

**Form ADV Part 2A – Firm Brochure**

**Item 1: Cover Page**

**January 2016**

**Samatva Wealth Management, LLC  
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Clarksburg MD 20871  
301-758-4052**

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[www.samatva.us](http://www.samatva.us)**

**This brochure provides information about the qualifications and business practices of Samatva Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact by telephone at 301-758-4052 or email at [mari@samatva.us](mailto:mari@samatva.us). 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 Samatva Wealth Management, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Please note that the use of the term “registered investment adviser” and description of Samatva Wealth Management, LLC and/or our associates as “registered” does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firms’ associates which advise you for more information on the qualifications of our firm and its employees.**

## **Item 2: Material Changes to Our Part 2A of Form ADV: Firm Brochure**

Samatva Wealth Management, LLC is required to advise you of any material changes to our Firm Brochure (“Brochure”) from our last annual update, identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Brochure, and we must provide the date of the last annual update of our Brochure.

Please note that we do not have to provide this information to a client or prospective client who has not received a previous version of our brochure.

## **Item 3: Table of Contents**

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## Item 4: Advisory Business

We specialize in the following types of services: asset management, financial planning and consultations, 401(k) Plan Review and IRA/SEPIRA/529 review. Our assets under management are \$825,000.00 as of December 31, 2015.

We are dedicated to providing individuals and other types of clients with a wide array of investment advisory services. Our firm is a limited liability company formed in the State of Maryland.

Description of the types of advisory services we offer:

### **Asset Management:**

We emphasize continuous and regular account supervision and individualized investment advice to clients. As part of our asset management service, we generally create a portfolio, consisting of:

- individual stocks or bonds;
- exchange traded funds (“ETFs”);
- options, mutual funds;
- other public securities or investments.

The client’s individual investment strategy is tailored to their specific needs and may include some or all of the previously mentioned securities. Each portfolio will be initially designed to meet a particular investment goal, which we determine to be suitable to the client’s circumstances. Once the appropriate portfolio has been determined, we review the portfolio at least quarterly and if necessary, rebalance the portfolio based upon the client’s individual needs, stated goals and objectives. Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Management of 401(k), IRA/SEPIRA/529 assets will also be provided for plan participants who wish to have those asset reviewed, rebalanced and managed on an ongoing basis.

We offer clients customized portfolios to suit a variety of investment objectives:

- **Growth Portfolio** – Primary focus is on making your capital grow, income is a not a concern, comfortable with market fluctuation;
- **Equity Income (dividend) Portfolio** – Primary focus is for providing immediate income; growth is not a concern, comfortable with market fluctuation;
- **Balanced Portfolio** – Primary focus on making your capital grow; income is a secondary focus; stock and bond portfolio; comfortable with market fluctuation;
- **Income Portfolio** – Primary focus is for providing immediate income; growth is not a concern, comfortable with a lower level of market fluctuation;
- **Tax Free Bond Portfolio** – Primary focus is for providing income that is free from income tax; growth is not a concern, comfortable with a lower level of market fluctuation.

## **Financial Consulting Services:**

We provide a variety of financial planning and consultation services to individuals, families, business and other clients regarding the management of their financial resources based upon an analysis of client's current situation, goals, and objectives. Generally, such services are financial consulting for clients based on the client's financial goals and objectives. This planning or consulting may encompass one or more of the following areas:

Individual Investors: Portfolio Analysis Development of a Financial Plan Retirement Planning  
Investment Tax Strategies Estate Tax Planning Tax Free Municipal Bond Investing  
Business:

Portfolio Analysis Retirement Plan Fiduciary Services Retirement Plan Design and Implementation  
Financial Planning for Key Executives

Our written financial plans or financial consultations rendered to clients usually include general recommendations for a course of activity or specific actions to be taken by the clients. It should also be noted that we may refer clients to an accountant, attorney or other specialist, as necessary, for non-advisory related services. Financial consulting services are typically completed within 6 months of the client signing a contract with us, assuming that all the information and documents we request from the client are provided to us promptly. Implementation of the recommendations will be at the discretion of the client. For financial consulting clients who wish to have Samatva Wealth Management, LLC provide ongoing asset management, a separate advisory agreement will need to be executed, and in certain circumstances, their financial consulting fee will be waived.

