

Sanitas Wealth Management, LLC

ADV Part 2A-2B, Firm Brochure Dated: February 14, 2019

Contact: Jaco Jordaan, Managing Member, CCO
4845 Pearl East Circle, Suite 101, Boulder, CO 80301

This brochure provides information about the qualifications and business practices of Sanitas Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at 303-325-7945 or jaco@sanitaswealth.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 Sanitas Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The Firm's IARD Number is 288012

References herein to Sanitas Wealth Management, LLC as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.

Item 2 Material Changes

Item 4 Advisory Business was updated to reflect regulatory assets under management at year end 2018.

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Item 4 Advisory Business

Sanitas Wealth Management, LLC (the “the Firm or “SWM”) is a limited liability company formed under the laws of the State Colorado in 2017. We registered as an investment adviser with the state of Colorado in May of 2017. The Firm is solely owned by Jaco Jordaan who also serves as its chief compliance officer (“CCO”).

SWM became a registered investment adviser in 2017. At the end of 2017, our regulatory assets under management was \$3,197,167. As clients transition to SWM, we will update our assets under management figures when material changes occur.

Before engaging us to provide investment management and/or financial planning services, clients are required to execute an *Investment Advisory Agreement* and/or *Financial Planning Agreement* with SWM setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the fee that is due from the client.

We first meet with clients to understand our clients’ goals and objectives, complexity of financial and wealth planning needed and desired, the client’s attitudes towards investment risk and the risk of substantial short-term losses or income, as well as the client’s income and lifestyle goals. Some clients want us to be intimately involved in every aspect of their family’s wealth planning while others want only investment advice. Our services are tailored to meet each client’s goals.

For new clients or for clients who choose not to implement our investment management recommendations but want ongoing financial planning advice, we can provide stand-alone financial planning services pursuant to a separate agreement and fee. For clients who choose to implement our investment management recommendations following an initial financial planning engagement, we generally provide a broad range of ongoing financial planning and wealth management services without charging additional financial planning fees.

INVESTMENT MANAGEMENT SERVICES

Our clients can engage us to provide discretionary or non-discretionary investment management services on an asset under management fee basis—this means that we only charge for investment management and advisory services and do not receive any commissions for the sale of investment products from a custodian or broker-dealer, and we do not engage in wrap fee programs. For new clients or for clients who choose not to implement our investment management recommendations, we typically charge for financial planning in fees as set forth below. Our services are tailored to the individual needs of client.

Client’s accounts will be listed on the *Investment Advisory Agreement* schedule of assets and fees. If accounts are added or removed, account numbers change, or non-discretionary assets are included, the schedule of assets will be updated within a reasonable time period and provided to you. We are not responsible for management of assets not found on the schedule of assets.

FINANCIAL PLANNING SERVICES

Depending on the complexity and time required to complete a specific financial planning project, a separate agreement and fee may be required even for existing clients who implement our investment management recommendations. Financial planning services generally entail meeting with clients to discover and advise on life planning matters such as retirement goal planning, tax and estate planning, charitable and philanthropic planning,

cashflow and budgeting and other life goal planning. We often develop a comprehensive written financial plan that can be reviewed and updated from time to time.

Depending whether a client engages us for investment management, financial planning, or both types of services, we can offer a blend of the following types of services:

General Financial Planning Services:

- Discover and help to prioritize short and long-term goals and aspirations;
- Identify and assist in planning for current and future potential life transitions such as retirement, college planning for kids or long-term care needs;
- Analyze our clients' financial condition, investment and non-investment assets, challenges, risks and opportunities as they relate to their goals and objectives;
- Analyze our clients' tax and estate planning needs and charitable planning goals;
- Develop an investment, cash flow, and/or asset protection strategy that attempts to balance the client's goals and tolerance for volatility;
- Develop and periodically update a detailed financial plan which may include written recommendations and alternatives to help the client achieve their long-term goals;
- Analyze legacy investments in connection with the client's financial planning and investment implementation goals;
- We work closely with your tax, trust and estate planning attorneys and advisors to assure that trusts, wills and other estate planning documents accurately reflect the financial plan developed with the client;
- We also work with clients to develop and implement estate transition and distribution plans;
- As part of a client's overall risk management, we may recommend and help procure insurance solutions to address specific risks in the context of a client financial plan. For example, a life insurance policy may be recommended to insure the life of a breadwinner spouse. Each client may choose to implement the recommended insurance solution through an insurance producer of their choosing, or if the client prefers, Jaco Jordaan can assist in implementing a solution via referral to a third-party firm.
- If a client's financial plan includes a recommendation to utilize a variable annuity, SWM may recommend available fee-based variable annuities or SWM may refer client to a third party for a solution;
- Regardless of the implementation, neither Jaco Jordaan nor SWM currently will receive or share in any commissions or referral fees associated with implementing any insurance solutions.

