



**SENSUS Wealth Management Group LLC**  
**Part 2A of Form ADV**  
**Firm Brochure**

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**ITEM 1: COVER PAGE**

**October 2023**

This brochure provides information about the qualifications and business practices of SENSUS Wealth Management Group LLC ("**SENSUS Wealth**" or the "**Firm**"). If you have any questions about the contents of this brochure, please contact us at (210) 735-4000. 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 SENSUS Wealth Management Group LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Important Note About This Brochure

This Brochure is not:

- an offer or agreement to provide advisory services to any person;
- a complete discussion of the features, risks or conflicts associated with any account advised by SENSUS Wealth.

SENSUS Wealth provides this Brochure to current and prospective client, as required by the Investment Advisers Act of 1940, as amended (the "**Advisers Act**").

Persons who receive this Brochure (whether or not from SENSUS Wealth) should be aware that it is designed solely to provide information about SENSUS Wealth Management Group LLC as necessary to respond to certain disclosure obligations under the Investment Advisers Act of 1940, as amended. Therefore, the information in this Brochure may differ from information provided in the materials that govern an account or client relationship such as an advisory contract.

**In no event should this Brochure be considered as an offer of, or agreement to provide, advisory services directly to any recipient.**

## ITEM 2: MATERIAL CHANGES

Since our last annual update of this brochure in March 2023, we made changes to each Item of this Form ADV 2A, in particular *ITEM 5: FEES AND COMPENSATION* and *ITEM 12: BROKERAGE PRACTICES*.

As our business is constantly evolving, we review our policies and procedures on a regular basis. In evaluating their continuing effectiveness, we may amend this document along with our policies and procedures from time to time.

Our brochure may be requested by contacting Rozanne McManus at (210) 735-4000 or [rozanne.mcmanus@sensuswealth.com](mailto:rozanne.mcmanus@sensuswealth.com). Our brochure is also available on our website [www.sensuswealth.com](http://www.sensuswealth.com). We will provide you with a new brochure at any time without charge.

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## ITEM 4: ADVISORY BUSINESS

### FIRM DESCRIPTION

SENSUS Wealth Management Group LLC ("**SENSUS Wealth**", the "**Firm**", or "**Advisor**") organized as a Texas limited liability company on February 22, 2010. The Firm began managing investment assets in June 2011. The Chief Executive Officer and owner of the Firm is Daniel E. Rodriguez.

### TYPES OF ADVISORY SERVICES

SENSUS Wealth provides investment advisory services to separately managed client accounts. The Firm considers each client's unique situation, including individual investment goals, time horizons, investment objectives, and risk tolerance. The Firm tailors investment strategies, selects investments, determines asset allocations, and oversees the overall investment program for each client, all in accordance with their suitability profile, and other relevant factors. Clients authorize SENSUS Wealth discretionary authority, as outlined in the Investment Advisory Agreement ("**Advisory Agreement**") to make investment decisions and execute securities transactions without requiring individual client approval for each specific trade. The Firm also offers portfolio management services to clients on a non-discretionary basis.

The Firm has discretionary trading authority for client accounts held with Interactive Brokers, LLC ("**IB**"). To facilitate trading, custodial services, and reporting, the Firm has entered into a contractual arrangement with IB, an independent broker/dealer firm. Additionally, there are client accounts held directly at Capital Group – American Funds and Security Benefit which serve as qualified custodians. There is no affiliation or relationship between the Firm and the Custodians.

### CLIENT TAILORED SERVICES AND CLIENT IMPOSED RESTRICTIONS

The Firm diligently documents the goals and objectives of each client in the client files and then formulates investment strategies that align with the specific goals and objectives articulated by each client. Clients may impose restrictions on investing in certain securities or types of securities. Advisory agreements may not be assigned without obtaining written client consent. SENSUS Wealth prioritizes transparency and the protection of clients' interests in all aspects of services provided by the Firm.

### WRAP FEE PROGRAMS

SENSUS Wealth does not sponsor any wrap fee programs.

### SUBADVISORY SERVICES

SENSUS Wealth Management Group LLC serves as a Subadvisor to certain separately managed accounts of an unaffiliated registered investment adviser in accordance with the terms and conditions set forth in the Subadvisor Agreement executed between SENSUS Wealth and the unaffiliated registered adviser.

Subadvisory fees are billed directly to, and debited from, the Subadvisor's client's Interactive Brokers' accounts by IB, quarterly in arrears. Interactive Brokers remits the fees to the SENSUS Wealth Master Account at IB. SENSUS Wealth manages the process of directing the applicable advisory fee to the unaffiliated adviser that engaged SENSUS Wealth as subadviser to certain accounts.

## **CLIENT ASSETS UNDER MANAGEMENT**

As of December 31, 2022, the Firm had approximately \$38,412,476 in regulatory assets under management which are managed on a discretionary basis.