As Investment Manager we accept the fiduciary responsibility (and therefore fiduciary legal liability) to:

1. Select the investment options for the plan;
2. Construct model portfolios which may be offered to plan participants;
3. Construct qualified default investment alternatives which may be used as default investments for participants who fail to make an affirmative investment election.
4. Monitor the investment options and models and make any changes the investment manager deems necessary;
5. Provide the plan sponsor with documentation (overview), regarding the investment manager's management of the models and its selection of investment options offered to participants so that the plan sponsor may fulfill its fiduciary responsibility (therefore its legal liability) regarding the plan sponsor's engagement of the manager and continued engagement of the manager.

As 3(38) Investment Manager we shall have discretion over the establishment of the plan's investment policy, the prudent selection, monitoring, removal and replacement of the plan's investment options. As 3(21) Investment Manager we will not have discretion. These responsibilities will be performed on a non-discretionary basis. Adviser, however, agrees that it will be serving as a fiduciary to the plan under ERISA in performing these functions as both 3(38) and 3(21) Investment Managers.

We shall provide investment education to plan participants regarding the selection of Model Portfolios, and will survey each plan participant to assess the individual's risk profile that will assist in the selection of an appropriate portfolio.

Our firm also offers 401(k)/IRA/SEP IRA/529 account review for client with assets in their account over \$5,000

401(k) Plan Review:

We offer clients who have 401(k)/IRA/SEPIRA/529 accounts with assets over \$5,000 a plan assessment summarized by a written review. This will include...

- A review of the 401(k)/IRA/SEPIRA/529 plan
- A review and analysis of the plan investment options
- Coordination of an employee communications program

a) Educational Seminars

b) Enrollment meetings

c) One-on-one meetings

a) Plan reviews every year

a) Delivery of annual reports

Participation in wrap fee programs:

We do not offer wrap fee programs.

Amount of client assets we manage:

We manage<sup>1</sup> \$0 on a discretionary basis and \$0 on a non-discretionary basis as of December 31, 2014.

## **Item 5: Fees & Compensation**

However, we have chosen to follow the method outlined for Item 5.F in Part 1A of Form ADV. If we decide to use a different method at a later date to compute “client assets we manage,” we must keep documentation describing the method we use and inform you of the change. The amount of assets we manage may be disclosed by rounding to the nearest \$100,000. Our “as of” date must not be more than three months before the date we last updated our Brochure in response to Item 4.E of Form ADV Part 2A.

Our firm’s fees are billed on a pro-rata annualized basis quarterly in arrears based on the value of your account on the time-weighted daily average of the quarter. In addition to our management fee, each client is subject to minimum fee of \$100 annually to cover administrative costs, account performance records, etc. The ultimate fee we charge you will be based on an individualized basis and may be negotiated at the discretion of the advisor. We will not use the margin accounts. Client will pay an asset under management fee based on the assets under the management.

### **Financial Consulting Services:**

We charge on an hourly or flat fee basis for financial planning and consulting services. The total estimated fee, as well as the ultimate fee that we charge you, is based on the scope and complexity of our engagement with you. Our hourly fee is \$200. Flat fees generally range from \$1,000 to \$3,000.

We do not collect any prepaid fees from the client. Fees due will be billed and due to us within thirty (30) days from the invoice submitted date.

### **Assets Management:**

\*Our firm’s fees are billed on a pro-rata annualized basis quarterly in arrears based on the value of your account on the time-weighted daily average of the quarter.

| <b>Assets Under Management</b> | <b>Annual Advisory Fee*</b> |
|--------------------------------|-----------------------------|
| \$0 - \$500,000                | 1.00%                       |
| \$500,000 - \$1,000,000        | 0.50%                       |
| \$1,000,000 - \$2,000,000      | 0.35%                       |

|                                |       |
|--------------------------------|-------|
| \$2,000,000 -<br>\$10,000,000  | 0.30% |
| \$10,000,000 -<br>\$20,000,000 | 0.25% |
| Above \$20,000,000             | 0.20% |

\*Our firm's fees are billed on a pro-rata annualized basis quarterly in arrears based on the value of your account on the time-weighted daily average of the quarter.

