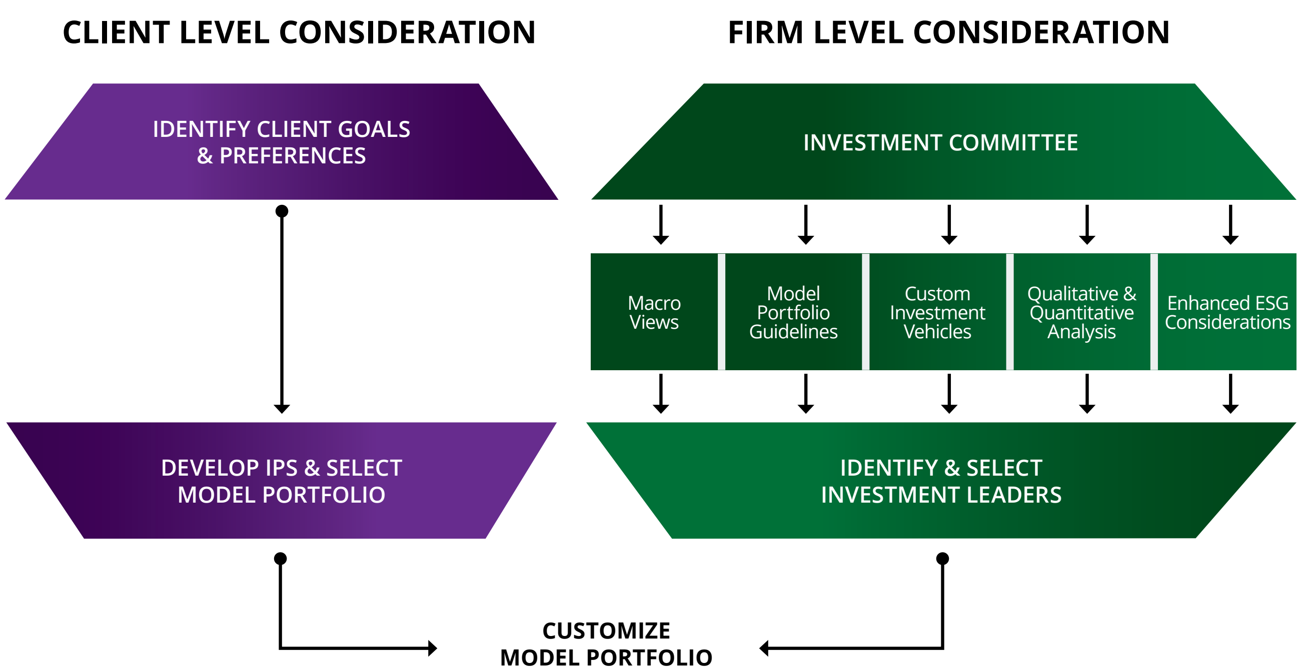
Customized Wealth Management Programs and Strategies

Seasons of Advice Wealth Management specializes in the creation of customized portfolios through our unique investment process. We are independent fiduciaries and are platform agnostic.

A Rigorous Process Focused on You

Our fiduciary approach to investment management is rigorous and methodical — yet, your investment portfolio is customized to be uniquely yours.



Identify Client Goals and Preferences

We work with you to map out your needs and goals, including important sensitivities such as cash flow requirements, tax concerns and appetite for risk. This information is utilized to determine your custom risk profile.

Develop Investment Policy Statement & Select Model Portfolio

With this insight in hand, we develop a customized Investment Policy Statement using one of our proprietary investment models to protect your assets, build wealth and/or achieve your desired objectives.

SEASONS of ADVICE®

Investment Committee

The Seasons of Advice Wealth Management investment committee meets monthly to review our existing recommended list of investments. The committee also evaluates the current overall macro-economic market conditions to validate the firm's investment policy and identify changes that may be warranted.

- Macro Views — We study macro-economic variables (inflation, unemployment and GDP growth) as well as legislation coming out of Washington to assess their potential impact on the market.
- Model Portfolio Guidelines — Based on this analysis, we review our proprietary investment models to make any necessary adjustments, both strategically and tactically.
- Quantitative and Qualitative Analysis — We employ our robust, quantitative and proprietary algorithm that assesses both technical and fundamental analytical elements to identify asset class leaders in each category.
- Strategic Rebalancing and Tax Loss Harvesting — Enhanced strategies with strategic rebalancing to accommodate tax sensitivities, utilizing state of the art technology to optimize portfolio efficiencies.
- Custom Investment Vehicles — We create customized investment portfolios for client portfolios:

  - High Net Worth Clients — For qualified investors with more complex requirements we create alternative allocation models with a more sophisticated mix of investments, including both liquid and non-liquid alternatives portfolios, utilizing sophisticated investment vehicles.

  - Strategic Relationships — Alternative investments, such as private equity and hedge funds, offered through strategic relationships. In many cases these relationships allow us to invest in funds with low minimum requirements.
- Environmental, Social and Governance Considerations (ESG) — For clients who are interested in socially responsible investing, we create ESG-focused portfolios.

FIDUCIARY INSIGHTS AND EXPERTISE

With decades of investment experience, we are smart and caring professionals with the insights and expertise to help you manage your financial portfolio.

- We are fiduciaries — dedicated to serving your best interest.
- We are independent advisors, selecting among the best investment products and partnerships, without conflict of interest.
- We work for your family, addressing intergenerational preferences, needs and goals.
- We coordinate with your other trusted advisors to ensure consistency of purpose.

For more information, please contact:

Sureita Hockley
(212) 977-3111
info@soawealth.com

Your financial advisor does not provide tax or legal advice. Consult your tax advisor or attorney regarding specific tax issues.