## ITEM 5: FEES AND COMPENSATION

### COMPENSATION AND FEE SCHEDULE

SENSUS Wealth charges clients an investment advisory fee, (the "**Management Fee**" or "**Annual Management Fee**") calculated as a percentage of assets under management ("**AUM**"). The Management Fee will not exceed 3.0% per annum. Clients are billed the Management Fee quarterly, in arrears. The current Management Fee for accounts held at Interactive Brokers is 1.60% for all clients. SENSUS Wealth employees do not pay a Management Fee and certain family members pay a nominal quarterly fee. Fees are billed directly to, and debited from, the client's Interactive Brokers' account by IB, quarterly in arrears.

The Management Fee for accounts held at Interactive Brokers is calculated daily, but assessed and debited quarterly, in arrears.

The daily account net asset value is calculated by Interactive Brokers as follows:

$$\frac{(\text{Daily Account Net Asset Value} \times 1.6 \% \text{ Management Fee})}{252 \text{ business days in the year}}$$

Certain legacy clients elected to maintain some mutual fund only accounts with Capital Group - American Funds. The Management Fee schedule for accounts held with American Funds is as follows:

American Funds Account Value – Quarter End	Annual Management Fee
\$0.00 - \$249,999.00	1.75%
\$250,000.00 - \$499,999.00	1.65%
\$500,000.00 - \$999,999.00	1.50%
\$1,000,000.00 - \$1,999,999.00	1.25%
\$2,000,000.00 and above	1.00%

The Management Fee, charged quarterly in arrears, for American Funds' accounts is calculated as follows:

$$\frac{(\text{Cumulative Account Value* on the last day of the quarter} \times \text{Management Fee})}{4}$$

**Annuity Accounts**, held at Security Benefit, are charged 1.60% annual management fee; paid quarterly in arrears. The annuity Management Fee is calculated as follows:

$$\frac{(\text{Account Value at quarter end*} \times \text{Management Fee})}{4}$$

The account value is determined based on the quarter-end value reported in a client's quarterly

statement issued by Capital Group – American Funds and/or Security Benefit. This value reflects the holdings and performance of the client's investments as reported by these financial institutions (Custodians).

## **QUALIFIED CLIENTS – Interactive Brokers Accounts**

Only "Qualified Clients" (as defined by Rule 275.205-3 by the U.S. Securities and Exchange Commission under the Investment Advisers Act of 1940, in effect at the time of execution of the client agreement) are charged performance fees in the investment advisory services. In general, Rule 275.205-3 defines a "Qualified Client" as a natural person who, or a company that: (i) immediately after entering into an investment advisory contract, has at least \$1,100,000 under the management of the investment adviser; or (ii) the investment adviser reasonably believes, immediately prior to entering into the contract, has a net worth (together, in the case of a natural person, with assets held jointly with a spouse) of more than \$2,200,000, exclusive of the client's primary residence.

**Performance Fees:** Qualified Clients electing to participate, are charged a "Performance Fee," billed quarterly in arrears. *The Performance Fee is equal to 25% of the quarterly account trading profits in the account, provided that the account has achieved a trading profit during the quarter and is subject to a high-water mark. The Performance Fee is adjusted to account for any contributions or withdrawals made in the account during the quarter. Under this schedule, a Performance Fee is payable only if the account had a quarterly trading profit.* Performance Fees are withdrawn quarterly in arrears directly from the client accounts by IB. Interactive Brokers sends participating clients a quarterly statement showing the account activity, including all amounts contributed or withdrawn, including the Performance Fee, if applicable. Clients have continuous access to their account activity and statements via the custodian's website, enabling them to review daily, weekly, and monthly reports. Qualified Clients electing to participate in Performance Fees are not charged a Management Fee.

Clients are responsible and encouraged to review the fee calculations by cross-referencing them with the quarterly statements provided by the custodian. These statements detail all amounts withdrawn from the client's account, including fees charged by the Firm. Clients have continuous access to their accounts via the custodian's website, enabling them to review daily, weekly, and monthly activity reports as well as other account information. This transparency empowers clients to stay informed about their investment activity and associated fees.

Fees generally are not negotiable.

## **ADDITIONAL FEES**

Account custodians may charge brokerage commissions, margin interest, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options, and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal



management fees, which are disclosed in the fund's prospectus. SENSUS Wealth does not receive any compensation from these fees. All these fees are in addition to the management fee paid to SENSUS Wealth. For more details on the brokerage practices, see Item 12 of this brochure.

Individual client accounts also pay any fees assessed by IB. These additional fees might include trade commissions or transaction fees, custodial fees, margin interest, wire fees, exchange fees, etc. These are paid directly by each account. The Firm does not receive any portion of the transaction fees or commissions paid by the client to IB.

## **TERMINATION**

Clients choosing to terminate the agreement during a billing period will be refunded any unearned prepaid fees on a pro rata basis.

## **PREPAYMENT OF CLIENT FEES**

SENSUS Wealth does not require any prepayment of fees of more than \$1,200 per client and six months or more in advance.

## ITEM 6: PERFORMANCE- BASED FEES AND SIDE BY SIDE MANAGEMENT

### SIDE-BY-SIDE MANAGEMENT

Since Performance Fees are only charged to participating Qualified Clients, the Firm may make riskier investments than otherwise might be the case in order to increase the performance. Not all accounts managed by the Firm pay Performance Fees, so there may be an incentive for the Firm to favor the performance-based clients. This is mitigated by differences in investment objectives for each individual account and periodic monitoring to ensure all clients are treated fairly.

