



LOOK TO THE
HORIZON

SUNRISE WEALTH MANAGEMENT, LLC

FIRM ADVISORY DISCLOSURE BROCHURE ADV PART II

5151 E. Broadway Blvd., Suite 1600
Tucson, AZ 85711
520-399-7477
www.sunrisewm.com
August 31, 2022

This Brochure provides information about the qualifications and business practices of Sunrise Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at 520-399-7477 or at www.sunrisewm.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Sunrise Wealth Management, LLC is a Registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information with which you can make a determination to hire or retain an advisor.

Additional information about Sunrise Wealth Management, LLC also is available on the SEC's website at www.advisorinfo.sec.gov.



www.sunrisewm.com

Item 2 – Material Changes

There have been material changes since our last filing.

- Item 4 – Advisory Business
 - Former partners Kenneth G Nesler and Robert Becker are no longer partners of the firm, Nicholas Healy is sole member and manager of Sunrise Wealth Management, LLC.
 - Robert Martin has retired from Sunrise Wealth Management, LLC effective August 31, 2022.
- Item 5 – Fees and Compensation
 - The annual management fee for the value of assets between \$0 - \$2,000,000 has been changed from 1.25% to 1.00%.
 - The annual management fee for the value of assets greater than \$2,000,000 has been changed from 1.00% to 0.75%.

Currently, our Brochure may be requested by contacting us at our office at 520-399-7477 or it is available on our website at www.sunrisewm.com/documents.html.

Additional information about Sunrise Wealth Management, LLC is also available through the SEC's website www.adviserinfo.sec.gov. The SEC's website provides information about any persons affiliated with Sunrise Wealth Management, LLC, who are registered, or are required to be registered, as an Investment Advisor Representatives of Sunrise Wealth Management, LLC.



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Item 4 – Advisory Business

Sunrise Wealth Management, LLC is an Investment Advisor located in Tucson, Arizona. The firm began in June 2002 as Healy Advisory Financial Planning, LLC with Nicholas Healy as sole member and manager. In September 2008, the name was changed to Sunrise Wealth Management and combined the practices of Nicholas Healy, Robert Backer and Kenneth G. Nesler. In August 2014, Robert Becker left Sunrise Wealth Management, LLC as a partner. In December, 2016 Kenneth G Nesler left Sunrise Wealth Management, leaving Nicholas Healy currently as sole member and manager.

We service a variety of clients each having a unique set of circumstances and needs. While we provide our services using highly structured processes, we are able to tailor these to help you achieve an outcome that meets your needs. We can individualize our service in two ways:

Scope of Engagement – We work closely with you to determine how we can best assist you in meeting your needs. Whether it is a comprehensive Financial Plan, Net Worth Management, Investment Management or Family Legacy, we can structure an engagement that is right for you.

Implementing our Service – Once we have entered into an engagement, we continue to tailor our services and their implementation to your needs and desires.

Planning

Our planning services include the review, analysis and recommendations regarding your financial situation. This includes helping you with some or all of the following:

- * Goals and objectives
- * Cash flow and budgeting
- * Retirement planning
- * Investment planning
- * Tax planning
- * Estate planning
- * Education planning
- * Risk management analysis
- * Other financial issues

We work with your other advisors to coordinate their efforts and help you derive the greatest value from your professional team. These advisors may include:

- * Certified Public Accountant
- * Banker
- * Insurance Agent
- * Real Estate Agent
- * Attorney
- * Mortgage Professional

We offer three levels of planning.

Financial Planning – Our Financial Planning service is designed to assist you with management of your financial life. Together, we will develop a plan that is tailored to your needs. Financial Planning can be comprehensive in nature encompassing all the areas cited above or limited to focus on only certain planning areas in which you need assistance. The duration of each engagement is also determined by your needs, which might entail an ongoing relationship or one that is more limited, such as a one-time plan or an hourly engagement that focuses on specific planning areas. Therefore, we have two basic types of Financial Planning services:

- * Comprehensive
- * Limited-engagement

Investment Management

Investment Management – This service is offered in conjunction with financial planning or by itself. Financial planning is an important step in helping you reach your goals. Equally important is how this plan, especially the investment plan, is implemented. For this reason, investment management is a natural extension of our services and is usually the centerpiece of our client relationships. However, we recognize that some clients or type of accounts do not require financial planning in order for us to manage their assets. In these cases, we do no planning but manage the investment assets considering the client's investment objective, risk tolerance and time-horizon.