**401(k) /IRA/SEPIRA/529 Account Review:**

401(k) account reviews are charged a flat fee of \$199. If the client is not satisfied with the plan or find substantial savings, fees will be returned.

Other types of fees or expenses clients may pay in connection with our advisory services, such as custodian fees or mutual fund expenses:

Our clients will incur transaction charges for trades executed in their accounts. These transaction fees are separate from our fees and will be disclosed by the firm trades are executed through. Also, clients will pay the following separately incurred expenses, of which we do not receive any part: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses). Please refer to Item 12 Brokerage Practices under section Directed Brokerage.

Deduction of advisory fees and Refunds:

We charge our advisory fees quarterly in arrears. If you wish to terminate our services, you need to contact us in writing and state that you wish to cancel this Agreement. Upon receipt of your letter of termination, we will proceed to close out your account and charge you a pro-rata advisory fee(s) for services rendered up to the point of termination. Refunds for prepaid fees for financial planning will be given based on the actual time spent providing advisory services up to the receipt of client's termination letter and calculated at an hourly rate of \$200.

Commissionable securities sales:

We do not sell securities for a commission. In order to sell securities for a commission, we would need to have our associated persons registered with a broker-dealer. We have chosen not to do so.

### **Item 6: Performance-Based Fees & Side-By-Side Management**

We do not accept performance-based fees or participate in side-by-side management.

### **Item 7: Types of Clients & Account Requirements**

We have the following types of clients:

- Individuals, businesses, IRA, Custodians for minors, 529 Plans;
- Pension and Profit Sharing Plans.

Our requirements for opening and maintaining accounts or otherwise engaging us:

- We generally require a minimum account balance of combined assets under management of \$50,000 for our asset management service.
- We generally charge a minimum fee of \$1,000 for written financial plans. This minimum fee shall be negotiable.

### **Item 8: Methods of Analysis, Investment Strategies & Risk of Loss**

Our firm will utilize a fundamental analysis which examines earnings, dividends, new products, research and the like. Risk involved in this analysis is generally isolated to market volatility, changes in firm structure and the market place of the firm.

Investing in securities involves risk of loss that clients should be prepared to bear. While the stock market may increase and your account(s) could enjoy a gain, it is also possible that the stock market may decrease and your account(s) could suffer a loss. It is important that you understand the risks associated with investing in the stock market, are appropriately diversified in your investments, and ask us any questions you may have.

Our firm will make long term purchases (securities held at least a year), short term purchases (securities sold within a year), trading (securities sold within 30 days), and short sales. Generally there is more risk involved with shorter trading. We also use short sales to implement our strategies in which we would hope to make a profit from prices going down. The related risks occur when the price of the assets rises. There may also be costs for shorting such as a fee for borrowing the assets and payment of any dividends on the borrowed assets. Similarly margin transactions, option writing, including covered options, uncovered options or spreading strategies may be used to implement our strategies.

Additional information regarding our investment strategies:

We generally invest client's cash balances in money market funds, FDIC Insured Certificates of Deposit, high-grade commercial paper and/or government backed debt instruments. Ultimately, we try to achieve the highest return on our client's cash balances through relatively low-risk conservative investments. In most cases, at least a partial cash balance will be maintained in a money market account so that our firm may debit advisory fees for our services related to

comprehensive portfolio management, asset management service and portfolio monitoring, as applicable.

### **Item 9: Disciplinary Information**

We have determined that there are no legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

### **Item 10: Other Financial Industry Activities & Affiliations**

We have determined that there are no other financial industry & affiliations.

### **Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading**

Brief description of our Code of Ethics adopted pursuant to SEC rule 204A-1 and offer to provide a copy of our Code of Ethics to any client or prospective client upon request.

We recognize that the personal investment transactions of members and employees of our firm demand the application of a high Code of Ethics and require that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, we believe that if investment goals are similar for clients and for members and employees of our firm, it is logical and even desirable that there be common ownership of some securities.

