

CLIENT RELATIONSHIP SUMMARY



There are different ways you can get help with your investments. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Seasons of Advice Wealth Management is an SEC registered investment advisory firm that offers comprehensive financial planning and investment management services to individuals, families, and businesses. We provide advisory accounts and services for a fee that is not based on commissions from transactions in your account. We do not provide securities brokerage accounts and services.

SOAWM also can provide retirement planning, tax strategies, estate planning, education, values-based investing and goal planning, wealth management services including asset allocation design, portfolio construction and investment management.

SOAWM also offers insurance solutions through Seasons of Advice Insurance Services, LLC. We sell these products as an insurance broker on a commission basis. This creates a potential conflict of interest as we have an incentive to recommend insurance products to generate commission revenue. However, clients are not under any obligation to purchase insurance products from SOA Insurance Service. More information about our Insurance Services can be found in Section 10 of our [Firm Brochure](#).

In addition, our services include:

- Providing advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals.
- Regularly monitoring your account. We will contact you (by phone or e-mail) at least semi-annually to discuss your portfolio.
- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

How will you choose investments recommended to me?

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 risk profile. We then develop your customized Investment Policy Guidelines using one of our proprietary investment models to protect your assets, build wealth and/or achieve your desired objectives. Your portfolio will consist of a diversified combination of flexible investments designed to match your return expectation, risk tolerance and tax sensitivity. Investments include fixed income funds, equity index funds, ETFs, mutual funds, individual securities and socially responsible investments. Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices. Some of those choices might have lower costs. For more information regarding our investment strategies and methods of analysis please refer to Section 6 of our [Firm Brochure](#).

What fees will I pay?

Financial Planning fees range from \$100 to \$5000 per month. Financial Planning fees are negotiable and, in some cases, may be waived or combined with the investment management advice fee. The investment management advice fee is generally based on the level of assets under management and are calculated on a monthly basis, according to the management fee schedule on page 9 of our Firm Disclosure. Stewardship Personal Value Portfolios fees are generally 0.1% (10 basis points) higher than other investment management advice fees to cover the additional costs of running the Stewardship Portfolios. Seasons of Advice ETF program fees for accounts up to \$99,999 are generally negotiated but may range up to 2%. Accounts of \$100,000 or more are generally placed in the Wealth Management program.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you on your investments over time. Please make sure you understand what fees and costs you are paying. For detailed information regarding fees please refer to Section 5 of our [Firm Brochure](#).

What are your legal obligations to me when acting as my investment advisor?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- As mentioned above, we recommend insurance products, and if you purchase them through us, we will receive a commission. However, clients are not under any obligation to purchase insurance products from SOA Insurance Service.
- We utilize and promote our proprietary strategies for environmental, social, and governance (ESG) investing called Stewardship Portfolios in place of other ESG investment alternatives such as mutual funds and ETFs.

How does your firm make money?

SOAWM is generally compensated by clients for wealth management services according to a fee that is based upon a percentage of assets under management. Financial planning clients are generally charged a separate fee for financial planning. Fees may, however, be negotiated. For further information please review the fee schedules in our [Firm Brochure](#) that can also be found on our website.

How do your financial professionals make money?

Our financial professionals receive a percentage of the asset management fee paid by clients to SOAWM plus a commission on any insurance products sold.

Do you or your financial professionals have any legal or disciplinary history?

SOAWM does not have any legal or disciplinary history. However, some of our representatives have been the subject of legal and disciplinary matters that occurred prior to their association with SOAWM. We encourage you to visit Investor.gov or brokercheck.finra.org for a free and simple search tool to research our firm and our financial professionals. For additional information on our advisory services, please read our Form ADV brochure on [IAPD on Investor.gov](#) or on our website and any brochure supplement your financial professional provides.

What else should I know?

Ask our financial professionals these key questions about our investment services and accounts.

1. Do the math for me. How much would I pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees?
2. What additional costs should I expect in connection with my account?
3. Given my financial situation, should I choose an investment advisory service? Why or why not?
4. What are the most common conflicts of interest in your advisory accounts? Explain how you will address those conflicts when providing services to my account.
5. What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.
6. Who is the primary contact person for my account? What can you tell me about his or her legal obligations to me? If I have concerns about how this person is treating me, who can I talk to?

Where can I get additional information?

For additional information about our investment advisory services or a copy of this relationship summary please contact us at:

- Phone: (212) 977-3111 • Email: info@soawealth.com
- Or by mail at 120 West 45th Street, 14th Floor, New York, NY 10036

Information about our investment adviser representatives can be found on our website here:

<https://soawealth.com/our-team/>