Item 5 Fees and Compensation

We are a fee only advisor, which means that we do not receive any commissions for the sale of investments or any other products or strategies recommended. We do not receive a share of fees for trading securities in your account. We generally do not require a minimum annual fee, rather fees are negotiated based upon the circumstances of the client. Our standard fee schedule is set forth on our client *Investment Advisory Agreement* and/or *Financial Planning Agreement*. Although Mr. Jordaan is capable of earning commissions as a licensed insurance producer, neither Jaco Jordaan nor SWM receive or share in any commissions or referral fees associated with implementing insurance planning solutions. Jaco Jordaan is not affiliated as a broker or appointed as agent with any insurance broker or carrier. We do not intend to accept any commission-based compensation in the future. For its management of fee-based variable annuity sub-accounts, or equity indexed annuities, SWM will earn its stated advisory fees as set forth on Schedule A of the Investment Advisory Agreement.

Typically, our fees are charged as follows:

INVESTMENT MANAGEMENT FEE

Clients can engage SWM to provide investment management services on a fee-based basis. SWM charges an annual investment management fee (“Management Fee”) based upon a percentage (%) of the market value of assets placed under SWM’s management. The Management Fee is charged quarterly in advance based upon the balance of the accounts on the last business day of the previous quarter. The Management Fee is negotiable but typically falls within the below schedule:

| <u>Market Value of Portfolio</u> | <u>Annual Fee %</u> |
|----------------------------------|---------------------|
| Up to \$1,000,000 | as much as 1.00% |
| \$1,000,001 to \$3,000,000 | as much as 0.85% |
| \$3,000,001 to \$5,000,000 | as much as 0.75% |
| Above \$5,000,000 | as much as 0.65% |

The Management Fee will typically be deducted directly from client accounts as set forth in our *Investment Advisory Agreement*, and is tiered, meaning that the Management Fee is applied separately for each tier of assets under management. If fees are deducted, we will send you an invoice quarterly. If our relationship is terminated during a calendar quarter, the client will receive a pro-rata refund of prepaid unearned Management Fees charged on the account for such calendar quarter. Clients are responsible for all expenses incurred in performing professional services such as custodial, brokerage and trading fees, mutual fund and ETF expenses and other third party account expenses and transactions costs. See Item 15 for more information on direct deduction of Management Fees.

FINANCIAL PLANNING FEES

For new clients or for clients who want ongoing financial planning services but who choose not to implement investment recommendations through SWM, we offer a wide range of one-time project and ongoing financial planning services as described in detail above. Financial planning project fees vary greatly depending on the scope, complexity and pricing, though typically range between \$500 and \$15,000 for a simple to a comprehensive financial plan. Project fees and discrete financial planning fees are billed to clients in advance. In general, half the fee is due at the time of engagement, with the balance due at delivery of the financial plan or specific project. Complex financial planning services may be charged either on a flat fee or hourly fee basis and negotiated prior to the planning process.

Item 6 Performance-Based Fees and Side-by-Side Management

We currently do not have any performance based fee arrangements with clients nor do we engage in side-by-side management of accounts.

Item 7 Types of Clients

Our clients generally include individuals, high net worth individuals and families, pension and profit sharing plan participants, trusts, estates, charitable organizations and small businesses.

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

Methods of Analysis

SWM primarily employs fundamental analysis when providing investment advice to clients. Sources of information for analysis include publicly available reports and analysis, research materials provided by investment product distributors, computerized asset allocation models and various subscription services. Fundamental analysis involves evaluating securities or asset classes in the context of the current and expected macroeconomic environment. This may include the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages. The evaluation may be done at the individual security level or may be broad based at the regional, asset class or sector level. SWM may also consider technical analysis in providing investment advice to clients. Technical analysis involves the analysis of past pricing patterns and trends in the financial markets to find favorable conditions for buying and/or selling a security.