Therefore, in order to prevent conflicts of interest, we have in place a set of procedures (including a pre-clearing procedure) with respect to transactions effected by our members, officers and employees for their personal accounts<sup>2</sup>. In order to monitor compliance with our personal trading policy, we have a quarterly securities transaction reporting system for all of our associates. Furthermore, our firm has established a Code of Ethics which applies to all of our associated persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. We have a fiduciary duty to all clients. Our fiduciary duty is considered the core underlying principle for our Code of Ethics which also includes Insider Trading and Personal Securities Transactions Policies and Procedures.

We require all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics. Our firm and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. However, if a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

Related persons of our firm may buy or sell securities for themselves at or about the same time they buy, sell or recommend the same securities to client accounts. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request. Further, our related persons will refrain from buying or selling the same securities within 48 hours of buying, selling or recommending to our clients. If related persons' accounts are included in a block trade, our related persons will always trade personal accounts last.

### **Item 12: Brokerage Practices**

We do not have any arrangement with brokerage firms. We do not recommend any brokerage services or dealers to you.

#### **Brokerage for Client Referrals**

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

#### **Block Trades**

We will not aggregate the orders since we do not use any brokerage services other than your current brokerage specific to your account.

### **Item 13: Review of Accounts or Financial Plans**

Frequency of review of account or financial plans:

Samatva Wealth Management's investment adviser representative will perform the review of accounts or financial plans.

Financial planning clients do not receive reviews of their written plans unless they take action to schedule a financial consultation with us. We do not provide ongoing services to financial planning clients, but are willing to meet with such clients upon their request to discuss updates to their plans, changes in their circumstances, etc.

Factors that trigger more frequent reviews:

We may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

Content and frequency of regular reports provided to clients regarding their accounts.

We do not provide written reports to clients, unless asked to do so. Verbal reports to clients take place on at least an annual basis when we meet with clients who subscribe to the following services: Asset Management

As mentioned above, financial planning clients do not receive written or verbal updated reports regarding their financial plans unless they separately contract with us for a post-financial plan meeting or update to their initial written financial plan.

#### **Item 14: Client Referrals & Other Compensation**

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

Additional Compensation and Arrangements:

Apart from the arrangements disclose in Item 12 of this Brochure, we do not have any additional arrangements to disclose.

Direct or Indirect compensation of persons other than our firm's supervised persons for client referrals:

We do not pay referral fees (non-commission based) to independent solicitors (non-registered representatives) for the referral of their clients to our firm in accordance with Rule 206 (4)-3 of the Investment Advisers Act of 1940.

#### **Item 15: Custody**

We do not take custody over your account funds or securities. and we do not directly deduct any fees from your accounts.

#### **Item 16: Investment Discretion**

We exercise discretionary authority to manage securities accounts on behalf of some of our clients. These clients need to sign a discretionary investment advisory agreement with our firm for the management of their account.

You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. In limited circumstances, we may manage non- discretionary accounts. If you enter into non-discretionary arrangements with our firm, we must obtain your approval prior to executing any transactions on behalf of your account.

## **Item 17: Voting Client Securities**

SEC Rule 206(4)-6 requires investment advisers who have voting authority with respect to securities held in their clients' accounts to monitor corporate actions and vote proxies in their clients' interests. We are required by the SEC to adopt written policies and procedures, make those policies and procedures available to clients, and retain certain records with respect to proxy votes cast.

We consider proxy voting an important right of our clients as shareholders and believe that reasonable care and diligence must be taken to ensure that such rights are properly and timely exercised. When we have discretion to vote the proxies of our clients, we will vote those proxies in your best interests and in accordance with these policies and procedures. Clients may request a copy of our written policies and procedures regarding proxy voting and/or information on how particular proxies were voted by contacting our chief compliance officer, Jeyamariappan Ganapathy by phone at 301-758-4052 or email at mari@samatva.us.

### 1. Policy for voting proxies.

We vote the proxies online as they come into our office. They are generally voted in accordance with board recommendations and in a timely manner by our office. We look to ensure that our firm is compliant with the New Exchange Act Rule 14a-11. In accordance with the aforementioned rule, our firm provides shareholders with the opportunity to nominate directors at a shareholder meeting under the applicable state or foreign law. Clients also have the ability to have their nominees included in the company proxy materials sent to all of our shareholders. Furthermore, the clients as shareholders also have the ability to use the shareholder proposal process to establish procedures for the inclusion of shareholder director nominations in company proxy materials.