Regardless of how the Investment Management service is implemented, the process is the same. Most investment management services are provided on a discretionary basis in accordance with your risk tolerance, time-horizon and investment objectives subject to any restrictions you may impose on investment in certain securities or type of securities. While managing the account, we will exercise discretion to make purchases and sales of any investment we choose in the amounts and at the times we deem appropriate. We usually recommend that you establish a brokerage account with Schwab Institutional Division of Charles Schwab & Co. We are not representatives of Schwab and do not receive any commission from them. We use Schwab as the custodian that holds our client's securities and as the firm through which we execute our security orders. The discretionary assets we had under management as of June 15, 2022 were \$19,540,000.00.

We invest in various types of securities, such as common stocks, mutual funds, close-end funds, exchange-traded funds, preferred stocks, warrants, rights, option contracts, partnership interests, commercial paper, certificates of deposit, corporate bonds, municipal securities and government bonds. Investments may be diversified among domestic and foreign securities. A portion of the investments may also be held in cash or cash equivalents, including money market mutual funds.

Item 5 – Fees and Compensation

Fees are calculated as a fixed fee, percentage of assets under management or at an hourly rate. All fees are negotiable. A minimum fee has been established to reflect the varying degree of complexity of each service. Accounts that are opened during a billing period may be charged a prorated fee from the opening date through the end of the period

Financial Planning. Comprehensive financial planning fees are negotiated, subject to a minimum fee of \$2,500. This service will terminate following a specific period. One-half of the fee is payable at the beginning of the engagement with the remaining fee due at completion.

Limited-engagement financial planning fees are billed at a negotiated hourly rate, that rate is currently \$300 per hour. The service is short-term in nature and will terminate following a specified period. There is no minimum fee for this service.

Net Worth Planning. A negotiated annual fee is payable monthly, in advance, and continues until the amount is changed by signed consent of both parties.

Depending on the specific needs of the client, this fee may or may not include Investment Management services.

Investment Management. Fees are payable monthly, in advance, and are calculated as a percentage of assets under management or as a negotiated annual rate in accordance with the following schedule.

<u>Value of Assets under Management (1)</u>	<u>Annual Rate</u>	<u>Monthly Rate</u>
\$0 - \$2,000,000	1.00%	0.0833%
Over - \$2,000,001	0.75%	0.0625%

(1) The value of the assets under management is determined by the market value of the assets, including any cash balances, as of the end of the preceding month. We may, in our discretion, aggregate accounts related to the account for fee calculation purposes. We may also charge a prorated fee on assets deposited to the account exceeding \$10,000 during any month based on the



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number of days remaining in the month. No adjustment is made to the fees for changes in the market value of securities held in the account during any month. We may agree to discount our Investment Management fee to meet the special needs of a client.

You will authorize your custodian to deduct our fee from assets held in your account. At times, this might require us to liquidate securities in your account to cover the fee. In special situations, Sunrise Wealth Management, LLC may bill the client directly for services provided.

Investment Management fees do not include transaction costs including brokerage commissions and other account servicing costs, which are charged separately to your account. Other investment securities, such as mutual funds, also charge internal management fees, which are disclosed in their prospectus and are not included in our fee. We retain the right to amend or modify the schedule of fees upon ninety (90) days advance written notice to you.

Hourly Fees. Services that are requested by you that are beyond the scope and intent of our agreement are billed at \$300 per hour in one-quarter hour increments. We may agree to discount our hourly fees to meet the special needs of a client.

Cancellation. If, for any reason, you decide to terminate the service agreement with us, you may do so by giving us a 30-day advance written notice. We also can terminate the agreement by giving you a 30-day advance written notice. Such termination shall not affect the status of obligations or liabilities of any party to the other party outstanding at the time of termination. If either party terminates the agreement, you shall be responsible for the fee due SWM for services provided to date of termination and we shall be responsible for returning all prepaid unearned fees to you. If you have not received a copy of our Disclosure Brochure (ADV Part II) at least 48 hours prior to signing our agreement, you have the right to terminate the agreement within five (5) business days of signing it.

Considerations. You should be aware that our fees may be higher or lower than you can obtain elsewhere. Also, a mutual fund that we may purchase for you also pays its own advisory fees and other expenses. In addition, there are tax effects that pertain to sales or redemptions of securities resulting in taxable gains. You have the option to purchase investment products we recommend through other brokers or agents that are not affiliated with us.

Item 6 – Performance-Based Fees and Side-By-Side Management

Sunrise Wealth Management, LLC does not charge any performance-based fees or participate in side-by-side management.

Item 7 – Types of Clients

We provide our planning and investment management services to individuals, including any retirement accounts, trusts or partnerships and similar assets they might have.



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

When we consider whether a specific investment is suitable for our client accounts, we look at a number of factors. We typically look at two broad methods of evaluating an investment: fundamental and technical aspects of the security.

