



VISION
WEALTH PARTNERS

Firm Brochure ADV Part 2

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This brochure provides information about the qualifications and business practices of Vision Wealth Partners. If you have any questions about the contents of this brochure, please contact us at: 920.757.2445, or by email at: john@visionwealthpartners.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Vision Wealth Partners (CRD No.169121) is available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Materials Changes since last annual update of brochure

- A. Updated Firm location and phone number, AUM updated

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Item 4: Advisory Business

A. Description of the Advisory Firm

This firm was founded September 26th, 2013, and the principal owner is John David Weninger. John Weninger has been an independent financial advisor since 2011.

B. Types of Advisory Services

Vision Wealth Partners (hereinafter "VWP") offers the following services to advisory clients:

Investment Supervisory Services

VWP offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. VWP creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Risk Tolerance
- Personal Investment Policy
- Asset Allocation
- Investment Strategy
- Asset Selection
- Regular Portfolio Monitoring

VWP evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. VWP will request discretionary authority from clients to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

VWP also provides advisory service to the sponsors of "participant-directed" retirement plans established by the sponsors pursuant to Section 404(c) of ERISA that permits a Plan participant to exercise control over the assets contained in their individual retirement account. VWP provides the Plan sponsors with advice relative to choices of investment alternatives available to Plan participants. These choices may include model portfolios designed and maintained by VWP.

In addition, if requested by the sponsor, VWP shall provide Plan participants with general impersonal informational seminars and/or materials that describe or explain the various investment options available under the Plan. Seminars may include: participant education, enrollment meetings, risk tolerance assessment, investment option selection, model portfolio creation, and recommending and coordinating with outside service providers such as Record Keepers and Third Party Administrators (TPAs). VWP does not receive, nor accept any compensation from outside service providers.

Financial Planning

VWP's financial planning services include, but are not limited to; retirement income planning, education, cash flow analysis, estate planning, insurance planning, investment management, business succession planning, and tax planning.

Clients who wish to retain VWP for financial planning services are required to sign VWP's Financial Planning Agreement.

Financial Planning is a multifaceted process that includes scheduled consultations to discuss the client's needs and objectives by reviewing and analyzing information provided by the client; summarizing the client's financial situation, and making specific written recommendations that will address the client's concerns and objectives. Advice is based on the personal and financial information that is obtained from the client.

The financial planning process involves establishing a relationship with clients by gathering their personal and financial data, assessing their risks, ascertaining their goals and investment objectives, analyzing and evaluating their status, and formulating a strategy to implement recommendations. Once a financial plan has been established and implanted, it will be monitored and adjusted as necessary due to changes in the client's personal information or market conditions.

Financial planning may involve consulting with other professionals, including the client's attorney, accountant and other specialized professionals. All information provided by other professionals is for the exclusive benefit of the client and access to this information must be approved by the client. VWP's privacy policy is provided to clients prior to, or concurrent with, them becoming a client, and annually thereafter. It is also available on the VWP website indicated on the Cover Page.

If other professional service providers are recommended, VWP will inform the client of the qualifications of the provider and discuss how the services provided will enhance the client's financial plan. Any actual or potential conflict of interest with the professional will be disclosed to the client.

The client may follow or disregard any or all the information, recommendations, or advice provided by VWP, and may use any licensed professional of choice to implement the financial plan or otherwise purchase recommended products.

Services Limited to Specific Types of Investments

VWP limits its investment advice and/or money management to equities, bonds, fixed income, debt securities, ETFs, mutual funds, annuities, real estate, hedge funds, third party money managers, REITs, private placements, government securities. VWP may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

VWP offers the same suite of services to all its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent VWP from properly servicing the client account, or if the restrictions would require VWP to deviate from its standard suite of services, VWP reserves the right to end the relationship.

D. Wrap Fee Programs

VWP does not participate in any wrap fee programs.

