



SEASONS  
*of* ADVICE®  
WEALTH MANAGEMENT

SEASONS OF ADVICE WEALTH MANAGEMENT, LLC

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Form ADV Part 2B: Brochure Supplement for

**Charles Hamowy**

March 25, 2021

**This brochure supplement provides information about Charles Hamowy that supplements the Seasons of Advice Wealth Management Firm Disclosure Brochure. You should have received a copy of that brochure. Please contact us if you did not receive the Seasons of Advice Wealth Management Firm Disclosure Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Charles Hamowy and Seasons of Advice Wealth Management is available on the SEC's website at [www.adviserinfo.sec.gov](http://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.**

## Item 2 Educational Background and Business Experience

Charles Hamowy, CFP CPA, is the Chief Executive Officer & Founding Partner of Seasons of Advice Wealth Management, LLC. Born in 1956, Mr. Hamowy has over 26 years of professional experience dedicated to advising clients on Investments, Tax Planning Strategies, Wealth Preservation Strategies and other financial matters.

Mr. Hamowy has a Bachelor of Science degree from New York University. Prior to founding Seasons of Advice Wealth Management he was a Private Wealth Advisor for Ameriprise Financial Services.

## Item 3 Disciplinary Information

Securities laws require an advisor to disclose any material instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

There are no material legal, civil or disciplinary events to disclose regarding Mr. Hamowy. However, we do encourage you to independently view the background of Mr. Hamowy on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his name or by his Individual CRD # 2057981.

## Item 4 Other Business Activities

### Insurance Agency Affiliations

Mr. Hamowy is also a licensed insurance professional. Implementations of insurance recommendations are conducted through Seasons of Advice Wealth Insurance Services, LLC, an affiliate of Seasons of Advice Wealth Management, LLC. As an insurance professional, Mr. Hamowy may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Hamowy is not obligated to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Hamowy or the Advisor.

### Other Business Activities

Mr. Hamowy also operates HCA Consulting, Inc. (d/b/a Seasons of Advice Consulting). Seasons of Advice Consulting provides business and marketing consulting services to other advisers based on the Seasons of Advice approach to client services. Seasons of Advice Consulting structures workflow to reduce time and effort and operate with enhanced efficiency and provides the tools, training, marketing strategies, and coaching necessary to deliver the Seasons of Advice client experience.

## Item 5 Additional Compensation

Mr. Hamowy has additional business activities that are detailed in Item 4 above. In addition, as detailed in Item 12 of the Seasons of Advice Firm Disclosure Brochure, Mr. Hamowy SOAWM generally recommends that clients utilize the custody, brokerage and clearing services of Schwab Institutional

Advisor Services. As a result, Mr. Hamowy receives products and services that benefit him and Seasons of Advice Wealth Management, but may not directly benefit the client or its account.

## Item 6 Supervision

Mr. Hamowy serves as Chief Executive Officer and Chief Compliance Officer of Seasons of Advice Wealth Management. He can be reached at (212) 977-3111.

In addition Seasons of Advice Wealth Management has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients. Further, Seasons of Advice Wealth Management is subject to regulatory oversight by regulatory agencies that may require registration of the firm and its Supervised Persons. As a registered entity, Seasons of Advice Wealth Management is subject to examinations by the regulators, which may be announced or unannounced. Seasons of Advice Wealth Management is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.