

**Item 1: Cover Page**

**May 31st 2024**

**Samatva Wealth Management, LLC  
13027 Saint Clair Road  
Clarksburg MD 20871  
301-758-4052**

Adviser's CRD number: 173809

Firm Brochure (Part 2A and 2B of Form ADV)

**Firm Contact:  
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Email: [Mari@samatva.us](mailto:Mari@samatva.us)  
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**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) or fax: 240-207-3736. 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.

Updated Item4, Item 8, Item11, Item 12, Item 19 to address the comments from Texas State Securities Board

Updated Item4, Item 4, Item15, and Item 16 to address the comments from the state of Washington Securities division.

Updated Item 5 – Fee Schedule table.

No material changes

Date of last filing of amendment: 05/31/2024

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## **Item 4: Advisory Business**

### **Firm Description**

Samatva Wealth Management LLC, was formed in October 2014. Our firm is a limited liability company formed in the State of Maryland and operating as investment advisor since August 13, 2015.

Samatva Wealth Management provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Samatva Wealth Management is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, exchange-traded equity securities or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted. The firm does not participate in any wrap fee programs.

Samatva Wealth Management will not receive any commissions from the sale of insurance or real estate or will not receive fees or any other compensation from the sale of securities or other products or services recommended in the financial planning to the clients. Our client is under no obligation to act on the investment adviser's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser or the associated person when such person is employed as an agent with a licensed broker-dealer or is licensed as a broker-dealer or through any associate or affiliate of such person.

Investment advice is provided, and with the client's signature on the investment policy statement, investments are purchased/sold. Samatva Wealth Management does not act as a custodian of client assets. The client always maintains asset control. Samatva Wealth Management places trades for clients under a limited power of attorney signed by the client. The limited power of attorney gives us discretionary authority in the account but does not give you custody over the client's assets. Client provide the limited power access to us through their brokerage account access feature. Discretionary authority is limited to buy or sell the securities to reallocate the funds under their portfolio.

A limited power of attorney is a trading authorization granted to Samatva Wealth Management. In other words, the client signs a limited power of attorney so that we may execute the trades that we recommend for the client. This allows the advisor to place trades in client accounts without having custody over the assets.

Samatva Wealth Management has an advisor account at the client's custodian and the limited access approvals from the clients allows us to place the orders.

Samatva wealth management will make reasonable efforts to document and annually update client suitability information.

The following information will be obtained by the Samatva Wealth Management:

- i. Age (or date of birth)
- ii. Annual income
- iii. Total net worth (excluding primary residence)
- iv. Liquid net worth
- v. Employment status (if retired, former profession. If self-employed, type of business)
- vi. Fair market value of primary residence (and outstanding debt)
- vii. Tax status, which includes, type of account (natural person, entity, IRA, etc.), tax bracket, or tax strategy for the account(s)
- viii. Investment objectives (should be defined to ensure client understanding)
- ix. Investment experience (time/investment products)
- x. Investment time horizon
- xi. Liquidity (cash flow) needs
- xii. Risk tolerance
- xiii. Other investments (types of investments held elsewhere)
- xiv. Any other information the client may disclose to the investment adviser in connection with such recommendation or investment advice; and
- xv. Any other relevant information the investment adviser should ask based on the investment adviser's strategy (for example, source of funds for the purpose of this investment).

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. Samatva will review client accounts at least as frequently as coincides with the Adviser's investment objectives for the client accounts and communicate it with clients.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

### **Principal Owners:**

The principal owner of the firm is Jeyamariappan Ganapathy.

### **Types of Advisory Services:**

Samatva Wealth Management provides financial planning and investment management services, also known as asset management services. Financial planning is accomplished according to the needs of the client and what kind of agreement we have with them. Services may include cash flow analysis, health/life insurance matters, college savings, taxation issues, estate planning and trust services.

As of 05/09/2024, Samatva Wealth Management manages approximately \$6,540,826 in assets under discretionary management for approximately 21 clients. As of 05/09/2024, Samatva Wealth Management does not have any client assets on a non-discretionary basis.

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

Fees for all services are negotiable.

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

### **Financial planning/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 maximum fee is \$250 per hour.

**Assets Management:**

Samatva Wealth Management bases its fees on a percentage of assets under management.

In all instances, the Samatva Wealth Management will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. We will send these to the client concurrent with the request for payment.

Clients can combine multiple household accounts to receive a lower tiered schedule fee.

Our firm’s fees are billed on annual basis.

