

This document provides information about Melissa A. Wenger that supplements the Klaas Financial Asset Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Melissa A. Wenger, Investment Adviser Representative if you did not receive Klaas Financial Asset Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa A. Wenger is also available on the SEC's website at www.adviserinfo.sec.gov.

Klaas Financial Asset Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Melissa A. Wenger

Personal CRD Number: **6713175**

Investment Adviser Representative

4707 Perry Ridge Lane, Loves Park, IL 61111 | 815-877-8440 | 877-495-5227 | melissaw@klaasfinancial.com



klaasfinancial.com

Date of Supplement: March 30, 2018

Item 2: Educational Background and Business Experience

NAME: Melissa A. Wenger

BORN: 1982

EDUCATIONAL BACKGROUND

MBA (2014) - Human Resource Management, Ashford University

Bachelor of Arts (2011) - Business Administration, Ashford University

BUSINESS BACKGROUND

- | | |
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| ▶ Mar. 2017 – Present | Investment Adviser Representative
<i>Klaas Financial Asset Advisors, LLC</i> |
| ▶ Mar. 2017 – Present | Registered Representative
<i>Investacorp, Inc.</i> |
| ▶ Aug. 2013 – Sept. 2016 | Branch Manager
<i>Cornerstone Credit Union</i> |
| ▶ Oct. 2003 – Aug. 2013 | Branch Manager
<i>Heights Finance</i> |

Item 3: 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.

Item 4: Other Business Activities

Investment Adviser Representatives associated with Klaas are securities licensed through Investacorp, Inc., a registered broker/dealer, member FINRA, SIPC. Investacorp, Inc. and Klaas are not affiliated. Clients are not obligated to execute securities transactions through these individuals. However, should clients choose to execute securities transactions through these individuals, then clients are advised that they will pay a commission to them and a conflict of interest exists.

Investment Adviser Representatives associated with Klaas are insurance licensed to offer fixed insurance products through various insurance companies. Clients are not obligated to execute insurance purchases through these individuals. However, should clients choose to execute insurance transactions through these individuals, then clients are advised that they will pay a commission to them and a conflict of interest exists.

Certain of Klaas principal executive officers and other individuals who determine investment advice given to clients are registered representatives of Investacorp, Inc., a registered broker-dealer. Investacorp, Inc. is affiliated with Ladenburg Thalman Asset Management, Inc.

Melissa A. Wenger is a registered representative of Investacorp, Inc. From time to time, she will offer clients advice or products from that activity. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser.

Klaas Financial Asset Advisors, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Klaas Financial Asset Advisors, LLC in such individual's capacity as a registered representative and licensed insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Melissa A. Wenger does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Klaas Financial Asset Advisors, LLC.

Item 6: Supervision

As a representative of Klaas Financial Asset Advisors, LLC, Melissa A. Wenger works closely with the Supervisors, Craig J. Klaas and Maleeah L. Wernsing-Cuevas, and all advice provided to clients is reviewed by the supervisors prior to implementation.

Craig J. Klaas' contact information is:

5951 McKee Road, Suite 200
Fitchburg, WI 53719
608-442-5637
800-396-0928
craigj@klaasfinancial.com

Maleeah L. Wernsing-Cuevas' contact information is:

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