### 2. Proxies voting guidelines.

Where voting authority exists, proxies are voted by our firm in the best interests of plan beneficiaries:

- for directors and for management on routine matters.
- for a limit on or reduction of the number of directors, and for an increase in the number of directors on a case by case basis.
- against the creation of a tiered board.
- for the elimination of cumulative voting.
- for independence of auditors
- for deferred compensation

for profit sharing plans.

- for stock option plans unless the plan could result in material dilution to shares outstanding or is excessive.

- for stock repurchases.
- for an increase in authorized shares unless the authorization effectively results in a blind investment pool for shareholders.
- for reductions in the par value of stock.
- for company name changes.
- for routine appointments of auditors.

We abstain on motions to limit directors' liability. Material issues not addressed above (e.g., mergers, poison pills, social investing and miscellaneous shareholder proposals) are dealt with on a case-by-case basis.

(i) Description of whether (and, if so, how) our clients can direct our vote in a particular solicitation.

Our firm will defer to client voting policies as directed. Eligible shares are monitored against ballots received from custodians, and detailed records of all issues and votes are maintained and reported to clients as requested.

(ii) How we address conflicts of interest between our firm and clients are addressed with respect to voting their securities.

We recognize that under certain circumstances we may have a conflict of interest between us and our clients. Such circumstances may include, but are not limited to, situations where our firm or one or more of our affiliates, including officers, directors and employees, has or is seeking a client relationship with the issuer of the security that is the subject of the proxy vote. We shall periodically inform our employees that they are under an obligation to be aware of the potential for conflicts of interest on the part of our firm with respect to voting proxies on behalf of funds, both as a result of our employee's personal relationships and due to circumstances that may arise during the conduct of our business, and to bring conflicts of interest of which they become aware to the attention of the proxy manager.

We shall not vote proxies relating to such issuers on behalf of client accounts until we have determined that the conflict of interest is not material or a method of resolving such conflict of interest has been agreed upon by our management team. A conflict of interest will be considered material to the extent that it is determined that such conflict has the potential to influence our decision-making in voting a proxy. Materiality determinations will be based upon an assessment of the particular facts and circumstances. If we determine that a conflict of interest is not material, we may vote proxies notwithstanding the existence of a conflict. If the conflict of interest is determined to be material, the conflict shall be disclosed to our management team and we shall follow the instructions of the management team. We shall keep a record of all materiality decisions and report them to the management team on an annual basis.

(iii) Description of how clients may obtain information from us about how we voted their securities. Our chief compliance officer will maintain files relating to our proxy voting procedures. Records will be maintained and preserved for five years from the end of the fiscal year during which the last entry was made on a record, with records for the last two years kept on our premises. Records of the following will be included in the files:

- copies of these proxy voting policies and procedures, and any amendments thereto.

- a copy of each proxy statement that we receive, provided however that our firm may rely on obtaining a copy of proxy statements from the SEC's edgar system for those proxy statements that are available.
- a record of each vote that we cast.
- a copy of any document we created that was material to making a decision how to vote proxies, or that memorializes that decision.
- a copy of each written client request for information on how we voted such client's proxies, and a copy of any written response to any client request for information on how we voted their proxies.

(iv) How clients may obtain a copy of our proxy voting policies and procedures upon request. Clients may request a copy of our written policies and procedures regarding proxy voting and/or information on how particular proxies were voted by contacting our chief compliance officer, Jeyamariappan Ganapathy by phone at 301-758-4052 or email at [mari@samatva.us](mailto:mari@samatva.us).

We do not rely on third-party proxy voting services to advise us in connection with voting client securities. We do not pay for proxy voting services with soft dollars. Also, we do not charge an additional fee to vote proxies.

### **Item 18: Financial Information**

Additional financial information about our firm:

- We do not require nor do we solicit prepayment of more than \$500 in fees per client, six months or more in advance, therefore we have not included a balance sheet for our most recent fiscal year.
- There are no additional financial conditions to disclose that may impair our ability to meet contractual commitments to our clients.
- We have not been subject of a bankruptcy petition at any time during the past ten years.

