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FORM ADV PART 2A

FIRM BROCHURE

This brochure provides information about the qualifications and business practices of Wienken Advisors, Ltd. (the “Firm”). If you have any questions about the contents of this brochure, please contact us at 717-791-3390. 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 Wienken Advisors, Ltd. is also available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Wienken Advisors, Ltd. is 148335.

Wienken Advisors, Ltd. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2. Material Changes – Wienken Advisors, Ltd. has not materially altered the operations of the Firm, the services it provides to its clients, or how it interacts with its clients since the last update of this form in January 2020.

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Item 4. – Advisory Business

Wienken Advisors, Ltd. (the “Firm”) is an investment adviser registered with the Pennsylvania Department of Banking and Securities. The Firm has been operating as an investment adviser since 2008. Christopher J. Lenz is President and Chief Compliance Officer of the Firm. Mr. Lenz owns one hundred (100%) percent of the equity of the Firm. The Firm is not publicly owned or traded. There are no indirect owners or intermediaries which have any ownership interest in the Firm. The Firm does not sponsor any wrap programs.

Wienken Advisors, Ltd. provides financial advice on securities and non-securities matters through educational seminars and recorded video courses that can be purchased and viewed for a fee. The Firm does not issue publications relating to securities on a subscription basis; does not prepare or issue client statements or analyses relating to securities; and does not provide investment advice not described herein. The educational seminars cover a range of topics delivered through educational institutions, as well as employer and/or Wienken Advisors, Ltd. sponsored seminars. The recorded video courses can be purchased through the Firm’s website at www.wienken.org.

Item 5. – Advisory Fees and Compensation

A. Fees for Seminars

Seminar fees are negotiable and range from \$10 to \$500 per person for materials and registration, due by the start of the seminar. A \$500 maximum retainer or one-half of the fee payable is due upon signing the client agreement. The balance of the fee is due upon delivery of the selected advisory services. Fees are not directly debited from client accounts.

A client agreement may be cancelled at any time, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any agreement, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

B. Fees for Video Courses

Video Courses fees range from \$50 to \$100 per course. The fees can vary depending on the topics covered, length of the course, production costs and other fixed and variable factors. Course fees are clearly displayed on the Firm’s website in each course description and when purchased.

All fees paid to the Firm for investment advisory services are separate and distinct from fees charged by other entities for other products and services not provided by the Firm. Firm associates provide general investment advice about the merits and risks of several investment alternatives.

Item 6. – Performance Based Fees and Side by Side Management

The Firm does not receive any performance-based fees or side-by-side compensation.

Item 7. – Types of Clients

The Firm’s clients consist of individuals and Federal, State and Municipal governmental agencies. The Firm also

markets its services to business entities, trusts, estates, educational and charitable institutions, individuals qualified to participate in 403(b), IRA, Keogh, pension plans, profit sharing plans, and unions. Clients are free to seek independent advice about the appropriateness of any investment or investment program change.

Wienken Advisors, Ltd. limits its advisory services to conducting educational seminars for clients and providing products and services related to employee retirement, benefits education and planning. The Firm does not manage client accounts or investment portfolios. Neither the Firm nor its associates have custody of client securities or funds and they do not have discretionary authority, or make investment decisions for clients.

Item 8. – Methods of Analysis, Investment Strategies and Risk of Loss

The Firm's seminars and course are designed to educate and empower clients and participants to financially protect family and estate, diversify assets with an appropriate asset allocation, and use their assets as effectively as possible. Wienken Advisors, Ltd. uses various sources of information that it believes to be reliable, including research prepared by independent sources such as Morningstar, FMT Solutions, Inc., Echo Wealth, FEDWeek, OPM.Gov, Standard & Poor's Financial Services, LLC, and other financial and human resources publications.

Item 9. – Disciplinary Information

The Firm has no material legal or disciplinary events that are required to be disclosed in this Item.

Item 10. – Other Financial Industry Activities and Affiliations

The officers and associated persons of Wienken Advisors, Ltd. provide investment brokerage services and insurance services, separate and independent of the Firm, through the marketing name Wienken & Associates Financial Services, under the business of uFinancial. uFinancial is the marketing name for the full range of services offered by the professionals associated with Christopher C. Cocores, an associated person of MML Investors Services, LLC ("MMLIS"), a FINRA registered broker/dealer.

The professionals who make up Wienken & Associates Financial Services, are associated with uFinancial Group and are registered representatives of MMLIS and insurance agents of Mass Mutual and other insurance carriers. Mass Mutual and MMLIS are not affiliated the Firm and do not supervise the investment advisory activities of Wienken Advisors, Ltd., and assume no responsibility for the investment advisory activities of Wienken Advisors, Ltd.

In their separate capacities as registered representatives of MMLIS and insurance agents of Mass Mutual, the associated persons of Wienken Advisors, Ltd. may effect securities transactions and purchase insurance products for clients through MMLIS and Mass Mutual and will receive separate, yet customary, compensation from MMLIS and Mass Mutual for effecting any such transactions. No advisory client of the Firm is obligated to use these separate services offered by MMLIS and Mass Mutual. All securities transactions are reviewed by a supervising principal affiliated with MMLIS prior to completion to ensure the suitability of the purchase to the client's needs.

Some associated persons of Wienken Advisors, Ltd. are also investment adviser representatives of MMLIS, which is an SEC registered investment adviser, for the exclusive purpose of providing certain advisory services offered through MMLIS. Those advisory services are described in MMLIS's Form ADV and are separate and distinct from the advisory services provided by Wienken Advisors, Ltd.