**Annual Advisory Fee**

**Investment Assets  
Management: Assets  
Under Management  
(AUM)**

Assets Under Management	Annual Maximum fees
\$0 - \$500,000	1.0% of AUM
>= \$500,001 - \$1,000,000	0.50% of AUM
>= \$1,000,001 - 2,000,000	0.35% of AUM
>=\$2,000,001 - 10,000,000	0.30% of AUM
>=\$10,000,001- 20,000,000	0.25% of AUM

>=\$20,000,001	0.20% of AUM
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**401(k) /IRA/SEPIRA/529 Account Review:**

401(k) account reviews are charged a flat fee of \$250 and maximum fee is \$250. 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 exchange-traded equity securities 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 exchange-traded equity securities 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:**

If you wish to terminate our services, you need to contact us through phone or email or post mail and state that you wish to cancel this Agreement. Upon receipt of your termination, we will proceed to close out your agreement and charge you a pro-rata advisory fee(s) for services rendered up to the point of termination.

**Seminars and Educational workshops:**

We conduct seminars and educational workshops regarding financial planning and retirement planning. We will not charge any fees for seminars and educational workshops.

**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.

**Termination of Agreement:**



A Client may terminate any of the aforementioned agreements at any time by notifying Samatva Wealth Management by phone or email or post mail. The termination takes effect on the date the firm receives the notice.

If a client does not receive the Brochure at least 48 hours prior to entering into an investment advisory agreement, “the advisory client has a right to terminate the contract without penalty within five business days after entering into the contract.”

Samatva Wealth Management may terminate any of the aforementioned agreements at any time by notifying the client in writing through email or post mail.

Client can find lower fees for comparable services may be available from other sources.

#### **Method of payment from client**

The firm will accept the method of fee payments through check or Zelle or through Paypal.

### **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**

#### **Description**

Samatva Wealth Management generally provide financial planning and investment advice to individuals, families, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities. Client relationships vary in scope and length of service.

#### **Account Minimums**

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

- We generally require no minimum account balance of combined assets under management

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

#### **Methods of Analysis**

We take long term view (four to five years) and make decisions based on fundamental analysis (about company earnings, growth, competition, quality of management), market cycles impact (GDP, level of interest rates, inflation) and

analyze various risk probabilities using DCF (Discounted cash flow analysis). The main sources of information include financial newspapers and magazines, research materials prepared by others, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases. Other sources of information that Samatva Wealth Management may use include Morningstar, Barrons, and Zacks, analytical and reporting technology, and the World Wide Web.

### **Investment Strategies**

The primary investment strategy is to achieve maximum diversification by employing a diversified portfolio of exchange-traded equity securities. Types of funds typically used are: bond funds, foreign and domestic, of varying duration and credit worthiness; and stock funds, foreign and domestic of various management styles (aggressive growth, growth, growth & income, value and blend). Most funds utilized are actively managed funds, with Index funds and Exchange Traded Funds (ETF's) used in a limited, supplementary extent. Portfolio management is largely accomplished through rebalancing.

### **Risk of Loss**

Investing in securities involves risk of loss that clients should be prepared to bear.

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment 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 exchange-traded equity securities may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market movements.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **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.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric

company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

- **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**

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**

Samatva Wealth Management or its employees or our management persons are not registered as a broker/dealer or as representatives of a broker/dealer and not have any application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Samatva Wealth Management or its employees or our management persons are not registered, or do not have any application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Neither Samatva Wealth Management nor its employees have any material relationships to this advisory business that would present a possible conflict of interest. All material conflicts of interest are disclosed regarding the investment advisor, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Samatva Wealth Management does not utilize nor select other advisors or third party managers. All assets are managed by Samatva Wealth Management management.

Samatva Wealth Management have determined to have no other financial industry activities & affiliations.

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

Brief description of our Code of Ethics will be provided to any client or prospective client upon request.

We owe the client a fiduciary duty to put the Client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith

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.

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. 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.

We do not invest in the same securities that we recommend to clients. We do not recommend securities to clients, or buy or sell securities for client accounts, at or about the same time that we buy or sell the same securities for our own account.

Email will be the median of communication will a copy of the firm's code of Ethics be provided in response to.

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

Samatva Wealth Management does not have any affiliation with product sales firms.

We do not receive research or other products or services other than execution from a broker-dealer or a third party in connection with client securities transactions ("soft dollar benefits").

We do not select or recommend broker-dealers for client transactions.

