

CLIENT RELATIONSHIP SUMMARY



Item 1: Introduction

SOA Wealth Advisors, LLC - d/b/a Seasons of Advice Wealth Management (“We” or “SOAWM”) is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences between them. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: What investment services and advice can you provide me?

We offer comprehensive financial planning and investment management services to individuals, families, and businesses. We offer financial planning advice in accordance with the seasons, focusing on goal tracking in winter; asset allocation in spring; family, security and cash flow review in summer and tax planning in fall. We also offer investment management services which are aligned with the client’s goals and circumstances. We manage client assets in accordance with models we have designed to meet client investment objectives and risk tolerances, including our “Socially Inspired” Stewardship portfolios. We offer investment management services in a “wrap fee” arrangement, where our clients pay us a single fee for our investment advisory services and transaction fees, if any, executed through the program broker-dealer. We allocate assets primarily among mutual funds and exchange-traded funds (ETFs), and to a lesser extent, individual stocks and alternative investments that include structured notes and private investment funds. We utilize the services of Open Invest Co. (“OpenInvest”) as a sub-adviser for clients whose Socially Inspired portfolios include individual securities. If you utilize our investment management services, you will typically give us discretionary authority to trade the assets in your account through a limited power of attorney contained in your client agreement with us. (Under a nondiscretionary arrangement, we will obtain your consent prior to placing the trades we recommend.) We will monitor the holdings and performance of the investments we make for you on an ongoing basis and from time-to-time provide you with reports about the performance and holdings of your account. We do not impose a stated minimum fee or minimum portfolio value for starting and maintaining an investment management relationship, but we retain the discretion to decline any client engagement that is not a fit with our Firm.

SOAWM also offers insurance solutions through Seasons of Advice Insurance Services, LLC. We sell these products as an insurance broker on a commission basis.

For additional information, please refer to our ADV 2A Brochure, especially [Item 4](#) (Services), and our Wrap Fee Program Brochure, especially [Item 4](#) (Services, fees and compensation) and [Item 9](#) (Additional Information).

Ask Us: “Given my financial situation, should I choose an investment advisory service? Why or why not?”

“How will you choose investments to recommend to me?”

“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

Item 3: What fees will I pay?

For financial planning services, we generally charge a fixed annual fee that is payable monthly in advance. For investment management services, we generally charge a fee that is based on the assets under our management, calculated and payable monthly in arrears. Our investment management fee covers our portfolio management services and the execution cost, if any, of securities transactions through the wrap program broker-dealer. The more assets there are in your account and the higher the value of those assets, the more you will pay in fees.

In addition to our investment management fee, clients who receive investment management services are responsible for the fees and expenses associated with the investment of their assets, including management fees and expenses imposed directly by a mutual fund, index fund, exchange traded fund, sub-adviser (OpenInvest) or alternative investment which shall be disclosed in the fund’s prospectus or private placement memorandum, fees related to alternative investments, mark-ups and

mark-downs, spreads paid to market makers, step-out fees, “trade away” fees and execution costs for any transactions executed away from the wrap program broker-dealer, wire transfer fees and other fees and taxes on brokerage accounts and securities transactions.

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 earn on your investments. Please make sure you understand what fees and costs you are paying. For detailed information regarding fees please refer to [Item 5](#) of our ADV 2A brochure, and [Item 4](#) of our Wrap Fee Program Brochure.

Ask Us: “Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

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:

- 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. This creates a potential conflict of interest as we have an incentive to recommend insurance products to generate commission revenue. For additional information, please refer to [Item 10](#) of our ADV 2A Brochure and [Item 9](#) of our Wrap Fee Program Brochure.
- We receive certain benefits from the custodians we recommend to hold your account assets. Some of these benefits assist us with managing and administering client accounts, while other benefits help us to manage and grow our business. For additional information, please refer to [Item 9](#) of our Wrap Fee Program Brochure.
- We receive compensation as a result of your participation in the Wrap Fee Program which may exceed the cost if you paid separately for investment advice, brokerage, and other services. For additional information, please refer to [Item 4](#) of our Wrap Fee Program Brochure.

Ask Us: “How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money?

Our Firm’s financial professionals are compensated based on the assets under management in which they oversee. Some financial professionals may be compensated by our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), based on our firm’s earnings. This gives the financial professional an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us. For additional information, please refer to [Item 5](#) of your financial professional’s ADV Part 2B Brochure Supplement.

Item 4: Do you or your financial professionals have any legal or disciplinary history?

No for our firm. Yes for our financial professionals. Please visit Investor.gov or brokercheck.finra.org for a free and simple search tool to research our firm and our financial professionals.

Ask Us: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5: Additional Information

For additional information about our investment advisory services or a copy of this relationship summary please contact us at: (212) 977-3111; Email: info@soawealth.com; or by mail at 120 West 45th Street, 14th Floor, New York, NY 10036

Ask Us: “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”