Investment Strategies

SWM generally uses mutual funds or exchange traded funds (ETFs) to construct diversified portfolios intended to meet differing levels of risk and return. These portfolios are rebalanced periodically to maintain the target level or expected risk. The specific mutual funds or ETFs selected may be managed on an active or passive basis depending on SWM's evaluation of manager skill, market premiums pursued by the strategy, the expense ratio of the product and the perceived opportunity to outperform or need for risk control. SWM's investment strategies and advice may vary from client to client depending upon each client's specific financial situation. SWM determines investments and allocations based on various client specific factors including but not limited to:

- Risk Profile: How much downward movement a client says they will accept before selling investments to try to stop losing more
- Time frame: How long does the client plan on maintaining a given investment before selling all or part of it to accomplish another goal, e.g. get cash, make another investment, buy something or spend the money.
- Investment Biases: What biases does a client have toward one type of investment alternative relative to another. This could be a geographic, sector, dimension, style, and any other bias
- Cost: Among substitute investment alternatives, e.g. small cap domestic mutual funds, what are the relative expenses incurred in substantially similar investment alternatives. We see highest value potential which often correlates with lowest cost within similar alternatives.
- Alternatives: What alternative investment opportunities might provide substantially similar potential desired outcomes.

In addition, as each client's financial situation warrants, SWM may utilize individual securities, options, unit investment trusts, and other investment products including liquid and illiquid alternative investments. For options, we typically write covered call and put options for hedging purposes. For illiquid alternative investments, we have policies and procedures in place to ensure that any fees charged for managing or monitoring such investments is reasonable. A client's restrictions and guidelines may affect the composition of their portfolio.

While we don't generally recommend margin use for accounts, clients may request the use of a margin account. Margin accounts have unique risks. You can lose more funds than you deposit in the margin account. A decline in the value of securities that are purchased on margin may require you to provide additional funds to the firm that has made the loan to avoid the forced sale of those securities or other securities or assets in your account(s). And the brokerage firm can force the sale of securities or other assets in your account(s). If the equity in your account falls below the maintenance margin requirements or the firm's higher "house" requirements, the firm can sell the

securities or other assets in any of your accounts held at the firm to cover the margin deficiency. You also will be responsible for any shortfall in the account after such a sale.

Risk Factors

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

A. Investment Strategy Risks:

Fundamental analysis concentrates on factors that determine a company's or asset class's value based on expected future earnings, dividends, interest payments, cash flow, asset values and use of capital. Such a strategy generally encourages security or asset class purchases where the security or asset class's market value is less than its expected market value and/or less than prevailing peer valuations. The risk assumed is that the market will fail to reach expectations of perceived value, or that market or macroeconomic conditions will deteriorate and result in a decline in security or asset class value. Technical analysis also has risks including that charts and trends may not accurately predict future price movements. Current prices of securities may not reflect all information known about the security and day to day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Diversified portfolios may not keep up with top performing asset classes or securities. In addition, during significant market downturns, diversified portfolios may not protect against the risk of loss. Rebalancing may result in taxable consequences, and frequent trading may increase brokerage and other transaction costs resulting in a reduction in net performance. Certain investment strategies, including margin transactions, and options strategies may hold greater risk and clients should be aware that there is a material risk of loss using any of those strategies.

B. General Market and Investment Risks:

SWM generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international public capital markets. Despite the evaluation of opportunities and risks, there is no guarantee that an actively managed strategy will outperform a passive strategy in the same asset class. Investment strategies may fail to meet the pursued risk and return objectives of each strategy. Illiquid investments could result in a client being unable to access investment capital for a period of time or without incurring a capital loss and/or penalty. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by SWM) will be profitable or equal any specific performance level(s). Without limitation, investors generally face the following risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk may be caused by external factors independent of the fund's specific investments as well as due to the fund's specific investments. Additionally, each security's price will fluctuate based on market movement and emotion, which may, or may not be due to the security's operations or changes in its true value. For example, political, economic and social conditions may trigger market events which are temporarily negative, or temporarily positive.