Fundamental analysis is the primary method of evaluating a security; it is the process of evaluating the components that we believe make the security valuable. For example, when evaluating a company, we will review whether the company is making a profit, and whether they have a history of doing so. Once we determine that a company is profitable, we evaluate what they do with the profit, because a company can either pay it out to their shareholders or they can re-invest in their business. We want to find businesses that have a great history of investing profits in their company to create higher future profits, but also are willing to return a portion of the profit to their shareholders in the form of a dividend. We also want to make sure management of the company is using reasonable amount of debt in their business.

Technical analysis studies supply and demand in a market in an attempt to determine what direction, or trend, will continue in the future. In other words, technical analysis attempts to understand the emotions in the market by studying the market itself, as opposed to its components. Technical analysis uses charts to examine how price has reacted to changes in the demand or the number of shares that are traded.

Sources of Information

We are fortunate in the age of the Internet to have access to information on companies that is delivered quickly, accurately and broadly. This instantaneous delivery of information is good for investors as everyone has the same information to make decisions, so the markets tend to be more orderly.

We use several public Internet sources, such as Yahoo, Google, FINVIZ and MSN Money to obtain general fundamental and technical information. We access company websites to get information that is available on their investor section. We also subscribe to investment services and read several financial newspapers and magazines.

Strategies

We manage each portfolio by allocating the investments among four Asset Classes: Equity, Fixed-Income, Alternative Investments and Cash. Our investments tend to be long-term but short-term transactions may occur because of changes in the client's needs, fundamental developments in the security or market conditions.

Risk of Loss

Sunrise Wealth Management, LLC does not guarantee the results of its recommendations. Losses can occur and you should be prepared to bear these losses.

Item 9 – Disciplinary Information

There has been no disciplinary or legal action taken against Sunrise Wealth Management, LLC or any management persons in the past 10 years.



Item 10 – Other Financial Industry Activities and Affiliations

Nicholas Healy is active in financial related businesses that are not owned or controlled by Sunrise Wealth Management, LLC. Compensation earned from these outside business activities is retained by Nicholas Healy and none of the income is received by Sunrise Wealth Management, LLC.

A potential conflict of interest arises when other products and services are recommended by Sunrise Wealth Management, LLC and then are subsequently purchased through a company which the partner or employee owns or has an interest in.

Nick Healy- Outside business activities

Atalanta Services, LLC (Quality Financial Business Services, Inc., DBA- Healy & Associates 50% owner)

- Mr. Healy provides tax planning and preparation services for individuals and small business clients.
- There are limited conflicts of interest between Mr. Healy's tax business and Sunrise Wealth Management, LLC clients.

There is a potential conflict during the period of February 15th through April 15th in that Mr. Healy focuses a significant amount of time on his tax business, Atalanta Services, LLC. During this time, Mr. Healy typically spends 50% of his time on tax matters and 50% on investment matters. During the balance of the year, Mr. Healy typically spends 90% of his time on investment matters and 10% on tax matters. Mr. Healy also receives financial compensation from his tax business.

Item 11 – Code of Ethics

We feel strongly that your interests must be placed above the interests of our employees and our firm. To support this, we have established a Code of Ethics containing the following principals:

1. Every employee will place the interests of the client first.
2. Every employee will conduct all personal securities transactions in a manner that is consistent with the Code of Ethics and avoid any actual or potential conflict of interest.
3. No adviser should take inappropriate advantage of their position of client trust.
4. Every employee has a fiduciary responsibility to keep all information about clients confidential.

Our employees understand that failure to comply with our Code of Ethics may result in disciplinary action.

Our employees may buy and sell securities that we transact in your account. To prevent any conflict of interest between your financial interests and our employees, we require all "access persons" to report securities transactions to us on a quarterly basis. These access persons include all persons within our company who have access to your records or to actual trading being completed in your account.



Item 12 – Brokerage Practices

How We Select Brokers/Custodians

We seek to recommend a custodian/broker who will hold your assets and provide competitive and efficient trade execution. When choosing a custodian or broker, we consider a wide range of factors including, among others:

- Execution and settlement of trades made in your account
- Competitiveness of commissions and other fees as well as their willingness to negotiate prices
- Their ability to facilitate wire transfers, check request, bill payments, etc.
- Investment research and tools that help us make investment decisions
- Quality of service
- Reputation, financial strength and stability
- Prior service to us and our clients

Charles Schwab & Co., Inc.

