



Sanctuary Advisors, LLC

## PROFESSIONAL ADVISORS GROUP Client Disclosure Document

Sanctuary Advisors, LLC (“Sanctuary”) an investment adviser registered with the SEC has entered into a Professional Advisors Group Agreement on February 15, 2022, with Missouri Dental Insurance Services, Inc., (“Professional Advisor”).

For as long as you maintain an investment advisory account or engage in an investment advisory service with Sanctuary, Sanctuary has agreed to pay the Professional Advisor a referral fee for referring your investment advisory relationship to Sanctuary. Sanctuary will pay this referral fee from the investment advisory fee you pay Sanctuary for managing and providing investment advice on your account. The amount of the Professional Advisor’s compensation is equal to 20% of the portion of the investment advisory fee that Sanctuary credits to your Investment Advisor Representative (“Representative”).

Sanctuary remunerates the Professional Advisor after you pay your investment advisory fee to Sanctuary. The percentage compensation paid to the Professional Advisor may be amended by Sanctuary and the Professional Advisor upon written notice to you. Sanctuary may continue to pay this referral fee even if the Professional Advisor changes its name or its business form because of a merger, acquisition, sale of assets or any other reason upon written notice to you.

Sanctuary maintains a standard schedule of fees associated with the delivery of investment advisory services which is applicable to all clients whether they are a referral or not. The presence of this referral agreement may affect your Representative’s willingness to negotiate below the standard schedule of fees. This referral agreement is *only* applicable to investment advisory accounts and therefore this may create an incentive for your Professional Advisor and/or Representative to suggest an investment advisory account or related service. The Professional Advisor is not affiliated with and cannot provide investment advice on behalf of Sanctuary.

If your account is subject to the Employment Retirement Income Security Act of 1974, as amended (“ERISA”), you acknowledge that the Professional Advisor is not exercising discretionary authority regarding the management of your Plan assets, rendering investment advice with respect to your Plan assets or has any discretionary authority as a fiduciary over the administration of your Plan.

Please acknowledge your receipt of this Client Disclosure Document and the Sanctuary Advisors, LLC's Disclosure Brochure ("SEC FORM ADV PART 2A"), which can also be accessed at <https://adviserinfo.sec.gov/firm/summary/226606>.

Client Name:

Signature:

Date: