

ADV PART 2A: BROCHURE

ALTRUISTIC INVESTING, LLC

7680 Goddard Street, Suite 213

Colorado Springs, CO 80920

September 6, 2018

This brochure provides information about the qualifications and business practices of ALTRUISTIC INVESTING, LLC. If you have any questions about the contents of this brochure, please contact ALTRUISTIC INVESTING at: support@altruisticinvesting.com. Additional information about our ALTRUISTIC INVESTING, LLC is available on the internet at: www.adviserinfo.sec.gov.

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. Registration of an Investment Adviser does not imply any level of skill or training.

Our firm's CRD number is: 289016

Item 2 Material Changes

As an SEC registered investment adviser, our firm is required to comply with Rule 204-1 reporting and filing requirements.

Our Firm Brochure, dated 9/6/2018, is our new disclosure document prepared according to those requirements and rules.

After our initial filing of this Brochure, this section will be used to provide our clients with a summary of new and/or updated information.

Consistent with **SEC Rule 204-3**, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year.

Material Changes (as of 9/6/2018):

New Qualified Custodian/Brokerage Services -

Apex Clearing Corp provides secure asset custody and state-of-the-art, trading, and brokerage platform services.

Review Item 10 for a full overview of our brokerage services.

New Third-Party Sub-Advisor -

Altruistic will maintain a third party sub-advisory agreement with Robust Wealth (CRD# 269919) to handle the following:

1. Trading: Buying, selling (including short sales), exchanging, converting, and effecting spread, hold, and transactions for and with respect to securities.
2. Strategy Selection: Selection of one or more investment strategies comprising the rules, behaviors and procedures, designed to guide the construction of a portfolio.
3. Client Risk Tolerance: Assessment and balancing of a Client's (or TPA End User's) need for growth and tolerance for risk.
4. Intelligent Rebalancing: Robust Wealth considers potential tax consequences, trading costs and rebalancing cost when rebalancing a portfolio.
5. Tax-Loss Harvesting: Robust Wealth considers potential tax consequences, trading costs and rebalancing cost when allocating or rebalancing a portfolio.

Robust Wealth will receive a percentage of the 75 basis points charged to the client for the services provided. Client will only be billed for the 75 basis points, nothing more. We do not see any conflicts of interest at this time as the relationship with Robust Wealth is used for technology and automated trading purposes only.

Item 3 Table of Contents Page

Item 1	Cover Page	1
Item 2	Material Changes	2
Item 3	Table of Contents	3
Item 4	Advisory Business	4
Item 5	Fees and Compensation	4
Item 6	Performance-Based Fees and Side-By-Side Management	5
Item 7	Types of Clients	5
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss	6
Item 9	Disciplinary Information	7
Item 10	Other Financial Industry Activities and Affiliations	7
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	8
Item 12	Brokerage Practices	9
Item 13	Review of Accounts	10
Item 14	Client Referrals and Other Compensation	10
Item 15	Custody	11
Item 16	Investment Discretion	11
Item 17	Voting Client Securities	11
Item 18	Financial Information	11

Attachments (filing the ADV Part 2B online is optional for SEC registrants)

ADV Part 2B Supplement	12
ADV Part 2B Supplement	14

Item 4 Advisory Business

ALTRUISTIC INVESTING, LLC (" ALTRUISTIC INVESTING") is an SEC-registered investment adviser with its principal place of business located in Colorado Springs, Colorado.

ALTRUISTIC INVESTING, LLC is a Limited Liability Corporation that began conducting advisory business in 2017.

The firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- Dan Bauer, 95% principal owner
- Stephen Heitzmann, 5% owner

Altruistic Investing offers the following advisory services to our clients:

Portfolio Management

Altruistic Investing provides robo-advisory services ("algorithmic trading services") with built in intelligent hedging that utilizes commission free Exchange Traded Funds.

Advisor provides investment advice consistent with the person’s risk profile, execute trades, monitor investments performance, and implement changes when needed.

All clients will fill out a risk questionnaire and we will assign a score, that score will assign them to a model and client will have the opportunity to agree to our model and recommendation.

Our firm invests in a wide universe of types of securities and does not offer advice on limited types of investments only.

Even though the universes of investments are wide the type of investment will always be exchange-traded funds.

Advisor analyzes each client's financial situation based on age, investment experience, time frame and hypothetical examples of loss to find an area they will be comfortable year in and year out.

