EVERY SEASON
WEALTH MANAGEMENT
your life journey - our purpose

Adam Udy, MS, MBA, CFP®

Elizabeth Delgado, AAMS®, AWMA®

Our Mission

Our team's joy and purpose is impacting every season of your life journey by delivering our expertise and guidance. We accomplish that by following our four core values in everything we do.

Joy

We are passionate about our work and we take joy in helping others

Competency

We are experts in our fields and are dedicated to delivering quality service

Communication

Keeping an open dialogue has been key in our success maintaining strong, long-lasting relationships

Impacting the World

Helping others reach their financial goals and volunteering our own time to causes we are passionate about

The Value of Independence

We chose Cambridge Investment Research, Inc. as our broker-dealer to maintain our independence to deliver the best products and service to our clients. We are able to structure our business around our clients' needs and offer non-proprietary products from a variety of companies instead of just one.

Adam Udy, MS, MBA, CFP®

Private Wealth Advisor

My Experience

- More than 20 years of experience in financial services
- "America's Top Financial Planners" 2014, Consumers' Research Council of America*[1]
- FINRA Series 6, 7, 24, 31, 63, and 66 licenses
- Master of Science, Personal Financial Planning from The College for Financial Planning
- Master of Business Administration, Texas A&M University

What I Offer

- CFP®, AAMS®, CRPC®, and CRPS® designations
- Life, health, and disability insurance licenses
- Diverse expertise and joy in helping others reach their unique goals in every season of life

*Source: http://www.search.consumersresearchcncl.org/

Elizabeth Delgado, AAMS®, AWMA®

Private Wealth Advisor

My Experience

- More than 20 years of experience in financial services
- Recipient of Women of Distinction Award*[1]
- Life, health, and disability insurance licenses
- FINRA series 7, 24, 31, and 66 licenses

What I Offer

- AAMS®, AWMA® designations
- Serves affluent individuals, families, and their closely held entities
- Passionate about her faith, community, and helping others reach their financial goals
- Offers personalized wealth management services as well as qualified retirement plan design and management

*Source: https://media.lasvegassun.com/media/projects/inbiz/specialpubs/woda2007.pdf

Our Comprehensive Process

Planning for your future can be overwhelming. Balancing taxes, legal strategies, and your financial future doesn't have to be a burden.

Every Season Wealth Management is your primary point of contact to help coordinate your overall strategy. We have years of experience coordinating all aspects of clients' financial lives and building plans that can help you through every season of life, whether it's buying a home, paying for college, or saving for retirement.

[1]Often coordinating the services of the CPA and the attorney on the legacy planning process | [2]Independent with the capacity to utilize a variety of insurance companies

Resources Offered

Our quality service starts with quality resources. We supplement our advice with research from companies like Fidelity, Goldman Sachs, JP Morgan, Blackrock, and Vanguard. We also offer the following resources:

Collaboration with other professionals

- Accountants
- Attorneys
- Economists
- Other (actuaries, analysts, etc.)

Tools

- Morningstar, Inc. screening and research
- Fi360 fiduciary tools
- MoneyGuidePro financial planning software

Our Investment Process

Step 1 – Financial planning and model recommendation

- After completing the financial planning process, we will review the model recommended to you and help you understand your options

Step 2 – Asset allocation

- Once the model is selected, we can make adjustments to better align with your long-term goals and risk tolerance

Step 3 – Portfolio Creation

- Our team identifies the best investments to use in each asset class

Step 4 – Ongoing review and sell discipline

- We monitor our portfolios on an ongoing basis and modify as needed

Step 5 – Client involvement

- We work closely with you to ensure your objectives and goals are met

Managing Your Portfolio

Financial planning is more than saving for the future—it's growing your portfolio to transform your quality of life. We utilize comprehensive tools for you to track your portfolios and visually show your progress with guidance every step of the way.

Current	Risk Based	Target Band	Name	Cash	Bond	Stock	Alternative	Average Return Total	Average Return Real	Standard Deviation
			Capital Preservation I	10%	55%	27%	8%	5.81%	3.31%	7.16%
			Capital Preservation II	9%	48%	34%	9%	6.14%	3.64%	8.32%
			Balanced I	5%	45%	40%	10%	6.48%	3.98%	9.62%
	→	→	Balanced II	5%	35%	50%	10%	6.84%	4.34%	11.39%
→			Current	7%	30%	64%	0%	7.04%	4.54%	13.73%
			Total Return I	4%	32%	54%	10%	7.05%	4.55%	12.36%
			Total Return II	4%	24%	62%	10%	7.41%	4.91%	14.03%
			Capital Growth I	2%	16%	72%	10%	7.80%	5.30%	16.06%
			Capital Growth II	0%	9%	80%	11%	8.18%	5.68%	17.66%
			Equity Growth	0%	0%	88%	12%	8.56%	6.06%	19.37%

*Examples are hypothetical and for illustrative purposes only. The rates of return do not represent any actual investment and cannot be guaranteed. Any investment involves potential loss of principal.