- **Inflation Risk**: When any type of inflation is present, a dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.
- **Reinvestment Risk**: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Liquidity Risk**: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk**: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9 Disciplinary Information

Neither the Firm nor any of its associated persons have been the subject of any disciplinary actions requiring reporting under this Item.

Item 10 Other Financial Industry Activities and Affiliations

- A. Neither SWM, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.
- B. Neither SWM, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.
- C. Mr. Jordaan is licensed as an insurance producer in order to advise on insurance strategies within the context of the client's financial plan. Implementation of recommended strategies may be through unaffiliated third parties of a clients' choice. Clients are responsible for any commission or fees due to third parties in order to implement recommendations. Although Mr. Jordaan is capable of earning commissions as a licensed insurance producer, neither Jaco Jordaan nor SWM receive or share in any commissions or referral fees associated with implementing insurance planning solutions, and do not intend to accept any such compensation in the future, and are not affiliated with or appointed with any insurance broker or carrier.

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

SWM is not an investment adviser registered with the SEC, but rather is registered with the state of Colorado. SWM is not required to have a formal Code of Ethics and personal securities transactions procedures as do federally covered advisers. However, as noted in the Brochure Supplement attached, Mr. Jordaan has earned several professional credentials and the issuing organizations do require adherence to a Code of Ethics. In addition, SWM has the following procedures in place:

- No associated person of the Firm recommends, buys, or sells for client accounts, securities in which the Firm or any related person of SWM has a material financial interest;

- No associated person of the Firm may purchase or sell any security if such associated person has any material non-public information regarding the security or business operations of the company issuing such security;
- The Firm and/or its associated persons *may* buy or sell securities that are also recommended to clients. This practice may create a situation where SWM and/or its associated persons are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a conflict of interest. Practices such as “scalping” (i.e., a practice whereby the owner of shares of a security recommends that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if SWM did not have adequate policies in place to detect such activities. SWM prohibits any associated person from engaging in such trading practices. In addition, this requirement can help detect insider trading, “front-running” (i.e., personal trades executed before those of SWM’s clients) and other potentially abusive practices.
- SWM and/or representatives of SWM *may* buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where SWM and/or representatives of SWM may be in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a conflict of interest. As indicated above, SWM has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of SWM’s Access Persons to avoid disadvantaging clients (employees and beneficial owners as defined in the Code of Ethics).
- Since Mr. Jordaan is the only Access Person currently, he will not provide the Firm with securities holdings or transactions reports, but will fulfill his obligation to not disadvantage clients with his trading activity.

Item 12 Brokerage Practices

We generally recommend that investment management accounts be maintained at Wells Fargo Clearing Services, LLC (“WFC”) as the qualified custodian (“Custodian”) with Trade PMR acting as introducing broker-dealer (“Broker-Dealer”). Prior to engaging us to provide investment management services, the client will be required to sign a formal *Investment Advisory Agreement* with SWM setting forth the terms and conditions under which we shall manage the client's assets, and a separate custodial/clearing agreement with each designated Custodian and Broker-Dealer.

Factors that SWM considers in recommending Custodian and Broker-Dealer (or another custodian, investment platform and/or mutual fund sponsor) include historical relationship with SWM, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by our clients shall comply with our duty to obtain best execution, a client may pay a commission that is higher than another qualified custodian might charge to effect the same transaction where we determine, in good faith, that the commission/transaction fee is reasonable in relation to the value of the research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a custodian’s services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although we will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. The commissions or transaction fees charged by the designated custodian are exclusive of, and in addition to, SWM's investment management fee. SWM’s best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

Research and Additional Benefits

We do not have any soft-dollar arrangements with brokers or custodians. Although not a material consideration when determining whether to recommend that a client utilize the services of a particular custodian, SWM may receive from any custodian or broker-dealer without cost (and/or at a discount) support services and/or products,

which may assist SWM to better monitor and service client accounts maintained at such institutions. Included within the support services that may be obtained by SWM may be investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications. Such research and services are generally available to all investment advisers with access to their institutional platform. This represents a conflict of interest because we are receiving benefits from any custodian or broker-dealer that are typically not available to individual clients. We mitigate this conflict in that we are always going to act in the best interest of our clients and use these additional benefits to better serve our clients.