We do not have any arrangement with brokerage firms. We go with the client's current brokerage for our assets management services.

### **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 do not perform any block trades since we use client's brokerage account services.

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

Jeyamariappan Ganapathy, investment adviser representative of Samatva Wealth Management will perform the review of accounts every quarter.

Portfolio allocation and performance review with respect to client's return and risk objectives will be conducted as part of the review process.

Frequency of review of account 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.

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 disclosed 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.

### **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. Qualified custodian sends at least quarterly account statements directly to clients and that clients should carefully review those statements.

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

#### **Discretionary Authority for Trading**

Samatva Wealth Management accepts discretionary authority to manage securities accounts on behalf of clients. Samatva Wealth Management has the authority to determine, without obtaining client consent prior to each transaction, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Discretionary trading authority facilitates placing trades in client accounts on their behalf so that we may promptly implement the investment policy that they have approved in writing.

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.

#### **Limited Power of Attorney**

A limited power of attorney is a trading authorization granted to Samatva Wealth Management. In other words, the client signs a limited power of attorney so that we may execute the trades that we recommend for the client.

Samatva Wealth Management has an advisor account at the client's custodian and the limited access approvals from the clients allows us to place the orders.

Samatva Wealth Management does not have any client assets on a non-discretionary basis.

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

We accept the authority to vote proxies if the clients provide the voting authority to us. Clients may vote their own proxies if they wish. When assistance on voting proxies is requested, Samatva Wealth Management will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

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 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 as per our fiduciary duty to put the client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith.

. 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. 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 as per our fiduciary duty to put the client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith.

- 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.

### **Item 19: Requirements for State-Registered Advisers**

Samatva Wealth Management LLC is not actively engaged other than giving investment advice.

Samatva Wealth Management LLC or Ganapathy, Jeyamariappan are not compensated for advisory services with performance-based fees.

Samatva Wealth Management LLC or Ganapathy, Jeyamariappan have not been involved in an arbitration claim, civil, self-regulatory organization, or administrative proceeding.

Samatva Wealth Management or Ganapathy, Jeyamariappan or any of our management persons do not have any relationship or arrangement with any issuer of securities.

Our principal executive officer name is Jeyamariappan Ganapathy and provided his education and business background below.

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:

Employment history:

From Date	To Date	Name of Firm or Company	City	State	Country
10/2015	PRESENT	Samatva Wealth Management	clarksburg	Maryland	United States
	Yes	Investment adviser representative			
03/2013	01/31/2024	SENAISSANCE SOFTWARE	CLARKSBURG	Maryland	United States
	No	PROJECT MANAGER			
02/2011	03/2013	OST GLOBAL	WASHINGTON DC	District of Columbia	United States
	No	PROJECT MANAGER			
03/2000	02/2011	ACS EDUCATION SOLUTIONS	GERMANTOWN	Maryland	United States
	No	SOFTWARE DEVELOPMENT MANAGER			

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

Jeyamariappan Ganapathy does not receive performance-based fees.

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.

**PART2B of FORM ADV  
BROCHURE SUPPLEMENT**

**Jeyamariappan Ganapathy**

Individual CRD Number 6485438

**Samatva Wealth  
Management, LLC**

13027 Saint Clair Road

Clarksburg MD 20871

Phone: 301-758-4052

Email: mari@samatva.us

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

05/28/2024

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

Employment history:

From Date	To Date	Name of Firm or Company	City	State	Country
10/2015	PRESENT	Samatva Wealth Management	clarksburg	Maryland	United States
	Yes	Investment adviser representative			
03/2013	01/31/24	SENAISSANCE SOFTWARE	CLARKSBURG	Maryland	United States
	No	PROJECT MANAGER			
02/2011	03/2013	OST GLOBAL	WASHINGTON DC	District of Columbia	United States
	No	PROJECT MANAGER			
03/2000	02/2011	ACS EDUCATION SOLUTIONS	GERMANTOWN	Maryland	United States
		No			
		SOFTWARE DEVELOPMENT MANAGER			

### 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.

Received CFA Charterholder on September 16<sup>th</sup> 2019.

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 business activities

### **Item 5 Additional Compensation**

Mr. Jeyamariappan Ganapathy does not receive any additional compensation for providing advisory services. Jeyamariappan Ganapathy does not receive performance-based fees.

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 and it will be used to maintain the compliance. The supervised person will adhere to the firm's code of ethics, follow applicable rules and regulations to address self-supervision.

### **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.