Our firm does not participate in any wrap fee accounts.

As of 04/30/2018, our firm has approximately \$1.4 MM in assets under management on a discretionary basis.

Item 5 Fees and Compensation

Describe how you are compensated for your advisory services. Provide your fee schedule. Disclose whether the fees are negotiable.

Fee Schedule	
For all accounts	.75 % of assets

Billing will be deducted from client accounts and billing happens in arrears on a quarterly basis.

Third Party Services/Compensation Arrangements

ALTRUISTIC INVESTING, LLC will have a third-party services agreement with Peak Capital Management (CRD# 141488). Peak Capital Management will provide research/investment modeling services in connection with our robo-advisory services. In addition, Altruistic will maintain a third party sub-advisory agreement with Robust Wealth (CRD#269919).

Peak Capital will receive .15% of the .75% management fee for ongoing, daily management of the formula with Altruistic.

Robust Wealth will receive a percentage of the 75 basis points charged to the client for the services provided. Client will only be billed for the 75 basis points, nothing more. We do not see any conflicts of interest at this time as the relationship with Robust Wealth is used for technology and automated trading purposes only.

Robo-Advisory Services

Our robo-advisor platform will be housed with our technology service provider, Apex Clearing Corp. All client securities and assets will be housed through our qualified custodian, Apex Clearing Corp.

Apex Clearing Corp provides secure asset custody, trading, and brokerage platform services. Altruistic Investing uses only Apex Clearing Corps custody and trading services.

The only fees will be our management fee plus the annual operating expense ratio for the ETF's we use in the models. All ETF's we use are commission free to trade. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Accounts will also be subject to the Apex Clearing Corp fee schedule for ancillary items like wire fees, overnight checks, etc...

Neither Altruistic Investing, nor any of its supervised persons will accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. We do not charge commission or markups in addition to our advisory fees.

We do not receive any incentives (other than charging standard advisory fees as described above) for recommending investment products based on the compensation received, rather than on a client's needs.

Clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with our firm. Clients are not obligated to implement the recommendations of its advisors.

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

We do not charge any performance-based fees (or any other fees based on a share of capital appreciation or gains above a set benchmark).

Item 7 Types of Clients

ALTRUISTIC INVESTING, LLC provides advisory services to the following types of clients

- Individuals (including high net worth individuals)
- High Net Worth Individuals

Minimum: Portfolio Management for retail investors with a 1K minimum

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

Altruistic Investing is responsible for monitoring investment securities for each asset class.

Describe Sources of Information: The main sources of information used to analyze securities are 10k filings, earnings, industry research like Bloomberg but all advice is based upon a 5 factor model which was written into an algorithm that hedges risk as markets accelerate to the downside. We use risk scoring to ensure one asset class never exceeds a certain threshold of risk.

Investment Strategies

Advisor bases its primary investment strategy on a 5-factor based proprietary algorithm.

Dynamic Risk Hedging assigns a risk score to each investment and no one holding is allowed to exceed risk budgeting, allowing the protection of the portfolio in down markets while giving us the opportunity to outperform with less risk over full economic cycles.

Investment Risks

DISCLOSURE: Investing in securities does involve risk of loss that clients should be prepared to bear. The risks can range from failing to keep pace with inflation to losing some or all of the money you invest.

Even though our models seek to **lower risk via hedging, market risk factors like** equity risk, **interest rate risk, currency** risk, and commodity risk still exist.

Market-related events can affect all financial and/or securities industries. In these occurrences, often based on data with global implications, many companies, regardless of its size, structure, and financial condition, can experience swings in market valuation and securities pricing.

Interest-rate changes may cause a swing in security pricing and market valuations. For example, when bond yields increase, interest rates typically decrease. As such, this may make investors less incentivized, or similarly in inverse bond yield conditions, to hold onto certain security types.

Currency fluctuations, due to global micro or macro-economic conditions, can bring added risk to an underlying security. Certain security types may have more or less risk given its ties to a certain currency, especially if a company's operations, taxes or profit margins are dependent on exchange rates.

This level of risk is largely due to the fact that many currencies are pegged against other world currencies.

Equity/Credit/Debt changes, due to a company's securities exposure to debt or other related defaults, can cause a swing in equity/market valuations. The ability of a debt holder to pay a debt may be factored into the pricing on the security/investments (e.g. bond, credit based mutual funds).

In addition, the amount of credit available to an underlying company, may factor into its ability to grow, and thus could affect securities/market valuation and earnings.