We do not have any formal referral agreements with any broker-dealers or custodians, but may accept client referrals without additional compensation.

We do not generally accept directed-brokerage arrangements (when a client requires that account transactions be effected through a specific broker-dealer). In such client directed arrangements, the client will negotiate terms and arrangements for their account with that broker-dealer, and SWM will not seek better execution services or prices from other broker-dealers or be able to “batch” the client’s transactions for execution through other broker-dealers with orders for other accounts managed by us. As a result, clients may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

To the extent that we provide investment management services to clients, the transactions for each client account generally will be effected independently, unless the we decide to purchase or sell the same securities for several clients at approximately the same time. SWM may (but is not obligated to) combine or “bunch” such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among our clients’ differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. SWM shall not receive any additional compensation or remuneration as a result of such aggregation.

Item 13 Review of Accounts

We endeavor to meet personally with each client at least annually. If we cannot arrange such a meeting, account reviews may be conducted by phone or through other electronic communications. If we are providing financial planning services, the extent to which we periodically review such client’s financial plan will be set forth in the client *Financial Planning Agreement*.

In addition, we have policies and procedures in place to monitor and evaluate client securities positions and portfolios on a continuous basis and adjust accordingly. The timing and frequency of portfolio monitoring will depend on the complexity of such client’s portfolio.

Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the custodian for the client accounts. We may, but are not required to, also provide a written periodic report summarizing account activity and performance.

Please note: To the extent that SWM provides clients with periodic account reports, the client is urged to compare any report provided by SWM with the account statements received from the account custodian.

Item 14 Client Referrals and Other Compensation

Neither SWM nor any associated person receives or pays referral compensation from any third party with respect to our investment advisory or financial planning services.

Item 15 Custody

SWM does not maintain custody of clients' accounts or assets. As such all client securities and assets under management are held at a qualified custodian which is responsible for sending account statements, at least quarterly, direct to clients.

SWM does have constructive custody due to its direct authority to deduct Management Fees from accounts with the client's written authorization. SWM typically has its Management Fees for each client debited by the custodian on a quarterly basis. Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the custodian for the client accounts. SWM also will provide an invoice to the client for fees charged and may also provide a written periodic report summarizing account activity and performance.

Item 16 Investment Discretion

The client can determine to engage SWM to provide investment management services on a discretionary or non-discretionary basis, which specifically is set forth in the *Investment Advisory Agreement*. Typically, clients engage us on a discretionary basis. Prior to SWM assuming discretionary authority over a client's account, the client shall be required to execute an *Investment Advisory Agreement*, naming SWM as the client's limited power of attorney, granting SWM full authority to buy, sell, or otherwise effect investment transactions involving the assets in the client's name found in the discretionary account. For non-discretionary accounts, clients may sign a limited power of attorney to allow SWM to execute approved trades.

Clients who engage SWM on a discretionary basis may, at anytime, impose restrictions, **in writing**, on SWM's discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market). For non-discretionary accounts, the clients is free not to approve any transactions for any reason.

Item 17 Voting Client Securities

We do not vote client proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings, class action notices or other type events pertaining to the client's investment assets.

Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact SWM to discuss any questions they may have with a particular solicitation.

Item 18 Financial Information

The Firm does not require clients to pay fees of more than \$500.00, per client, six months or more in advance.

The Firm does not have any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts.

Neither the Firm, nor any associated person has been the subject of a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

Jaco Jordaan is the sole principal and executive officer of SWM. His education, business background and other business activities are set forth on his Brochure Supplement attached hereto.

Neither SWM or Mr. Jordaan receive performance-based compensation.

Mr. Jordaan has no disclosures to make pursuant to Item 19(D).

Mr. Jordaan, as the sole management person of SWM, has no relationships or arrangements with any issuer of securities.