## ITEM 7: TYPES OF CLIENTS

### DESCRIPTION

The Firm provides investment advisory services to individuals and high-net-worth individuals.

### ACCOUNT MINIMUMS

The Firm does not require a minimum account size.

## ITEM 7: METHODS OF ANALYSIS, INVESTMENT STRATEGY AND RISK OF LOSS

### METHODS OF ANALYSIS

Investing in securities involves risk of total loss that clients should be prepared to bear. Past performance is not a guarantee of future returns. The Firm follows a disciplined process of research, selection, and monitoring by conducting the following type of analysis:

Technical—Reviews past performance in order to predict future performance. Our technical analysis includes but is not limited to the review of statistical analysis of the S&P 500 Index® to identify patterns, levels of support and resistance, and correlations to other indexes.

The Firm uses the following sources of information in its analysis:

Interactive Brokers LLC – Market Statistics – Gains/Losses

### INVESTMENT STRATEGIES

The investment strategies the Firm uses to implement investment advice include:

**Long-term Investing:**

- This strategy involves buying and holding investments for an extended period. It aims to capitalize on long-term growth potential of assets.

**Growth Investing:**

- Growth investors focus on companies or assets with the potential for above-average earnings growth. They are willing to pay a premium for stocks or assets expected to increase in value rapidly.

**Asset-Allocation:**

- Asset Allocation involves spreading investments across different asset classes to achieve a desired risk return balance.

**Passive Investing:**

- Passive investors typically use index funds or exchange traded funds to buy broad market exposure.

**Short-term Investing:** (securities sold within a year)

**Active Investing:**

- Active investors actively manage their portfolios, making decisions to buy, sell, or hold assets based on research, analysis, and market trends.

Our investment strategies may include any of the above based on the client's objectives and guidelines, which may be changed at any time. Clients may place reasonable restrictions on the strategies to be employed and the types of investments to be held in their accounts. It is

important for the client to keep us informed of any changes in their investment objective and guidelines. While we manage the assets in line with the client's risk tolerance, there can be no guarantee that the Firm's efforts will be successful, as investment outcomes can vary. Clients should be prepared for the possibility of total loss and aware of the inherent risks associated with investing.

## **RISK OF LOSS**

The Firm does not guarantee the future performance of the account or any specific level of performance, the success of any investment decision or strategy that the Firm may use, or the success of the Firm's overall management of the account. The client understands that investment decisions made for the client's account by the Firm are subject to various market, currency, economic, political, and business risks, and that those investment decisions will not always be profitable. Other specific risks are discussed below.

**General:** All securities investing, and trading activities risk the loss of capital. While the Firm will attempt to moderate these risks, there can be no assurance that the Firm's investment activities will be successful or that losses will not be suffered. An investment in an individual account is suitable only for persons who have adequate means of providing for their current needs and personal contingencies and have no need for liquidity in their investments.

**Overall Investment Risk:** All securities investments risk the loss of capital. The nature of the securities to be purchased and traded and the investment techniques and strategies to be employed by the Firm may increase this risk. While the Firm will devote its best efforts to the management of portfolio, there can be no assurance that the individual accounts will not incur losses. Many unforeseeable events, including actions by various government agencies, and domestic and international economic and political developments, may cause sharp market fluctuations that could adversely affect performance.

**Investment and Trading Risk:** Investments in securities and other financial instruments involve a degree of risk that the entire investment may be lost. The use of short sales and option trading can, in certain circumstances, substantially increase the impact of unfavorable price movements of our client's investments. Also, changes in the general level of interest rates may negatively affect our clients' results.

**Dependence on our Firm:** The success of our clients largely depends upon our firm. There is no guarantee that our firm or the individuals employed by our firm will remain willing or able to provide advice to our clients or that trading on this advice will be profitable in the future. The performance of our firm depends upon certain key personnel. If any of these personnel become incapacitated, the performance of our clients may be adversely affected.

**Financial Markets and Regulatory Change:** The instability in global financial markets has increased the risks associated with the investment activities and operations of investment funds, including those resulting from a reduction in the availability of credit and the increased cost of short-term credit, a

decrease in market liquidity and an increased risk of bankruptcy of third parties with which we work. Market disruptions over the recent years and the increase in capital being allocated to investment funds and other alternative investment vehicles have led to increased scrutiny and regulation over the investment fund and asset management industry. In addition, the laws and regulations affecting business continue to evolve unpredictably. Laws and regulations applicable to our clients, especially those involving taxation, investment, and trade, can change quickly and unpredictably in a manner adverse to our clients' interests.

**Equity Securities:** We buy, on our clients' behalf, equity securities, seeking to profit from both security selection and thematic sector or market timing decisions. The value of these investments will generally vary with their issuer's performance and movements in the equity markets. Because of this, clients may suffer losses if it invests in equity instruments of issuers whose performance diverges from expectations. There is no assurance that the Firm will correctly evaluate the nature and magnitude of the various factors that could affect the prospects invested securities. The individual account holders may lose their entire investment or may be required to accept cash or securities with a value less than their original investment. Under such circumstances, the returns generated from investments may not be adequate compensation for the risks assumed.