Equity/Liquidity issues may arise if an investment manager experiences difficulty when attempting to exit a position due to a security within a limited market of buyers and sellers (e.g. illiquid securities, secondary market securities, low float stocks).

As such, the spread (the difference between the price to buy or sell a security due to limited conditions), may force a heavy discounted execution price.

Dynamic Risk Hedging assigns a risk score to each investment and no one holding is allowed to exceed risk budgeting, allowing the protection of the portfolio in down markets while giving us the opportunity to outperform with less risk over full economic cycles.

Item 9 Disciplinary Information

We are required to disclose if there are legal or disciplinary events that are material to a client's or prospective client's evaluation of our business or the integrity of your management.

We have no disciplinary events (criminal, civil, investment, SRO) to disclose in a domestic, foreign or military court of competent jurisdiction.

We have no disciplinary events (criminal, civil, investment, SRO) to disclose that involves an investment related business.

We have no infractions with SRO to report including no SRO-related (FINRA, CFTC, or other investment-related dismissals, revocations, and/or suspension.

Item 10 Other Financial Industry Activities and Affiliations

Neither ALTRUISTIC INVESTING, LLC, nor any management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Other Investment Advisors

Mr. Bauer and Mr. Heitzmann are also investment advisor representatives with Bauer Wealth Management (CRD#152977). We do not have any conflicts of interest to disclose in our relationship with Bauer Wealth Management, LLC.

Altruistic will maintain a third-party services agreement with Peak Capital Management (CRD# 141488). Peak Capital Management will provide research/investment modeling services in connection with our robo-advisory services.

Altruistic will maintain a third party sub-advisory agreement with Robust Wealth (CRD# 269919) to handle the following:

1. Trading: Buying, selling (including short sales), exchanging, converting, and effecting spread, hold, and transactions for and with respect to securities.
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5. Tax-Loss Harvesting: Robust Wealth considers potential tax consequences, trading costs and rebalancing cost when allocating or rebalancing a portfolio.

Robust Wealth will receive a percentage of the 75 basis points charged to the client for the services provided. Client will only be billed for the 75 basis points, nothing more. We do not see any conflicts of interest at this time as the relationship with Robust Wealth is used for technology and automated trading purposes only.

Robo-Advisory Services

Apex Clearing Corp provides secure asset custody trading, and brokerage platform services.

How Apex Clearing Corp handles conflicts of interest

Apex Clearing does not engage in any type of trading or lending using its customers' funds—which are kept segregated. Apex Clearing conducts no proprietary trading as a business line and they do not engage in any form of high frequency trading. The firm does not offer its own proprietary products (e.g., derivatives) which might put it under future obligation to others.

Apex Clearing Corp does not conduct market making activities which would require the firm to hold inventory positions of securities. All trade processing is centralized at corporate headquarters, with internal security and supervision. The separation of your assets from ours is also governed by SEC Rule 15c3-3, the "Customer Protection Rule." The Customer Protection Rule does not protect against losses from the decline in the market value of securities. Apex is audited regularly by FINRA and the SEC to review for its compliance with this rule.

How we handle conflict of interest

Clients should be aware that additional compensation by our firm and its management persons or access person may create a material conflict of interest

We strive (on all occasions) to put the interest of our clients first as part of our fiduciary duty as an SEC registered investment adviser.

Our firm will take the following steps to address any material conflicts of interest:

- We will disclose to clients the existence of all material conflicts of interest;
- We will disclose to clients that they are not obligated to purchase any recommended investment products;
- We will collect and maintain accurate, complete and relevant client information with involves our client's financial goals, investment objectives and risk tolerance;
- Altruistic Investing (and Peak Capital) will conduct regular reviews of each client account;
- Our employees (if any) must receive approval for outside business activities;

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Altruistic Investing has adopted a Code of Ethics, the full text of which is available to clients upon request. The firm has several goals in adopting this Code. First, desires to comply with all applicable laws and regulations governing its practice. Second, the firm believes that compliance with such regulations is a signal to its clients that exists to serve them, and that supports the efforts of those organizations dedicated to upholding the law.

Furthermore, Altruistic Investing has determined to set forth guidelines for professional standards, under which all associated persons are to conduct themselves. The firm has set high standards, the intention of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to strictly adhere to these guidelines, as well as the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions, and violations of the Code. This will serve to educate associated persons regarding appropriate activities. Altruistic Investing has instituted, as a deterrent, a policy of disciplinary actions to be taken with respect to any associated person who violates the Code.