Therefore, we are not required to include a financial statement with this brochure.



**PART2B of FORM ADV  
BROCHURE SUPPLEMENT**

**Jeyamariappan Ganapathy**

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Management, LLC**

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**July 15, 2015**

This brochure supplement provides information about Jeyamariappan Ganapathy that supplements the Samatva Wealth Management LLC brochure. You should have received a copy of that brochure. Please contact us at 301-758-4052 if you did not receive Samatva Wealth Management LLC's brochure or if you have any questions about the contents of this supplement.

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

## Form ADV Part 2B Brochure Supplement for Jeyamariappan Ganapathy

### Item 2 Educational Background and Business Experience

The business background information provided below is for the last five years.

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Your Financial Adviser: Jeyamariappan Ganapathy

Year of Birth: 1971

Education:

- **Master of Business Administration (Finance)**, Carey Business School, Johns Hopkins University (JHU), Baltimore, MD USA - Graduated on year 2010
- **Master of Engineering**, Bharathiar University, India – Graduated on year 1995
- **Bachelor of Engineering**, Bharathiar University, India - Graduated on year 1993

Business Background:

- Samatva Wealth Management LLC, Managing Member from 10/2014 to present
- Senaissance Software LLC, Managing Member and Project Manager consultant from 10/2011 to present
  - Managed software development projects from requirements collection, developing and testing the software and implement the software.
  - Managed project scope, schedule and budget to make sure that software projects are completed on-time and within the allotted budget.
- Xerox corporation, ACS Education Solutions, Development director from 05/2010 to 02/2011
  - Managed Department of education Direct Loan and Debt Management software systems
  - Managed eight software development team with resources of total of 75 people

#### NASAA – Series 65 EXAM

Successfully passed Uniform Investment Adviser Law Examination (Series 65) on 04/25/2015.

Minimum requirements:

The Series 65 Uniform Investment Adviser Law Examination is one of the exams required by many states in order to charge a fee for investment advice and services. It is meant to qualify the candidate to become an investment adviser representative.

The exam candidate answers 130 questions plus 10 pretest questions and has 180 min as a time limit. It is done electronically and the score is presented right after the exam, with a break down of the scoring in each section. To be considered a pass the candidate needs 72% correct which is 94 correct answers out of 130.

### **CFA Charterholder under progress:**

- Successfully passed Certified Financial Analyst (CFA) Level1, Level2 and Level 3 Examinations
- Not yet met the qualified professional investment experience

Minimum requirements:

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 107,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 23 countries/territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Item 3 Disciplinary Information**

Mr. Jeyamariappan Ganapathy does not have, nor has he ever had, any disciplinary disclosure.

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

Mr. Jeyamariappan Ganapathy is not actively engaged in any other *investment-related* business.

Although not investment related, Jeyamariappan Ganapathy is an owner and member of Senaissance Software LLC. He provides software project management consulting services to Senaissance's Software clients and he receives fixed hourly rate fees for the software project management consulting services.

### **Item 5 Additional Compensation**

Mr. Jeyamariappan Ganapathy does not receive any additional compensation for providing advisory services.

Please refer to the *Other Business Activities* section above for disclosures on Mr. Jeyamariappan Ganapathy's receipt of additional compensation as a result of his activities as a project management consultant for Senaissance Software LLC.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Samatva Wealth Management, LLC's firm brochure for additional disclosures on this topic.

### **Item 6 Supervision**

Jeyamariappan Ganapathy is the Managing Member and sole investment adviser representative of Samatva Wealth Management, LLC; therefore not supervised by another person. Jeyamariappan Ganapathy can be reached at 301-758-4052.

Adviser will maintain written supervisory procedures to ensure that adviser in compliance with the Maryland Securities Act. Compliance manual is created and it will be used to maintain the compliance.

## **Item 7 Requirements for State Registered Advisers**

Jeyamariappan Ganapathy does not have, nor has he ever had, any reportable arbitration claims. Mr. Jeyamariappan Ganapathy has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.