**Custodians.** All client securities and other assets are held in the custody by any independent third party appointed as the custodian or other counterparty. Clients may be eligible for insurance coverage against loss with respect to assets held in the custody of a broker in the event of the bankruptcy or liquidation of a broker to the same extent as that broker's other customers. Such insurance may be limited and is not expected to cover the entire value of the client's assets held in an account with its custodian.

**Failure of Brokers and Other Depositories:** Transactions may be executed on various U.S. exchanges and may be cleared and settled through various clearing houses, custodians, depositories, broker-dealers, and prime brokers throughout the world. While U.S. rules and regulations applicable to these brokers may offer significant protections to the assets of their clients if one of them were to become insolvent, client held at such broker could be at risk. For example, while brokers are required to segregate client assets from their proprietary assets and are required to hold specified amounts of capital in reserve, client assets are normally held in pooled client accounts for the benefit of all clients and not specifically in the name of the client. Additionally, the broker may be able to transfer client assets out of such client accounts in the ordinary course of its business. Clients could experience losses if the clients' aggregate claims exceeded the amount of client assets such broker held at the time of the insolvency. In addition, while the return of client property is designed to occur on an expedited basis (usually by transfer of the accounts to a solvent broker), clients may be unable to trade the securities that were held by the insolvent broker during this transfer period.

**THE FOREGOING RISK FACTORS DO NOT PURPORT TO BE A COMPLETE DESCRIPTION OF ALL OF THE RISKS ASSOCIATED WITH CLIENTS' INVESTMENT PROGRAMS OR THE FIRM'S INVESTMENT STRATEGIES. PROSPECTIVE CLIENTS ARE STRONGLY ENCOURAGED TO CONSULT WITH LEGAL AND TAX COUNSEL AS NEEDED TO CONSIDER RELEVANT RISK FACTORS.**



## **ITEM 9: DISCIPLINARY INFORMATION**

### **CRIMINAL OR CIVIL ACTIONS**

Neither Mr. Rodriguez nor SENSUS Wealth has been involved in any criminal or civil action.

### **ADMINISTRATIVE ENFORCEMENT PROCEEDINGS**

Neither Mr. Rodriguez nor SENSUS Wealth has been involved in administrative enforcement proceedings.

### **SELF-REGULATORY ORGANIZATION ENFORCEMENT PROCEEDINGS**

Neither Mr. Rodriguez nor SENSUS Wealth has been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of the Firm or the integrity of its employees.

There have been no disciplinary actions against SENSUS Wealth Management Group LLC or Mr. Rodriguez.



## **ITEM 10: OTHER FINANCIAL INDUSTRY AND AFFILIATIONS**

### **BROKER-DEALER OR REPRESENTATIVE REGISTRATION**

Neither SENSUS Wealth nor its affiliated representatives are registered as a broker-dealer or representatives of a broker-dealer.

### **MATERIAL RELATIONSHIPS MAINTAINED BY THIS ADVISORY BUSINESS AND CONFLICTS OF INTEREST**

Daniel Rodriguez, Chief Executive Officer, has a financial affiliated business as an independent insurance agent. Mr. Rodriguez's participation in this activity does not constitute a material portion of his time. Mr. Rodriguez may offer clients services from this activity, and he receives separate compensation as an insurance agent, for his work in this role. This disclosure provides transparency about Mr. Rodriguez's participation in this affiliated business, ensuring that clients are aware of the potential conflict of interest.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the Firm's fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

### **RECOMMENDATIONS OR SELECTIONS OF OTHER INVESTMENT ADVISORS AND CONFLICTS OF INTEREST**

SENSUS Wealth currently does not recommend or select other investment advisors.

## ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

### CODE OF ETHICS

SENSUS Wealth has established and put into practice a Code of Ethics that establishes ethical standards for its supervised individuals. The purpose of this Code of Ethics is to:

- Educate supervised individuals about the Firm's philosophy regarding ethics and professionalism.
- Emphasize the Firm's fiduciary responsibilities to the client.
- Encourage supervised individuals to adhere and comply with applicable laws and regulations.
- Prevent the improper and misuse of material non-public information, the circulation of rumors and other forms of market misconduct.
- Address material conflicts of interest that may arise from personal trading activities.

In accordance with the provisions outlined in the Code of Ethics, the Firm generally imposes restrictions on its employees with regard to purchase or sale of securities for their personal accounts and those of certain affiliated persons. These restrictions are designed to ensure that personal trading activities do not compromise the integrity of the Firm's operations or interests of its clients.

Employees are required to submit (i) initial and annual reports of their personal securities holdings and (ii) quarterly reports of all their personal securities transactions within 30 days after the close of each calendar quarter. In addition, employees must seek prior approval from the Chief Compliance Officer before (a) buying or selling any public security or any security of an issuer on the Firm's Restricted List, (b) participating in initial public offerings (IPOs) or (c) making private investments. Notwithstanding these restrictions, employees may be permitted to buy, sell, or hold securities that are held by, have been purchased or sold by, or are being considered for purchase or sale by clients. Employees are strictly prohibited from front-running client trades, and the Chief Compliance Officer will monitor employee personal trading for potential conflicts with respect to client trading. Personal trades in the same security, on the same day as client trades are included in block trades with clients or are executed after client trades have executed. Employees may trade in the same security on the same day as a client but sell or purchase opposite of a client trade as employees may have different investment objectives and risk tolerance than clients.