Sanitas Wealth Management, LLC

ADV Part 2B, Brochure Supplement

Dated: February 14, 2019

Contact: Jaco Jordaan, Managing Member, CCO
4845 Pearl East Circle, Suite 101, Boulder, CO 80301

Jaco Jordaan, CFA, CFP[®], ChFC[®], CAIA, EA
IARD# 2788224

This brochure supplement provides information about Jaco Jordaan that supplements the brochure of Sanitas Wealth Management (herein after "SWM"), a copy of which you should have received. Please contact our Chief Compliance Officer if you did not receive SWM's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Jordaan is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Jordaan's IARD# is 2788224.

Item 2. Educational Background and Business Experience

Born 1974

Post-Secondary Education:

- College for Financial Planning, Masters of Science
- University of Texas, Bachelor of Business Administration

Recent Business Background:

- Sanitas Wealth Management, LLC, Managing Member and Financial Advisor. March 2017-Present
- H.D Vest Advisory Services, Investment Adviser Representative, March 2007 – May 2017
- H.D Vest Investment Securities, Registered Representative, January 2007 – May 2017

Professional Licenses / Designations

CERTIFIED FINANCIAL PLANNER (CFP®)

Candidates must pass a CFP-board registered program or hold one of seven advanced degrees, designations or professional licenses and pass the CFP exam. Prerequisites include a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. Thirty hours of continuing education must be completed every two years. Areas of study include insurance and estate planning, employee benefit and tax planning, as well as investment and retirement planning. CFP practitioners are also subject to strict adherence to the CFP Board's Financial Planning Practice Standards and Professional Code of Ethics and Responsibility.

Chartered Financial Analyst (CFA)

The curriculum for this designation is a self-study program consisting of three levels requiring approximately 250 hours of study for each level. Candidates must pass an exam for each level, as well. Prerequisites include an undergraduate degree and four years of professional experience involving investment decision-making or four years qualified work experience. There are no continuing education requirements. Areas of study involve fundamental investment principles, such as ethical and professional standards, economics, quantitative methods, corporate finance, portfolio management and wealth planning. The program's professional conduct requirements demand that both CFA candidates and charter holders adhere to the highest standards of ethical responsibility.

Chartered Financial Consultant (ChFC®)

The curriculum for this designation consists of six core and two elective courses, with a final proctored exam for each course. Prerequisites include three years of full-time business experience within the past five years. Continuing education requirement is 30 CE credits every two years. Areas of study include fundamental instruction on the concepts of financial planning, including investment, retirement, estate, insurance and tax planning. Individuals who have earned this designation must adhere to The American College Code of Ethics and Procedures.

Chartered Alternative Investment Analyst (CAIA)

The Chartered Alternative Investment Analyst (CAIA) Charter, recognized globally, is administered by the Chartered Alternative Investment Analyst Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA Charter, finance professionals must complete a self-directed, comprehensive course of study on risk- return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelor's degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA program, he or she may apply for CAIA

membership and the right to use the CAIA designation, providing an opportunity to access ongoing educational opportunities. To learn more about the CAIA, visit www.CAIA.org.

Enrolled Agent (EA)

An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before. Learn more about enrolled agents in Treasury Department Circular 230.

Item 3. Disciplinary Information

SWM is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of Jaco Jordaan. SWM does not have any required disclosures to this Item.

Item 4. Other Business Activities

SWM is required to disclose if Mr. Jordaan is engaged in any investment-related business or occupation, including whether the relationship creates a material conflict of interest or if he receives compensation from the sale of securities products.

Mr. Jordaan is a licensed insurance producer as set forth in Item 4 of Part 2A. Although Mr. Jordaan is capable of earning commissions as a licensed insurance producer, neither Jaco Jordaan nor SWM receive or share in any commissions or referral fees associated with implementing insurance planning solutions, and do not intend to accept any such compensation in the future. Neither Jaco Jordaan nor SWM are registered or appointed with any insurance brokerage or carrier. For fee-based variable annuity products and equity indexed annuities, SWM will earn its stated advisory fees as set forth on Schedule A of the Investment Advisory Agreement.

Item 5. Additional Compensation

SWM is required to disclose if Mr. Jordaan receives an economic benefit outside of his regular compensation (i.e., salary plus regular bonus) for providing advisory services (e.g. additional bonus for referrals).

Mr. Jordaan does not receive any additional compensation regarding his investment advisory business.

Item 6. Supervision

Mr. Jordaan is the sole employee of the firm and will operate in accordance with the firm's policies and procedures.