The investment advisor representatives of Wienken Advisors, Ltd. spend approximately 10 to 20 percent of their business time on its investment advisory activities.

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

The Firm has adopted a written code of ethics in compliance with the standards of SEC Rule 204A-1 (“COE”). The COE addresses various elements concerning ethical treatment of clients as well as personal securities transactions. A copy of Wienken Advisors, LTD Code of Ethics is available upon request.

As stated in Item 10, associated persons of the Firm may receive commissions when they act as broker or agent effecting securities transactions. Wienken Advisors, Ltd. does not own, buy or sell either directly or indirectly any securities. Associated persons of the Firm any related person(s) may buy or sell securities for their personal accounts identical to those of its clients in accordance with the COE.

It is the expressed policy of Wienken Advisors, Ltd. that no person employed by Wienken Advisors, Ltd. may purchase or sell any security prior to a transaction(s) for a client being implemented in their separate capacity as registered representative of MMLIS.

As these situations represent a conflict of interest, Wienken Advisors, Ltd. has established the following restrictions in order to safeguard from conflicts of interest:

- A) A Director, officer or employee of Wienken Advisors, Ltd. shall not buy or sell securities for their personal portfolios(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on a reasonable inquiry. No person of Wienken Advisors, Ltd. shall prefer his or her own interest to that of the client.
- B) Wienken Advisors, Ltd. receives statements of all securities holdings for any associates with this advisory practice. These statements are reviewed on a regular monthly basis by an appropriate officer or supervising principal of Wienken Advisors, Ltd..
- C) All clients are fully informed that certain individuals may receive separate compensation when effecting transactions. Wienken Advisors, Ltd. emphasizes the unrestricted right of the client to decline to implement any advice rendered.
- D) All associates must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- E) Any associated person not in observance of the above may be subject discipline, including possible termination.

Item 12. – Brokerage Practices

Firm Clients may choose any broker-dealer to execute their securities transactions. If a Wienken Advisors, Ltd. associate is selected to assist and process any client’s transactions, the associate can only utilize MMLIS as the broker-dealer and the associate may receive commissions in connection with such transactions. If a client chooses to use a broker-dealer other than MMLIS, the associate may not participate or assist, in any manner, in any purchase, sale or other transaction effected through the other broker-dealer. The Firm’s associates cannot affect or change brokerage commission rates or fees, which are set by MMLIS. Mutual fund fees set according to the applicable prospectus.

Item 13. – Review of Accounts

This section is not applicable since the Firm's advisory activities are limited to providing educational seminars and courses to its clients and do not involve managing or advising on client investment accounts. If Firm clients have investment accounts with other firms, they will receive periodic account activity statements and performance statements, and/or annual tax reports from the brokerage or fund firms, which are not affiliated with the Firm.

Item 14. – Client Referrals and Other Compensation

There are no referral arrangements whereby the Firm or its associated persons receive or pay compensation for referrals of Firm clients.

Item 15. – Custody

Wienken Advisors, Ltd. limits its advisory services to providing educational seminars and courses to its clients. Neither the Firm nor its associated persons hold custody of client securities or funds, and cannot have discretionary authority, or make investment decisions for clients.

Item 16. – Investment Discretion

Wienken Advisors, Ltd. limits its advisory services to providing educational seminars and courses to its clients. Neither the Firm nor its associated persons hold custody of client securities or funds, and cannot have discretionary authority, or make investment decisions for clients.

Item 17. – Voting Client Securities

The Firm does not have client authority to vote for matters involving proxies or client securities.

Item 18. – Financial Information

- A. The Firm neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.
- B. Neither the Firm nor its management has any financial condition that is likely to reasonably impair its ability to meet contractual commitments to clients.
- C. The Firm has not been the subject of a bankruptcy petition in the last ten years.

Item 19. – Requirements for State Registered Advisers

A. Identify each of your principal executive officers and management persons, and describe their formal education and business background. If you have supplied this information elsewhere in your Form ADV, you do not need to repeat it in response to this Item.

Christopher J. Lenz is the President and Chief Compliance Officer of Wienken Advisors, Ltd. He is the sole manager of the Firm.

B. Describe any business in which you are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business. If you have supplied this information elsewhere in your Form ADV, you do not need to repeat it in response to this Item.

Wienken Advisors, Ltd. provides financial advice on securities and non-securities matters through educational seminars and recorded video courses that can be purchased and viewed for a fee. The Firm does not issue publications relating to securities on a subscription basis; does not prepare or issue client statements or analyses relating to securities; and does not provide investment advice not described herein. The educational seminars cover a range of topics and are delivered through employer sponsored seminars, Wienken Advisors sponsored seminars, as well as through educational institution sponsored events.

C. In addition to the description of your fees in response to Item 5 of Part 2A, if you or a supervised person are compensated for advisory services with performance-based fees, explain how these fees will be calculated. Disclose specifically that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Neither the Firm nor any of its investment adviser representatives charge or receive performance-based fees from clients.

D. If you or a management person has been involved in one of the events listed below, disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - (a) an investment or an investment-related business or activity;

- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

Neither the Firm nor Mr. Lenz have been involved in any of the events listed in items D.1 and D. 2. above.

E. In addition to any relationship or arrangement described in response to Item 10.C. of Part 2A, describe any relationship or arrangement that you or any of your management persons have with any issuer of securities that is not listed in Item 10.C. of Part 2A.

The Firm and Mr. Lenz have no relationships with any issuers of securities not otherwise disclosed in response to Item 10.

Please refer to the Firm's Form ADV Part 2B for additional information.