The Code of Ethics sets forth standards of conduct expected of SENSUS Wealth personnel (collectively referred to as "employees") and focuses on three specific areas where employee conduct has the potential to adversely affect the client:

Misuse of nonpublic information  
Personal securities trading  
Outside business activities

The ethical culture of the Firm is of paramount importance and must be endorsed and upheld by the highest levels of our firm. Failure to adhere to the principles outlined in the Code of Ethics may lead to disciplinary sanctions, including the possibility of termination from the Firm. We are committed to maintaining the highest stands of ethical conduct in all aspects of our operations. Any client or prospective client may request a copy of the Firm's Code of Ethics, which will be provided at no cost.

- The following basic principles guide all aspects of the Firm's business and represent the minimum requirements to which the Firm expects employees to adhere:
- The interest of clients comes before employees' personal interests and before the Firm's interests.
- The Firm must fully disclose all material facts about conflicts of interest of which it is aware between itself and clients as well as between Firm employees and clients.
- Employees must operate on the Firm's behalf and on their own behalf consistently with the Firm's disclosures and to manage the impacts of those conflicts.
- The Firm and its employees must not take inappropriate advantage of their positions of trust with or responsibility to clients.
- The Firm and its employees must always comply with all applicable securities laws.

Honesty, integrity, and professionalism are core values and distinguishing characteristics of the Firm. The Firm steadfastly upholds the highest standards of ethics and conduct in every aspect of our business and in all our interactions with clients. These principles are foundational to our commitment to provide the utmost level of trust and reliability in our client relationships.

## **MISUSE OF NONPUBLIC INFORMATION**

The Code of Ethics contains a policy against the use of nonpublic information in conducting business for the Firm. Employees may not convey nonpublic information nor depend upon it in placing personal or clients' securities trades.

## **PERSONAL SECURITIES TRADING**

All employee participation in private placements or initial public offerings must be pre-approved by the compliance officer.

Employees are required to submit reports of personal securities trades on a quarterly basis, and securities holdings annually. These are reviewed by the compliance officer to ensure compliance with the Firm's policies.

## **OUTSIDE BUSINESS ACTIVITIES**

Employees are required to report any outside business activities generating revenue or that requires substantial time commitment during trading hours. If any activity is deemed to conflict

with clients, such conflicts will be fully disclosed, or the employee will be directed to cease the activity.

## **ITEM 12: BROKERAGE PRACTICES**

### **SELECTION OF BROKERS**

SENSUS Wealth requires that new clients establish brokerage accounts with Interactive Brokers LLC, a registered broker-dealer, to maintain custody of clients' assets to effect trades for their accounts. SENSUS Wealth is independently owned and operated and not affiliated with IB. The Firm has evaluated IB and believes that it provides clients with a blend of execution services, commission costs and professionalism that assists the Firm in meeting its fiduciary obligations to clients.

The Firm has discretionary authority to (a) buy, sell, exchange, convert or otherwise trade in any approved securities and (b) place orders for the execution of such securities transactions with or through such brokers-dealers as we may select, subject to the terms of the client's Advisory Agreement. We adhere to the restrictions of each client's investment policy, objectives, and guidelines.

Certain legacy clients have accounts with American Funds where mutual funds are held and purchased; redemptions are only executed at the specific direction of clients.

### **BEST EXECUTION**

The Firm recognizes its responsibility to attain best execution of trades conducted on behalf of clients. The Firm considers the following in determining best execution: access to order flow, financial stability of broker/dealer, ease of correcting errors, quality of reports, access to research, commission structure, accuracy, and speed of execution. The Firm periodically assesses its relationship with IB to monitor the quality of executions. The Firm executes transactions primarily through IB. Capital Group-American Funds' transactions are limited to mutual fund transactions.

### **RESEARCH AND OTHER SOFT-DOLLAR BENEFITS**

The Firm does not have formal soft-dollar arrangements, where specific products or services are paid for with soft dollars generated for the Firm by individual trades the Firm places in client accounts. However, Interactive Brokers may provide the Firm with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934.

### **BROKERAGE FOR CLIENT REFERRALS**

The Firm does not receive referrals from a broker/dealer or third-party providing service to the Firm.

### **DIRECTED BROKERAGE**

SENSUS Wealth does not allow directed brokerage accounts. All client accounts managed by

the Firm must be held at Interactive Brokers.

## **ORDER AGGREGATION**

The Firm aggregates brokerage orders for its clients on a pre-allocation basis in the securities purchased or sold among the participating accounts, with each account receiving average share price with all other transaction costs shared on a pro-rated basis. The overarching principle for that allocation is that no client is intentionally favored over another client that is similarly situated. In the rare event that a block order is partially filled, the shares are allocated on a pro rata basis, with employees receiving no shares until all client orders are filled. SENSUS Wealth does not aggregate orders for Capital Group-American Funds' accounts.

