

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

January 7, 2015

This brochure supplement provides information about Myra J. Natter that supplements the Titus Wealth Management firm brochure. You should have received a copy of that brochure. Please contact Eric Aanes at (415) 461-4800 or at eric@tituswealth.com if you did not receive the Titus Wealth Management firm brochure or if you have any questions about the contents of this supplement.

Additional information about Myra J. Natter is available on the SEC's website at www.adviserinfo.sec.gov

Our Name and Address:

Titus Wealth Management
700 Larkspur Landing Circle, Suite 109
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Our Contact Information:

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Item 2 Educational Background and Business Experience

This item lists my education and my business experience.

Education and Business Standards: For Advisory Representatives at Titus Wealth Management, in addition to the regulatory requirements mandated by the state of California and other States, we generally require advisory representatives to have a college degree, the CFP® or ChFC designation or be in the process of obtaining the same and have previous securities and/or insurance industry experience.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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

- ☐ Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- ☐ Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- ☐ Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- ☐ Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- ☐ Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ☐ Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Myra J. Natter, Born 1953.

EDUCATION:

Simmons College - Boston, Massachusetts - Bachelor of Arts 1975

I also have passed the following securities exams:

Series 7 - the general securities representative (series 7) qualifies a holder for the Solicitation, purchase, and/or sale of all securities products, including corporate Securities, municipal securities, municipal fund securities, options, direct participation Programs, investment company products, and variable contracts.

Series 24 -the general securities principal exam (series 24) qualifies individuals as General securities principals who can manage or supervise the member's (broker Dealer firm's) investment banking or securities business for corporate securities, Direct participation programs, and investment company products/variable contracts.

Series 63 - the uniform securities agent state law (series 63) qualifies holders as Securities agents. The examination covers the principles of state securities Regulation reflected in the uniform securities act.

Series 65 - the uniform investment adviser law (series 65) qualifies holders as Investment adviser representatives.

PROFESSIONAL EXPERIENCE:

Titus Wealth Management), 2015 – Present

Cetera Advisor Networks, 2008 – 2015

Associated Securities Corp. 1992 - 2008

Merrill Lynch, Pierce, Fenner & Smith, Inc. 1985 - 1992

Various insurance companies' insurance representative

Founder and participant Richness of women alliance also known as Divorce Dream Team

Networking meetings and occasional public events

Item 3 Disciplinary Information

This item discusses any disciplinary problems connected with me.

There have been no disciplinary problems involving me.

Item 4 Other Business Activities

This item lists other businesses in which I am involved.

I am employed as a registered representative with LPL Financial Corporation ("LPL"). In such capacity I may spend up to 35% of my time offering brokerage and insurance products and receive normal and customary commissions as a result of these securities and insurance purchases. I may spend up to 65% of my time on investment advisory activities. This presents a conflict of interest to the extent that I recommend that you invest in a security in which I receive the resulting commission. Any situations that may be reasonably expected to be conflicts of interest will be fully disclosed to you.

Item 5 Additional Compensation

This item discusses any compensation in addition to investment advisory fees that I may receive in connection with giving investment advice to you.

I may own or transact securities trades which may coincide with a recommendation to you. Generally speaking, any publicly traded securities positions held by me would be considered inconsequential when compared to the number of shares outstanding. Regardless of the circumstances, in every situation, your needs are considered first and the securities recommended are widely held and publicly traded. Any situations that may be reasonably expected to be conflicts of interest will be fully disclosed to you.

In addition to advisory fees, I may earn sales incentives or awards based on the value of assets under management, investment products sold, number of sales, client referrals, amount of new deposits or amount of new accounts

Item 6 Supervision

This item gives you information about the company's supervision of my investment advisory activities.

The investment adviser firm supervises all my activities for them. If you have any questions or concerns, please contact Eric Aanes, President and Chief Compliance Officer at (415) 461-4800 or by email at eric@tituswealth.com.

Item 7 Requirements for State-Registered Advisers

This item discusses any types of disciplinary problems that involve me and certain other information that may be required by state securities authorities

There are no disciplinary items concerning me and there is no other state-required information required to be shown here.