E. Amounts Under Management

VWP has the following assets under management:

Discretionary Amounts:	Non-Discretionary Amounts:	Date Calculated
\$1,901,000	\$829,000	01/01/2017

Item 5: Fees and Compensation

A. Fee Schedule

Investment Supervisory Services Fees

Total Assets Under Management	Annual Fee
\$0 - \$500,000	1.25%
\$500,000 - \$1,000,000	1.15%
\$1,000,000 - \$5,000,000	1.00%
\$5,000,000-\$10,000,000	0.75%
\$10,000,000+	0.50%

These Fees are negotiable and the final fee schedule is stated in the Investment Advisory Contract. Fees are paid monthly in arrears, and clients may terminate their contracts with thirty days' written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization.

Financial Planning Fees

Financial plan fees are on a flat basis and range from \$500-\$1500 depending on the complexity of the individual's circumstances.

B. Payment of Fees

Payment of Investment Supervisory Fees

Advisory fees are withdrawn directly from the client's account with client written authorization. Fees are paid monthly in arrears.

Payment of Financial Planning Fees

Financial planning fees will be paid by the client in advance.

C. Clients Are Responsible for Third Party Fees

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by VWP. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees

VWP collects its fees in arrears. It does not collect fees in advance.

E. Outside Compensation for the Sale of Securities to Clients

Neither VWP nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

VWP does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

VWP generally provides investment advice and/or management supervisory services to the following Types of Clients:

- ❖ Individuals
- ❖ High Net-Worth Individuals
- ❖ Pension and Profit Sharing Plans
- ❖ Corporations, Charitable Organizations or Business Entities

Minimum Account Size

There is an account minimum, \$100,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

VWP methods of analysis include fundamental analysis, technical analysis and chart analysis.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies and industries, and/or the analysis of management and competitive advantages.

Technical analysis involves the analysis of past market data; primarily price and volume.

Charting analysis involves the use of patterns in performance charts. VWP uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Investment Strategies

VWP uses strategic asset allocation utilizing a “core and satellite” approach. The “core” of the equity portfolio consists of several ETFs that cover a broad range of both the domestic and international equity markets. The “satellites” are specific investments, which through research present a greater opportunity to make an impact on portfolio returns. These could be ETF’s, Mutual Funds or Individual Stocks or Bonds.

The investment strategy for a specific client is based upon the objectives and restrictions stated by the client and present in the investment policy statement.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, and margin transactions.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Fundamental analysis concentrates on factors that determine a company and industry’s value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

Charting analysis strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in solely using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be assuming that past performance will be indicative of future performance. This may not be the case.

Investment Strategies

Long-term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Short-term trading and margin transactions generally hold greater risk and clients should be aware that there is a chance of material risk of loss using any of those strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

VWP generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets. However, it will utilize Margin transactions. Margin transactions generally hold greater risk of capital loss and clients should be aware that there is a chance of material risk of loss using any of those strategies.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither VWP nor its representatives are registered as a broker/dealer or as representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither VWP nor its representatives are registered as a FCM, CPO, or CTA.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

IARs of VWP may be independent insurance agents appointed with various insurance companies. As such, IARs can receive separate, yet customary, commission compensation resulting from implementing insurance product transactions on behalf of investment advisory clients. Clients, however, are not under any obligation to engage these individuals when considering implementation of investment advisory or other recommendations. The implementation of any or all recommendations is solely at the discretion and direction of the client.

While VWP and its IARs must place the interest of the clients first as part of VWP's fiduciary obligation, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of IARs when making recommendations. VWP takes the following steps to address this conflict:

- VWP discloses material conflicts of interest to clients, including the potential for VWP and IARs to earn compensation from advisory clients in addition to advisory fees;
- VWP discloses to clients that they are not obligated to purchase recommended investment products from IARs or affiliated companies;
- VWP collects, maintains and documents accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- VWP conducts regular reviews of client accounts to verify that recommendations made to a client are suitable to the client's needs and circumstances;
- VWP requires that IARs seek prior approval of any outside business activity so that VWP may confirm that any conflicts of interests in such activities are properly addressed;
- VWP periodically monitors these outside business activities to verify that any conflict of interest continues to be properly addressed by VWP and VWP educates IARs regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections

VWP does not utilize nor select other advisors or third party managers. All assets are managed by VWP management.