*MoneyGuidePro, 06/17

Results	Current Scenario		Recommended Scenario	
	Average Return	Bad Timing	Average Return	Bad Timing
Estimated % of Goals Funded	100%	100%	100%	100%
Likelihood of Funding All Goals				

Your Confidence Zone: 70% - 90%

Planning Projections

Our tools allow us to show hypothetical plans over your lifetime and help you better understand the details of the plan and how it can accomplish your goals.

		Beginning Portfolio Value							Funds Used			
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement	Travel	Car / Truck	Ending Portfolio Value
61 / 61	2018	0	2,303,000	32,000	0	0	167,653	6,197	0	0	0	2,496,456
62 / 62	2019	0	2,496,456	32,025	0	0	181,545	6,586	0	0	0	2,703,440
63 / 63	2020	0	2,703,440	32,551	0	0	193,427	6,619	0	0	42,025	2,880,773
John & Mary Retire	2021	0	2,880,773	0	0	0	194,225	873	154,150	21,538	0	2,898,438
65 / 65	2022	0	2,898,438	0	0	0	194,822	10,553	157,703	22,076	0	2,902,929
66 / 66	2023	0	2,902,929	0	0	50,805	197,474	24,369	161,346	22,628	0	2,942,864
67 / 67	2024	0	2,942,864	0	0	52,075	199,921	25,130	165,080	23,194	0	2,981,456
68 / 68	2025	0	2,981,456	0	0	53,377	202,278	25,529	168,907	23,774	0	3,018,901
69 / 69	2026	0	3,018,901	0	0	54,711	206,151	5,236	172,829	24,368	0	3,077,330
70 / 70	2027	0	3,077,330	0	0	56,079	209,404	15,096	176,850	24,977	0	3,125,889
71 / 71	2028	0	3,125,889	0	0	57,481	212,555	16,417	180,971	25,602	0	3,172,936
72 / 72	2029	0	3,172,936	0	0	58,918	215,586	17,831	185,195	26,242	0	3,218,171
73 / 73	2030	0	3,218,171	0	0	60,391	214,610	19,344	189,525	26,898	53,796	3,203,609
74 / 74	2031	0	3,203,609	0	0	61,901	217,052	20,963	193,963	27,570	0	3,240,065
75 / 75	2032	0	3,240,065	0	0	63,448	219,281	22,694	198,513	28,259	0	3,273,328
76 / 76	2033	0	3,273,328	0	0	65,034	220,617	33,560	203,175	28,966	0	3,293,278
77 / 77	2034	0	3,293,278	0	0	66,660	221,480	37,614	207,955	29,690	0	3,306,159
78 / 78	2035	0	3,306,159	0	0	68,327	222,058	38,470	212,854	30,432	0	3,314,787
79 / 79	2036	0	3,314,787	0	0	70,035	225,193	30,549	217,875	0	0	3,361,592
80 / 80	2037	0	3,361,592	0	0	71,786	228,261	31,228	223,022	0	0	3,407,389
81 / 81	2038	0	3,407,389	0	0	73,580	231,191	32,785	228,297	0	0	3,451,079
82 / 82	2039	0	3,451,079	0	0	75,420	233,910	35,164	233,705	0	0	3,491,540
83 / 83	2040	0	3,491,540	0	0	77,305	230,567	49,491	239,247	0	68,863	3,441,811
84 / 84	2041	0	3,441,811	0	0	79,238	232,424	39,269	244,929	0	0	3,469,276
85 / 85	2042	0	3,469,276	0	0	81,219	233,962	41,815	250,752	0	0	3,491,890
86 / 86	2043	0	3,491,890	0	0	83,250	235,141	44,520	256,721	0	0	3,509,040
87 / 87	2044	0	3,509,040	0	0	85,331	235,916	47,381	262,839	0	0	3,520,067
88 / 88	2045	0	3,520,067	0	0	87,464	236,242	50,396	269,110	0	0	3,524,267
89 / 89	2046	0	3,524,267	0	0	89,651	236,929	53,735	263,537	0	0	3,533,575