## **TRADE ERRORS**

Any trade errors resulting in losses in an individual client will be assumed by the Firm.

## ITEM 13: REVIEW OF ACCOUNTS

The Firm maintains a proactive approach to reviewing Client accounts ensuring that clients' financial goals are continuously aligned with their investment strategies. The Firm conducts at a minimum, annual meetings with clients to discuss their portfolios. Additional reviews are triggered by specific events, such as significant market developments, alterations in investment objective or a change in a client's financial circumstances. These reviews involve a comprehensive assessment of the client's holdings and are conducted with attention to the distinctive investment objectives, and risk tolerance for each client. The primary objective is to ensure that the investment strategies continue to align seamlessly with the client's financial objectives and goals.

As part of the Firm's commitment to transparency, clients are required to establish accounts with Interactive Brokers LLC, a qualified custodian. Interactive Brokers sends quarterly statements directly to clients. These statements provide a detailed breakdown of the account holdings as of the period's end and document all transactions that occurred during the specified period. This ensures that clients have access to timely and accurate information about their investments and account activity.

## ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

The Firm pays referral fees to independent solicitors that are registered as investment advisor representatives with SENSUS Wealth. These solicitors are not employees, they are independent contractors. The solicitor receives a percentage of SENSUS Wealth fees as specified in the contract between that solicitor and the Firm. Client fees are billed quarterly in arrears and debited by the Custodian. The Custodian sends the fees to the SENSUS Wealth Master account at Interactive Brokers. SENSUS Wealth manages the process of directing the appropriate advisory fee to the solicitor as specified in the contract. All such referred clients sign a disclosure acknowledgement. The disclosure details the relationship between the solicitor and the Firm as well as the fee arrangement. Clients pay the same fees to SENSUS Wealth regardless of whether or not they were introduced to the Firm by an outside party receiving a portion of fees paid to the solicitor. The Firm does not receive any portion of the transaction fees or commissions paid by the client to IB.



## ITEM 15: CUSTODY

Client assets are held with qualified custodians, which means that each account custodian provides account statements directly to clients at the client's address of record at least quarterly. Clients are urged to compare the account statements received directly from the Custodian.

The Firm is deemed to have limited "custody" solely because advisory fees are directly deducted from client's accounts by each custodian on behalf of the Firm.

- The Firm has custody of the funds and securities solely as a consequence of its authority to make withdrawals from client accounts to pay its advisory fee.
- The Firm has written authorization from each client to deduct advisory fees from an account held with the account custodian.

Because the Firm generally has the authority to instruct the account custodian to deduct the investment management fee and the performance fee directly from the client's account, the Firm is considered to have "custody" of client assets. Custody is defined as having any access to client funds or securities. This limited access is monitored by the client through receipt of account statements directly from the custodian. These statements all show the deduction of the management fee and the performance allocation from the account. Otherwise, the Firm may only direct the movement of funds from one account in the client's name to another such titled account but has no other access to funds.

## ITEM 16: INVESTMENT DISCRETION

SENSUS Wealth manages client accounts on a discretionary basis. Discretionary authority for client account provides the Firm with the authority to manage and trade securities in accounts on behalf of clients. The Firm has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The Firm allows clients to place certain restrictions, as outlined in the client's advisory agreement. These restrictions must be provided to the Firm in writing.

## ITEM 17: VOTING CLIENT SECURITIES

SENSUS Wealth will not vote proxies for any securities in client accounts. Instead, the obligation to vote client proxies generally rests with the client, or the clients' other financial advisers. The Firm is not deemed to have proxy-voting authority solely as a result of providing advice or information about a proxy vote to a client. Clients can contact us at (210) 735-4000 for questions regarding proxy voting documents and/or guidance. Clients receive proxy voting material directly from the account custodian.

Should the Firm inadvertently receive proxy information for a security held in a client's account, the Firm will make a good faith effort to forward such information to the client in a timely manner but will not be responsible for voting such proxy.

## ITEM 18: FINANCIAL INFORMATION

The Firm does not have any financial commitment that impairs its ability to meet contractual and fiduciary commitments to its clients, nor has it been the subject of any bankruptcy proceeding.

## ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Please see the brochure supplement for information regarding the Firm's owner, and CEO, Daniel E. Rodriguez.

For information regarding the calculation of performance-based fees and risk to the client, please see the "Performance-based Fees and Side-by-Side Management" section of this brochure.

Neither the Firm nor its owner or officers has been involved in an award in an arbitration claim alleging damages, or an award of being found liable in a civil, self-regulatory organization, or administrative proceeding.

Neither the Firm nor any of its officers or owner has a relationship or arrangement with an issuer of securities.