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

A. Code of Ethics

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Clients may request a copy of our Code of Ethics from management.

B. Recommendations Involving Material Financial Interests

VWP does not recommend that clients buy or sell any security in which a relation person to VWP has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of VWP may buy or sell securities for themselves that they also recommend to clients. VWP will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of VWP may buy or sell securities for themselves at or around the same time as clients. VWP will not trade non-mutual fund or non-ETF securities 2 days prior to or 2 days after trading the same security for clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Except to the extent the Client directs otherwise, the Advisor may use its discretion in recommending the broker or dealer. In recommending brokers and dealers, Advisor will generally seek "best execution." Best execution means in recommending a broker or dealer the Advisor will comply with its fiduciary duty to obtain best execution and as defined by the Securities Exchange Act of 1934 and will take into account such relevant factors as (a) price; (b) the broker's or dealer's facilities, reliability and financial responsibility; (c) the ability of the broker or dealer to effect transactions, particularly with regard to such aspects as timing, order size and execution of order; (d) the research and related brokerage services provided by such broker or dealer to the Advisor, notwithstanding that the Account may not be the direct or exclusive beneficiary of such services; and (e) any other factors the Advisor considers to be relevant. VWP will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

1. Research and Other Soft-Dollar Benefits

VWP receives no research, product, or service other than execution from a broker-dealer or third-party in connection with client securities transactions (“soft dollar benefits”).

2. Brokerage for Client Referrals

VWP receives no referrals from a broker-dealer or third-party in exchange for using that broker-dealer or third-party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

VWP will not allow clients to direct VWP to use a specific broker-dealer to execute transactions. Clients must use VWP recommended custodian (broker-dealer). Not all investment advisers require their clients to direct brokerage. By requiring clients to use our specific custodian, VWP may be unable to achieve most favorable execution of client transactions and this may cost clients’ money over using a lower-cost custodian.

B. Aggregating (Block) Trading for Multiple Client Accounts

VWP maintains the ability to block trade purchases across accounts.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed at least quarterly by John Weninger. John Weninger is the chief advisor and is instructed to review clients to this review these accounts with regards to their investment policies and risk tolerance levels. All accounts at VWP are assigned to this reviewer.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client’s financial situations (such as retirement, termination of employment, physical move, or inheritance.)

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least quarterly a written report detailing this client’s account which may come from the custodian.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

VWP does not receive any economic benefit, directly or indirectly from any third party for advice rendered to VWP clients.

B. Compensation to Non-Advisory Personnel for Client Referrals

VWP does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

VWP does not take custody of client accounts at any time. Custody of client accounts are held with a custodian. Clients will receive account statements from the custodian and should carefully review those statements. VWP urges clients to compare the account statements they receive from the custodian with those they received from VWP.

Item 16: Investment Discretion

For those client accounts where VWP provides ongoing supervision, VWP maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

Item 17: Voting Client Securities (Proxy Voting)

VWP will not accept voting authority for client securities.

Item 18: Financial Information

A. Balance Sheet

VWP does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither VWP nor its management have any financial conditions that is likely to reasonably impair our ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

VWP has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirement for State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

VWP currently has one management persons/executive officers; John Weninger. His education and business background can be found on the Supplemental ADV Part 2B form.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

John Weninger's other business activities can be found on the Supplemental ADV Part 2B form.

C. How Performance Based Fees are Calculated and Degree of Risk to Clients

VWP does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person at VWP has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

E. Material Relationships That Management Persons Have with Issuers of Securities (If Any)

Neither VWP, nor its management persons, has any relationship or arrangement with issuers of securities.