) 893-5262 and you will be transferred to your advisory representative.

## **Item 18. FINANCIAL INFORMATION**

While we may require the prepayment of our financial planning fees described above, we perform our services within six months of your engaging us. We do not have discretionary authority over your account. We have no financial condition that impairs our ability to meet our contractual and fiduciary commitments to you. We have not been the subject of any bankruptcy proceeding.

## **Item 19. REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

### **MANAGEMENT PERSONS**

Margaret Wittkopp is the sole managing member of our firm and her background is as follows:

**Margaret Wittkopp, CFEd®, DOB: 1950**

Education:

Bachelor of Science, Business Administration & Communication, Alverno College, 1990  
Certified Financial Educator®, Heartland Institute of Financial Education, 2007

Employment and Affiliations:

Veritas Financial Services, LLC, Managing Member, 10/04 to present  
Triad Advisors, Registered Representative, 02/08 to 03/11  
Heartland Institute of Financial Education, Certified Instructor, 07/07 to present  
Linsco Private Ledger, Registered Representative, 10/04 to 01/08  
Edward Jones, Registered Representative, 06/94 to 10/04

### **OTHER BUSINESS ACTIVITIES**

This item is not applicable. Our firm is not engaged in any other business activities other than providing investment advice.

## **PERFORMANCE-BASED FEES**

As stated in Item 6 above, this item is not applicable. We do not charge any performance-based fees for our services. Our fees are based on a percentage of assets under management with the third-party money managers discussed in Item 5 above. Therefore, the conflicts of interest associated with performance-based fees do not apply to our firm.

## **DISCLOSURE OF DISCIPLINARY ACTIONS**

This item is not applicable. There have been no arbitration awards, civil judgments, or other disciplinary actions involving our management persons during the past ten years that are reportable under state securities regulations with respect to an investment-related activity; fraud, false statement or omissions, theft, embezzlement or other wrongful taking of property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair, or unethical practices.

## **MATERIAL RELATIONSHIPS**

This item is not applicable. Our firm has no relationships with any issuers of securities that would affect our advisory services. Our investment recommendations are based solely on the needs and objectives of our clients. We do not receive any compensation from issuers for promoting their securities.

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