**Daniel E. Rodriguez**

**SENSUS Wealth Management Group LLC**

8000 IH 10 West, Suite 1500  
San Antonio, TX 78230

(210) 735-4000  
dan.rodriguez@sensuswealth.com

October 2023

This brochure supplement provides information about Daniel E. Rodriguez that supplements the SENSUS Wealth Management Group, LLC brochure. If you did not receive a copy of the SENSUS Wealth Management Group, LLC's brochure, or have any questions about the contents of this supplement, please contact Rozanne McManus at (210) 735-4000 or send an email to: rozanne.mcmanus@sensuswealth.com. Our brochure is also available on our website at [www.sensuswealth.com](http://www.sensuswealth.com). We will provide you with a new brochure at any time without charge.

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

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Daniel E. Rodriguez, born 1960**

Mr. Rodriguez has extensive experience as a financial advisor and in business management. Dan develops multigenerational wealth management strategies for individuals and business owners using a comprehensive “big picture” approach. Dan focuses on risk-managed solutions as he guides clients through plan implementation and monitoring over time. He seeks to bring investments, insurance and education, retirement, estate and tax planning into one financial plan to maximize efficiencies and minimize gaps that can leave clients under- prepared and under- protected.

Mr. Rodriguez is an investment advisor representative of SENSUS Wealth Management Group LLC, and serves as its Chief Executive Officer. He oversees client relationships and leads the portfolio management team in the construction and implementation of client portfolios.

He held positions with IFG Network Securities (Multi- Financial Securities, Inc.), and Investment Professionals, Inc. before starting SENSUS. Mr. Rodriguez has served the business community in San Antonio, Texas for over thirty plus years, concentrating in business and financial services.

Mr. Rodriguez holds the following degrees from Texas State University: Bachelor of Arts (Dual Degree Majors – Political Theory and Economic History), *cum laude*. Membership in Golden Key National Honor Society, Alpha Chi (*National Honor Scholarship Society*), Phi-Alfa Theta (*Scholarship in the field of History*), Pi Alpha Sigma (*National Political Science Honor Society*), Associates in Arts Degree; San Antonio College.

**Professional Education & Licenses:** Texas Group I (Health & Life), Insurance License.

Pacific Life University (*Advanced curriculum utilizing Variable Life within Executive Compensation and Wealth Transfer Planning*) 1998. Phoenix Life University (*Business Owner Strategies/Advanced Planning Techniques for Closely held Businesses*) 2005. Due Diligence training Alternative Investments in the field of Real Estate Investment Trusts, since 1998, and Business Development Companies 2010.

Dan has trained and managed financial consultants and supervised Bank Investment Programs locally and throughout the U.S. and has been a freelance personal finance journalist on the topic of “Money Matters.” As Director of Wealth Management, he created a sophisticated managed money platform that financial consultants use today throughout the United States with their clientele.

He has been quoted in numerous publications throughout the U.S. on the subject of Managed Money and Private Asset Management. In 2009 through present year Dan was named a Five Star Wealth Manager in terms of overall satisfaction by clients and professionals in the Central Texas area, and appeared in the September 2010 issue of Texas Monthly. This elite award represented less than four percent of Wealth Managers in the Austin, San Antonio, and Central Texas area.

### *Business Background:*

SENSUS Wealth Management Group LLC, Founder and Chief Executive Officer, 10/2013-Present

SENSUS Insurance Services LLC, Founder , 1/2023- Present

Investment Professionals, Inc., Registered Representative – OSJ -Regional Director, Director of Wealth Management, 2004-2013

IFG Network Securities Inc. (Multi-Financial Securities Group), Registered Representative, 1996-2004

### *Education:*

Bachelor of Arts, *Cum Laude* Texas State University, 1996

College for Financial Planning, Completion of all CFP Coursework, 2000

## **DISCIPLINARY INFORMATION**

Daniel E. Rodriguez has had no disciplinary or legal events that would be material to a client or prospective client.

## **OTHER BUSINESS ACTIVITIES**

Mr. Rodriguez is minority owner of the following, and may receive compensation from:

- a. SENSUS Capital Group LLC (formerly known as PRF Capital Group LLC): This is a limited liability company providing capital formation and management consulting services, managing member.
- b. Investor Funding – Roof Top Living Near the Pearl LLC (“Investor Funding”): This is a limited liability company wholly owned by SENSUS Capital Group LLC, engaged in residential real estate development, managing member;
- c. Oleander Roof Top Living Near the Pearl LLC: This is a limited liability company wholly owned by SENSUS Capital Group LLC, engaged in residential real estate development, managing member.
- d. SENSUS Entertainment Group LLC: This is a limited liability company engaged in musical entertainment; Vice President
- e. SENSUS Insurance Services LLC – less than 25% of time is devoted to Insurance business.

## **ADDITIONAL COMPENSATION**

Mr. Rodriguez receives no compensation beyond that disclosed above under Outside Business Activities.

## **SUPERVISION**

Mr. Rodriguez is supervised by Rozanne McManus, Chief Compliance Officer.

## **REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

Mr. Rodriguez has not been found liable in an arbitration claim, nor has he been found liable in a civil, self-regulatory organization, or administrative proceeding.