*MoneyGuidePro, 06/17

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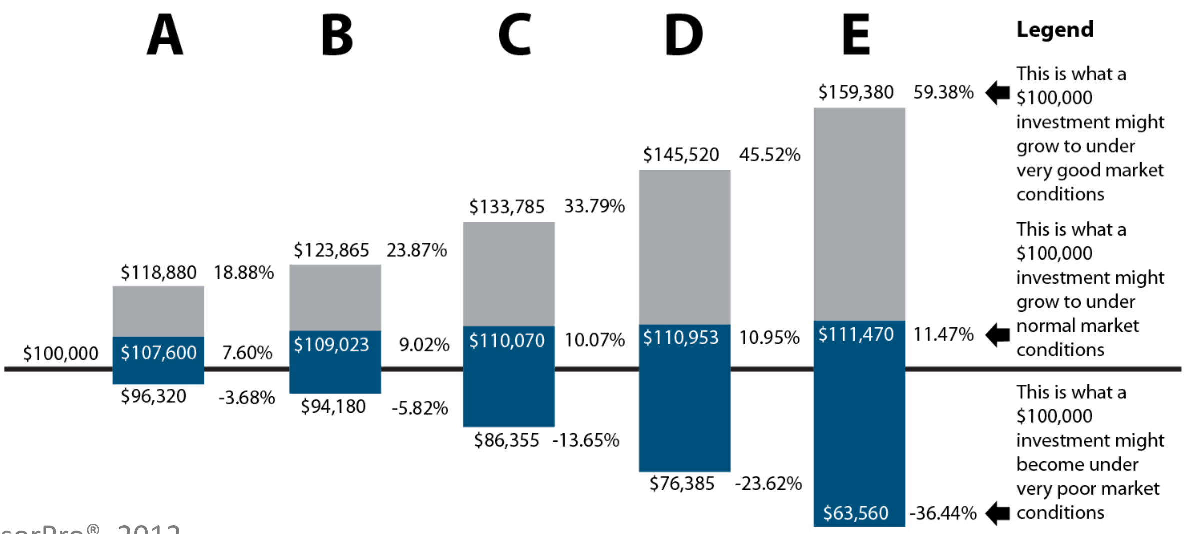
Understanding Risk and Return

We service a wide range of investing clients with different needs, managing conservative growth to aggressive growth and everything in between. Our team will work together with you to craft a plan that makes sense for your financial future and will be there to answer questions every step of the way.



*Source: IPS AdvisorPro®, 2012

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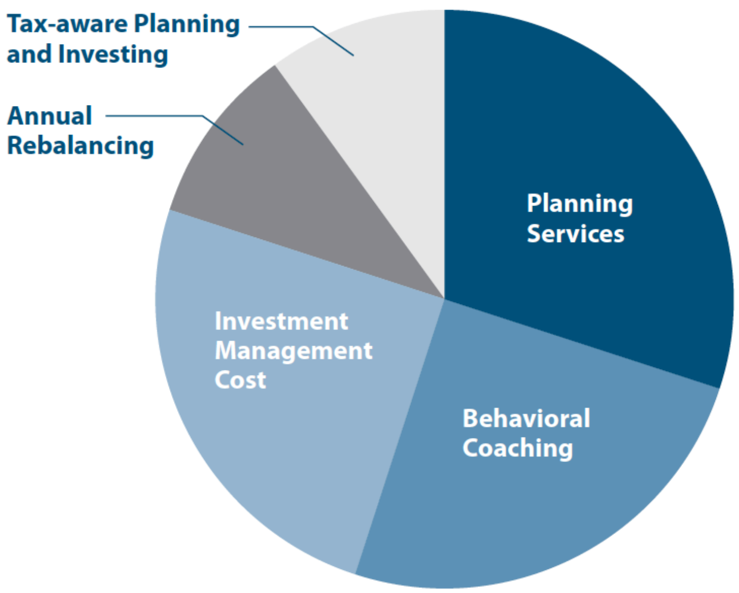
Our Advisory Services

Every Season Wealth Management offers a wide variety of services to help you accomplish your goals, including:

- Risk profile assessment
- Written financial plan
- Individually customized portfolios
- Tax-aware planning and investing
- Income distribution planning
- Direct assistance with other professionals (e.g. accountants, attorneys)
- Annual, semi-annual, or quarterly reviews
- Specialized planning

Fee Breakdown



Contact Us

Questions? Contact us directly, or visit es-wealth.com for more information.

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Disclosures

[1]Awards are not indicative of past or future investment performance.

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Contact es-wealth@cambridgesecure.com for questions of consent.