



Helpful Information for Clients

Communication is one of our company core values - we strive to clearly share what you can expect as an appreciated client of our firm. We also strive to exceed those expectations at all times. Please review the information in this document so you are notified about some of our basic procedures and timeframes.

- ◇ **Every Season Wealth (Your Wealth Management Team):**
 - Independent firm delivering non-proprietary strategies and advice
 - Holistic guidance and resources through every season of your financial journey
 - Ongoing Financial Planning, Portfolio Recommendations, Asset Allocation, Behavioral Coaching, Coordination of Tax and Estate Planning, Risk Management, Research, and Due Diligence
- ◇ **“Fiduciary Standard”:**
 - As fiduciaries, we are bound to a standard that requires us to put our client's interests above our own. This includes a duty of loyalty and care and avoiding and disclosing of potential conflicts of interest
- ◇ **Advisory Service/Financial Planning Fees**
 - Our Pricing Guidelines includes Investment Management, Planning Services, Behavioral Coaching, Portfolio Rebalancing, and Tax Strategy Investing. The fee range is determined by Assets Under Management and complexity of circumstances
 - Advisory Fees may be debited from your brokerage account monthly / quarterly or paid by check
- ◇ **Who is “Cambridge” (Broker/Dealer & Registered Investment Advisor Firm):**
 - Holds certain responsibilities for regulatory compliance and adherence to securities law
 - Processes account opening, updates, money movement and monitor suitability of investment strategies
- ◇ **Who is Fidelity Clearing & Custody Solutions (FCCS) Formerly Known as National Financial Services (NFS):**
 - Provides the trade execution, clearing, custody, and other services for securities and related transactions
 - Issues statements, tax documents, and custody brokerage assets
- ◇ **Privacy:**
 - Your privacy and autonomy is our priority
 - Information is not shared to anyone without written permission
 - Collaboration with other financial professionals is available, if requested
- ◇ **Online Access:**
 - We offer technology to help you access your account information, aggregate all of your financial accounts into a consolidated space and provide financial planning tools and calculators. We will guide you through the set-up process to ensure that you are able to view your account information and customize your access to help you reach your financial planning goals.

1160 N. Town Center Drive, Suite 370, Las Vegas, NV 89144

p: 702.850.2816 | f: 702.847.7422

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Cambridge and Every Season Wealth Management are not affiliated.



EVERY SEASON
WEALTH MANAGEMENT

your life journey - our purpose

◇ **Asset Transfer Timeframes:**

- **Non-qualified brokerage accounts:** 3-4 weeks if no complications.
- **Qualified brokerage accounts** (IRAs, Keoghs, Retirement Plans, etc.): 3-4 weeks if no complications.
- **Annuities** (non-qualified or qualified): 4-6 weeks if no complications.
- NOTE: Delivering firms may release funds/positions anytime within a 30-day window.
- NOTE: We will reach out to you in the event there is a delay or complication with your transfer(s).

◇ **Account Statements:**

- **Brokerage accounts:** Mailed (Emailed if requested) monthly if there is activity in the account; otherwise, mailed quarterly.
- **Direct Investments:** Mailed (Emailed if requested) monthly if there is activity in the account; otherwise statements are mailed quarterly.
- NOTE: Account statements are available via Online Access

◇ **Taxes and Tax Statements:**

- **Brokerage accounts:** You will receive a Tax Reporting Statement or 1099 from Fidelity Clearing & Custody Services/Cambridge Investment Research. Please maintain this statement for your tax preparer.
- NOTE: It is common for there to be delays or corrections with Brokerage account tax reporting documents, especially for more complex accounts holding positions such as alternative assets.
- **Direct Investments:** 1099s are issued directly from the company holding the investments.

◇ **Trade Confirmations:**

- Every investment we make for you will generate a confirmation. On brokerage accounts, you should receive a confirmation within 5 business days. From direct investments with annuity companies, REITs, and mutual funds, expect to receive a confirmation within two weeks.
- Electronic delivery is available and/or confirmations are accessible via online access
- NOTE: It is your tax reporting responsibility to retain all trade confirmations for non-retirement accounts.

◇ **Settlements of Trades:**

- Generally, brokerage account transactions become available within 3 business days of placing a trade.
- NOTE: Trades can only take place when the funds are available in the account.

◇ **Systematic Withdrawals or Deposits:**

- Systematic Withdrawal Plans (SWP's) – Most investment companies allow automatic monthly, quarterly, or annual withdrawals. Proceeds can be sent to your home or directly to your bank account

1160 N. Town Center Drive, Suite 370, Las Vegas, NV 89144

p: 702.850.2816 | f: 702.847.7422

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Cambridge and Every Season Wealth Management are not affiliated.



via electronic funds transfer (EFT). Please allow at least three weeks for your initial request to be processed.

- Periodic Investment Plans (PIP's) – Many investment companies accept automatic monthly deposits into your investments.
- There are forms that need to be completed to establish these programs.

◇ **Lump Sum Withdrawals:**

- **Brokerage accounts:** We can process lump sum withdrawals for you. Please be aware of the following:
 - If there is not enough cash in your account, securities will have to be sold. The money from the securities will not be available until three business days after the trade date.
 - Overnight check or Wire fee is \$15.00.
 - A Letter of Instruction (LOI) is required for checks sent somewhere other than the address of record
- An ongoing Standing Instructions link between your brokerage account and your bank account can be established with required forms.
- **Direct Investments:** Withdrawal process depends upon the specific company. Call our office for details.

◇ **Retirement Contributions:**

- We can assist you in making your annual IRA contribution if you have earned income. These contributions can be made up to April 15th for the previous year.
- Retirement Plan Contributions (401k, Profit Sharing, Defined Benefit Pension Plans) can be made up until your taxes are filed (including tax filing extensions).

◇ **IRA Required Minimum Distributions:** Most companies will calculate minimum distributions for you when you are 70 ½. The distributions can be taken monthly, quarterly, or annually.

- Forms will be required
- A Systematic Withdrawal Plan may be set up for ongoing withdrawals (see SWP section above)

◇ **Educational, Social, and Service Events:** We host educational, social, and service events for our clients and financial professionals each year. We hope you will attend these regularly. Please like the 'Every Season Wealth' Facebook page for updates and opportunities to participate. We would also love to hear about any organization that support!

1160 N. Town Center Drive, Suite 370, Las Vegas, NV 89144

p: 702.850.2816 | f: 702.847.7422

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Cambridge and Every Season Wealth Management are not affiliated.



EVERY SEASON
WEALTH MANAGEMENT
your life journey - our purpose

1160 N. Town Center Drive, Suite 370, Las Vegas, NV 89144

p: 702.850.2816 | f: 702.847.7422

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Cambridge and Every Season Wealth Management are not affiliated.