We participate in institutional services offered by Charles Schwab & Co., Inc. (Schwab) and generally recommend but do not require clients maintain their accounts with Schwab for custody and brokerage services. There is no direct link between our participation in these services and the investment advice we give our clients, although we do receive economic benefits through our participation in the service that are typically not available to Schwab retail investors. These benefits include the following products and services (provided without cost or at a discount):

- Duplicate client statements and confirmations
- Research related products and tools; consulting services
- Access to a trading desk servicing advisor participants
- Access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts)
- The ability to have advisory fees deducted directly from client accounts
- Access to an electronic communications network for client order entry and account information
- Access to mutual funds with no transaction fees and to certain institutional money managers
- Discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors.

Schwab is a registered broker-dealer, member of SIPC and is a qualified custodian. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account.

Schwab may also have paid for business consulting and professional services received by us and may also pay or reimburse expenses (including travel, lodging, meals and entertainment expenses) for our personnel to attend conferences or meetings relating to the program or to Schwab's advisor custody and brokerage services. Some of the products and services made available by Schwab through the program may benefit our company but may not benefit our clients. These products or services may assist us in managing and administering client accounts, including accounts not maintained at Schwab. Other services made available by Schwab are intended to help us manage and further develop our business enterprise. The benefits we receive through participation in this program do not depend on the amount of brokerage transactions directed to Schwab. You should be aware, however, that the receipt of economic benefits by us in and of itself creates a potential conflict of interest and may indirectly influence our favorable recommendation of Schwab for custody and brokerage services.

Your Brokerage and Custody Costs

Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Schwab's commission rates applicable to our client accounts were negotiated based on the condition that our clients collectively maintain a total of at least \$10,000,000.00 of their assets in accounts at Schwab. This commitment benefits you because the overall commission rates you pay are lower than they would be otherwise. In addition, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-



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dealer but where the securities bought or the funds from the securities sold are deposited into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer.

Other Brokerage Firms

Although Schwab is our main broker, we have clients who prefer to custody their accounts at other brokerage firms or institutions. In these cases, we will make a good faith effort to maintain that relationship, however, the client should understand that they may pay additional fees and higher commissions than would otherwise be available.

Item 13 – Review of Accounts

Review of Accounts

When your account is established with us, we develop an Investment Policy Statement (IPS) for you, taking into account your investment objective, time-horizon and risk tolerance. Once the IPS is reviewed with you, it is used to help guide us in managing your investments. The IPS states the percentage of the portfolios that are to be invested in our four Asset Classes: equity (stocks), fixed-income (bonds), alternative investments (real estate and inflation hedges) and cash reserves. When appropriate, the IPS may be expressed in general terms such as Conservative, Moderate, or Dynamic allocation as an alternative to being stated as a percentage. While the IPS is a general guideline, which assists us in managing your investments, it is important that you recognize that there will be times and circumstances when the portfolio will not conform to the IPS. This could be because of current and expected market conditions, the concern or attractiveness of a certain asset class, the client's concerns and other factors. Following the establishment of the IPS, we allocate different investments within each Asset Class. This is commonly referred to as Asset Allocation. We maintain model portfolios to assist us in allocating investments in accounts but we have no policy that requires us to follow or reallocate to these models since we have found that each client's financial situation and needs are different and therefore require special considerations.

Once the portfolio is invested, several events may result in our review of the account. These include:

- market or economic event
- change in the fundamentals of a specific security
- substantial deposit or withdrawal of cash or securities
- change in the needs of the client
- general, ongoing review

The Investment Committee reviews each account at least quarterly. Our Investment Committee consists of all advisors and the Principal of the firm Nicholas Healy.

Reports

The custodian provides copies of all trade confirmations and monthly or quarterly statements directly to our clients. We will also prepare additional reports, when needed, to provide a more detailed analysis of your portfolios. Generally, these reports are used during meetings with you. We have several reports available to us, but our most common reports show Portfolio Holdings, Portfolio Allocation, Performance and Transactions.

Item 14 – Client Referrals and Other Compensation

We do not receive nor accept and fees or payments from persons who are not our clients. We only accept payments from clients according to the agreement between us. We do not pay any fees for referrals or introductions to prospective clients. Our only compensation come from our clients directly, as per our agreement.



Item 15 – Custody

We do not hold custody of client's assets.

Item 16 – Investment Discretion

We manage your investment accounts on a discretionary basis as per our agreement. This means that, subject to any restrictions or limitations you have given us, you give us discretionary authority when placing orders to purchase and sell any investments we choose in any amount and at the time we feel is necessary. We obtain this discretionary authority by you signing a broker's Limited Power of Attorney and our agreement.

