

## Item 1 Cover Page

A.

**Robert W. Joel**

Salvus Wealth Management, LLC

ADV Part 2B, Brochure Supplement

Dated: March 9, 2016

Contact: Robert W. Joel, Chief Compliance Officer  
1040 Broad Street, Suite 203  
Shrewsbury, NJ 07702

B.

**This Brochure Supplement provides information about Robert W. Joel that supplements Salvus Wealth Management, LLC Brochure; you should have received a copy of that Brochure. Please contact Robert W. Joel, Chief Compliance Officer, if you did *not* receive Salvus Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Robert W. Joel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Robert W. Joel was born in 1967. Mr. Joel graduated from Florida State University in 1990, with a Bachelor of Arts degree in History. Since August 2014, Mr. Joel has been the Chief Compliance Officer, the Chief Investment Officer, and an investment adviser representative of Salvus Wealth Management, LLC. Since January 2012, Mr. Joel has also been a Principal of Arcus Capital Partners, LLC. From January 2011 to January 2012, Mr. Joel was a Principal of Hightower Advisors, LLC. From January 2001 to January 2011, Mr. Joel was a Vice President of Timucuan Asset Management, Inc.

Mr. Joel has been a CERTIFIED FINANCIAL PLANNER™ since 1996. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning

services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

Salvus Wealth Management, LLC provides investment advisory and supervisory services in accordance with current state regulatory requirements. Salvus Wealth Management, LLC's Chief Compliance Officer, Robert W. Joel, is primarily responsible for overseeing the activities of Salvus Wealth Management, LLC's supervised persons. Mr. Joel also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding Salvus Wealth Management, LLC's supervision or compliance practices, please contact Mr. Joel at 732-542-2629.

### **Item 7 State-Registered Investment Advisors**

- A. Mr. Joel has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Joel has never been the subject of a bankruptcy petition.