Altruistic Investing will provide its clients with a copy of the firm's code of ethics upon request.

We do not recommend any securities that we have a principal interest. No other conflicts of interest are present as all clients in the Robo simultaneously receive the same trades and execution prices.

At times, Altruistic Investing and/or its associated persons may take positions or make recommendations in the same securities as clients, and in all such cases will seek to avoid conflicts with clients.

In accordance with its fiduciary responsibilities to its clients, and/or its associated persons will generally be "last in" and "last out" for any trading that may occur in securities that are not exempt from federal reporting – e.g. mutual funds and direct obligations of the U.S. Government.

In accordance with Section 204-A of the Investment Advisers Act of 1940, Altruistic Investing also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information, i.e. insider trading by or any person associated with affiliated firm.

Item 12 Brokerage Practices

Altruistic Investing will use Apex Clearing Corp as its primary custodian.

We selected our custodian due to its open architecture, low cost and access to commission free ETF trading. There will be no commissions paid to Altruistic Investing. Client assets must be held at a qualified custodian which is Apex Clearing Corp.

Apex Clearing Corp provides secure asset custody, trading, and brokerage platform services. We do not receive Research and other Soft Dollar Benefits (if any). As such, we do not have an incentive to recommend Apex for any other reason than offering services to our clients.

We have not acquired any products and services from client brokerage commissions (or markups or markdowns) within our last fiscal year.

We do not consider, in selecting broker-dealers, a broker-dealer or third party to offer clients referrals or other compensation arrangements.

Trade Aggregation

Our custodian will utilize block trading to eliminate commission costs at the client level. We will only trade non-commission ETF's.

We had no activity in the last fiscal year to direct client transactions to a particular broker-dealer in return for client referrals.

We do not permit a client to direct brokerage. We do block trading so that all clients receive the same execution prices equally.

Sub-Advisory Services:

Robust Wealth will provide the following:

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3. Client Risk Tolerance: Assessment and balancing of a Client's (or TPA End User's) need for growth and tolerance for risk.
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Item 13 Review of Accounts

Altruistic Investing reviews all investment accounts no less than weekly.

We monitor accounts daily and weekly and make changes per our formula. At least quarterly, clients will receive electronic account statements from Apex Clearing Corp and have access to performance and all other data on demand.

Item 14 Client Referrals and Other Compensation

ALTRUISTIC INVESTING, LLC has a third-party services agreement with Peak Capital Management (CRD# 141488). Peak Capital Management will provide research/investment modeling services in connection with our robo-advisory services. In addition, Altruistic will maintain a third party sub-advisory agreement with Robust Wealth (CRD#269919).

Peak Capital will receive .15% of the .75% management fee for ongoing, daily management of the formula with Altruistic.

Robust Wealth will receive a percentage of the 75 basis points charged to the client for the services provided. Client will only be billed for the 75 basis points, nothing more. We do not see any conflicts of interest at this time as the relationship with Robust Wealth is used for technology and automated trading purposes only.

Altruistic Investing is aware of the special considerations set forth in Section 206(4)-3 of the Investment Advisers Act of 1940 that govern solicitor relationships.

Procedures Include:

1. Ensure the solicitor is appropriately qualified
2. Enter into a written agreement with the solicitor
3. Provide the solicitor with a copy of the solicitor's disclosure document and current Altruistic Investing Brochure

Item 15 Custody

Altruistic Investing does not have custody of client accounts. All of our client accounts are held with a qualified custodian Apex Clearing Corp.

Item 16 Investment Discretion

ALTRUISTIC INVESTING, LLC accepts discretionary authority for our client accounts.

Discretionary authority refers to making investment recommendations without prior authorization from the client.

Non-Discretionary authority refers to making recommendations with prior authorization from the client.

Item 17 Voting Client Securities

ALTRUISTIC INVESTING, LLC does not vote proxies for its client accounts. There are no conflicts of interest to report at this time.

Clients will receive their proxies or other correspondence directly from their custodian Apex Clearing Corp.

Item 18 Financial Information

We do not require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered. As an advisory firm we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations.

ALTRUISTIC INVESTING, LLC has no additional financial circumstances to report. We do not allow prepayment of fees for six months or more of services.

ALTRUISTIC INVESTING, LLC has not been the subject of a bankruptcy petition at any time during the past ten years.