



SEASONS  
*of* ADVICE®  
WEALTH MANAGEMENT

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d/b/a Seasons of Advice Wealth Management  
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Form ADV Part 2B: Brochure Supplement for

**Joyce Zhang**

March, 2025

This brochure supplement provides information about Joyce Zhang 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 Joyce Zhang 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

Joyce Zhang, is a senior wealth adviser at Seasons of Advice Wealth Management, LLC. Born in 1992, Ms. Zhang has over 9 years of professional experience dedicated to advising clients on investments, estate planning, retirement planning and other financial matters. Ms. Zhang holds a Bachelor of Science degree in Accounting from St. John's University. Prior to joining Seasons of Advice Wealth Management she was a Private Client Wealth Advisor at J.P. Morgan Chase & Co.

## 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 Ms. Zhang. However, we do encourage you to independently view the background of Ms. Zhang on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her name or by her Individual CRD # 6548796.

## Item 4 Other Business Activities

Ms. Zhang is also a licensed insurance professional. Seasons of Advice Wealth Management helps clients obtain certain insurance solutions by introducing clients to our affiliate, Focus Risk Solutions, LLC ("FRS"), a wholly owned subsidiary of our parent company, Focus Financial Partners, LLC ("Focus"). If FRS places an insurance product or refers one of our clients to a Broker and there is a subsequent purchase of insurance through the Broker, then FRS will receive a portion of the upfront and/or ongoing commissions associated with the sale by the insurance carrier with which the policy was placed. The amount of insurance commission revenue earned by FRS is considered for purposes of determining the amount of additional compensation that Ms. Zhang is entitled to receive. This may cause a conflict of interest in recommending certain Brokers and insurance products. Ms. Zhang is not obligated to make referrals to FRS or to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. Clients are under no obligation to implement any recommendations made by Ms. Zhang or the Advisor.

## Item 5 Additional Compensation

Ms. Zhang 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, Ms. Zhang and SOAWM generally recommend that clients utilize the custody, brokerage and clearing services of Schwab Institutional Advisor Services and Fidelity Brokerage Services. As a result, Ms. Zhang receives products and services that benefit her and Seasons of Advice Wealth Management, but may not directly benefit the client or its account

## Item 6 Supervision

Ms. Zhang is supervised by Charles Hamowy, the CEO and Chief Compliance Officer of Seasons of Advice Wealth Management. Mr. Hamowy 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.