**Rozanne McManus**

**SENSUS Wealth Management Group LLC**

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This brochure supplement provides information about Rozanne McManus that supplements the SENSUS Wealth Management Group, LLC brochure. If you did not receive a copy of the SENSUS Wealth Management Group, LLC's brochure, or have any questions about the contents of this supplement, please contact Rozanne McManus at (210) 735-4000 or send an email to:

[rozanne.mcmanus@sensuswealth.com](mailto:rozanne.mcmanus@sensuswealth.com).

Our brochure is also available on our website at [www.sensuswealth.com](http://www.sensuswealth.com). We will provide you with a new brochure at any time without charge.

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

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Rozanne McManus, born 1952**

Rozanne McManus is the Executive Vice-President of SENSUS Wealth Management Group LLC and serves as the Chief Compliance Officer, as well as Chief Operations Officer. She ensures the firm is compliant with all state and federal regulations and makes certain the firm's fiduciary responsibility is supported by a strong culture of compliance. In addition, Ms. McManus is responsible for the day-to-day operations of the firm and has oversight of the firm's servicing activities, systems and processes. Rozanne has served as Regional Director and Principal for a national firm where she supervised and managed financial advisors, performed due diligence on alternative investments, managed firm vendor relationships, created compliance systems, and performed numerous functions as Director of Wealth Management. She was named a Five Star Wealth Manager in terms of overall satisfaction by clients and professionals in the Central Texas area in 2012 through present and appeared in the September 2010 issue of Texas Monthly. This elite award represented less than four percent of Wealth Managers in the Austin, San Antonio, and Central Texas area.

#### *Business Background:*

SENSUS Wealth Management Group LLC, Executive Vice President, Chief Compliance Officer and Chief Operating Officer, 2/2014-Present  
Investment Professionals Inc., Registered Representative and Regional Director of Wealth Management, 2004-2013  
Multi-Financial Securities Corporation, Registered Representative, 1/1999-10/2004

*Education:* Trinity University, San Antonio, Texas

## DISCIPLINARY INFORMATION

Ms. McManus has had no disciplinary or legal events that would be material to a client or prospective client.

## OTHER BUSINESS ACTIVITIES

Ms. McManus is Secretary/Treasurer for SENSUS Entertainment Group LLC.

## ADDITIONAL COMPENSATION

Ms. McManus receives no compensation beyond that disclosed above under Other Business Activities.

## SUPERVISION

Ms. McManus is supervised by Daniel Rodriguez, Chief Executive Officer and Founder.

**REQUIREMENTS FOR STATE-REGISTERED ADVISORS**

Ms. McManus has not been found liable in an arbitration claim, nor has she been found liable in a civil, self-regulatory organization, or administrative proceeding.

Ms. McManus has not been the subject of a bankruptcy petition.



**Mario Gonzalez, Jr.**

**SENSUS Wealth Management Group LLC**

602 East Calton Rd., Ste. 4  
Laredo, Texas 78041  
956-712-0303  
mario.gonzalez@sensuswealth.com

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This brochure supplement provides information about Mario Gonzalez Jr. that supplements the SENSUS Wealth Management Group, LLC., ADV brochure. If you did not receive a copy of the SENSUS Wealth Management Group, LLC., ADV brochure, or have any questions about the contents of this supplement, please contact Rozanne McManus at (210) 735-4000 or send an email to: [rozanne.mcmanus@sensuswealth.com](mailto:rozanne.mcmanus@sensuswealth.com). Our brochure is also available on our website at [www.sensuswealth.com](http://www.sensuswealth.com). We will provide you with a new brochure at any time without charge.

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

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Mario Gonzalez, Jr., born 1939**

*Business Background:*

SENSUS Wealth Management Group LLC, Investment Advisor Representative, 6/2015-Present  
Mario Gonzalez, CPA, P.C., Shareholder, 6/2013-Present  
Austin Capital Asset Management, LLC, Investment Advisor Representative, 1/2015-6/2015  
Dominion Investor Services, Inc., Registered Representative, 1/2012-1/2015  
Gonzalez, Villarreal & Lopez, Senior Partner, 11/2004-5/2013  
LPL Financial LLC, Registered Representative, 5/2011-1/2012  
Resource Horizons Group, L.L.C., Registered Representative, 7/2005-5/2011

*Education:*

The University of Texas at Austin, BBA in Accounting, 1962  
The Southwestern Graduate School of Banking of Southern Methodist University, Trust Major, 1972  
American Institute of Certified Public Accountants, Certificate of Educational Achievement in Personal Financial Planning, 1992

## DISCIPLINARY INFORMATION

Mario Gonzalez, Jr. has had no disciplinary or legal events that would be material to a client or prospective client.

## OTHER BUSINESS ACTIVITIES

Mr. Gonzalez serves as Shareholder of Mario Gonzalez, CPA, P.C, an accounting firm. He spends approximately 50% of his time working as an accountant.

## ADDITIONAL COMPENSATION

Mr. Gonzalez receives no compensation beyond that disclosed above under Other Business Activities.

## SUPERVISION

Mr. Gonzalez is supervised by Rozanne McManus, Chief Compliance Officer.

## REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Mr. Gonzalez has not been found liable in an arbitration claim, nor has he been found liable in a civil, self-regulatory organization, or administrative proceeding.

Mr. Gonzalez has not been the subject of a bankruptcy petition.