Because our clients typically agree with our recommendation to use Schwab as their custodian and broker, we do not evaluate the services of other firms unless requested by client. In our judgment, Schwab provides proper reporting and competitive execution services. However, we also recognize that the execution and service charges imposed by Schwab may be higher or lower than might be obtainable from other broker-dealers.

When appropriate, we may aggregate trade orders and allocate trades among two or more of our clients through block trades. We do this so we can execute the trade in a more efficient way. It also ensures that all clients receive the same executed price for the trade made in that security that day. There are also times when aggregating trade orders can lower transaction costs because of volume discounts or allows us to attempt to obtain a better market price given market conditions.

We do not frequently invest our client's portfolios in initial public offerings (IPO) or directly into private placement securities. However, should we invest in these we would consider a variety of factors including the investment objective and risk posture of our client and the size and diversification of the client's assets.

Item 17 – Voting Client Securities

The custodian will forward any proxies directly to you for voting since we do not vote proxies on your behalf. However, should you need help with a proxy that you have received we will help answer any questions you might have.

Item 18 – Financial Information

Financial information not required.

Item 19 – Requirements for State-Registered Advisors

The following is a summary of each partner of Sunrise Wealth Management, LLC, other members of our Investment Committee and our Compliance Officer. The information includes formal education and business background.

Nicholas Healy, CFA, CFP®, EA, MBA, born in 1956; BA in Finance and Economics from College of St. Thomas in 1981 and MBA (Securities Analysis and Portfolio Theory) from University of Minnesota in 1986, Certified Financial Planner™ (CFP®) designation in 2002 and Enrolled Agent (EA) in 1998, Chartered Financial Analyst (CFA) in 2007; during the past 25 years has operated Healy & Associates (1996 - 1998), Quality Financial business Services, Inc. (1998 - Present), Healy and Kinnison Tax, PLLC (2011 – 2015), a tax preparation and planning firm; Principal with Healy Advisory Financial Planning, LLC (2002 - 2008) providing comprehensive financial and estate planning along with investment management; Principal with Sunrise Capital Management, LLC (March 2006 - 2008); Principal with Sunrise Wealth Management, LLC (September 2008 - Present).



Disciplinary Information

No partner or management person has been involved in arbitration or any civil self-organization or administrative proceedings.

Brochure Supplement

Nicholas Healy
Sunrise Wealth Management LLC
5151 E. Broadway Blvd., Suite 1600
520-399-7477
August 31, 2022

This Brochure Supplement provides information about Nicholas Healy that supplements the Sunrise Wealth Management LLC Brochure. You should have received a copy of that Brochure. Please contact Sunrise Wealth Management, LLC if you did not receive Sunrise Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Sunrise Wealth Management, LLC is available on the SEC's website at www.advisorinfo.sec.gov.

Educational Background and Business Experience

Nicholas Healy born 1956

BA Business Administration – Finance; College of St. Thomas in 1981

MBA (Securities Analysis and Portfolio Theory) – University of Minnesota in 1986

Enrolled Agent in 1998

Certified Financial Planner™ (CFP®) designation in 2002

Chartered Financial Analyst (CFA) in 2007

Sunrise Wealth Management, LLC (2008 - Present); Investment Advisor Representative

Atalanta Services, LLC (2022 – Present) Tax Services

Healy & Kinnison Tax, PLLC, previously Quality Financial business Services, Inc DBA Healy & Associates (1996 – 2015); Tax Services

Sunrise Capital Management (2006 - 2008); Investment Advisor Representative

Healy Advisory Financial Planning, LLC (2002 - 2008); Investment Advisor Representative

Disciplinary and Criminal Action Information

None

Other Business Activities

Partner of Atalanta Services, LLC

- Mr. Healy provides tax planning and preparation services for individuals and small business clients.
- There are limited conflicts of interest between Mr. Healy's tax business and Sunrise Wealth Management, LLC clients.

There is a potential conflict during the period of February 15th through April 15th in that Mr. Healy focuses a significant amount of time on his tax business, Atalanta Services, LLC. During this time, Mr. Healy typically spends 50% of his time on tax matters and 50% on investment matters. During the balance of the year, Mr. Healy typically spends 90% of his time on investment matters and 10% on tax matters. Mr. Healy receives financial compensation from his tax business.



During the past 10 years has operated and worked with:

- Atalanta Services, LLC (2022-Present)
- Healy and Kinnison Tax, PLLC (2011 - 2015)
- Quality Financial business Services, Inc. (1998 - Present)
- Healy & Associates (1996 - 1998)

Additional Compensation

None

Supervision

Mr. Healy is a principal of the firm and is supervised by himself and can be reached at our main phone number 520-399-7477.

Requirements for State-Registered Advisers

None

