



Questions & Answers



“Why have we created Sound View Wealth Advisors?”

We have always been committed to serving your best interest: over the years, when we recognized an opportunity to do something better for you, we did it. Forming Sound View Wealth Advisors is the latest example of our commitment to improvement.

After many years working for a large brokerage firm, it became apparent that the traditional Wall Street firm was no longer the best option for you or for us. We have witnessed a noticeable shift in culture at the larger wealth management institutions which has made it more challenging to provide the timely, high level of client service we strive to deliver.

Becoming an independent advisor is the logical solution to this issue. Independence enables us to maintain and to expand the high level of service you have come to expect from our team and lends itself to greater customization around your needs.

As an independent wealth advisor, we will also be able to offer you:

- A high level of transparency regarding fees and costs.
- A large pool of investment managers and services, as well as lending options from a wider variety of high-quality sources.
- A high level of accountability based upon the fiduciary standard of care.

We have made a committed effort to provide you with all of these benefits starting on day one of our new wealth management firm. Looking forward, we will remain as focused as ever on devoting our time and energy to helping you.

Kelly Bouchillon, CFP®

Emerson Ham III, CIMA®, CFP®

Melissa Bouchillon, CFP®

Eddie Ambrose

Lydia Moore, CFP®



Q&A

What changes will occur for me?

In short, very little will change. Our leadership team remains the same moving forward, and our core investment and wealth management strategies will not change.

Why didn't you share this news with me sooner?

We simply could not. It was our responsibility to handle this move in the most professional and respectful manner possible, and we were not able to discuss or disclose our plans until now.

What does it mean that Sound View Wealth Advisors will have a fiduciary relationship with me, and why is that important?

Derived from the Latin word "fiducia," meaning trust, a fiduciary duty is a high standard of care, good faith and trust. It requires the fiduciary to put the interests of the client ahead of its own. As a Registered Investment Adviser (RIA) with the SEC, Sound View Wealth Advisors is required by law to assume the role of a fiduciary and to put its clients' interests ahead of its own.

What do I have to do to remain a client?

You will soon receive paperwork that will enable us to transfer your accounts to the management of Sound View Wealth Advisors. By signing the forms, you will authorize us to begin the process of transferring your accounts to our management with a new custodial arrangement.

Where will my assets be held upon the transfer of my accounts?

Your assets will be held by our custodian, Charles Schwab, one of the world's largest custodians with over \$1.3 trillion in client assets. Charles Schwab meets industry standards for protecting its clients' assets and is a member of the Securities Investor

Protection Corporation (SIPC), with additional insurance specifically for the protection of client assets.

Sound View Wealth Advisors will be the advisor of record and will have the authority to manage your portfolio as we do today. Comprehensive banking services are available through our relationship with Schwab as well.

Will my portfolio be managed by the same team?

Yes. Your advisors will continue to be Kelly Bouchillon, Emerson Ham, Melissa Bouchillon, Eddie Ambrose and Lydia Moore. Our team at Sound View Wealth Advisors has been working together for many years, and we look forward to continuing our relationship with you. Our greatest reward is the long-term connections we have built with clients like you.

Will the way you manage money change in any way?

Our core investment philosophy of providing you with a diverse asset allocation customized to your unique needs will not change. With that being said, there will be several enhancements that you will notice, including enhanced interactive financial planning capabilities, improved performance reporting and an "open architecture" (which allows us to choose from among a wider range of funds and investments than we were able to previously).

How specifically will your access to investment managers and financial products change?

We will have access to world-class investment managers. Through our partnership with Schwab Advisor Services and Envestnet, we will have access to over 14,000 mutual funds and a wide range of separate account managers, alternative investments and other services.

Will Sound View Wealth Advisors have access to high-quality research?

Research is a critical part of our investment management process. We will be adding a number of additional research relationships to assist us in forming an integrated view and enhance our investment selection process.

Will you continue to work with my other advisors such as attorneys, accountants and estate planning professionals?

Yes. We have always felt that working with your trusted advisors helps us to provide the most meaningful and holistic advice. In effect, we are upgrading our ability to work with your advisors because we will have more flexibility to work with your current team than we have had in the past.

What about services like bill payment, debit cards, cash management accounts and security-based loans?

We can assist you with setting up your bill payment accounts, and loan balances will be transferred. After considerable due diligence and careful consideration, we concluded that through Schwab we can offer broader, more competitively priced services than many Wall Street institutions. We will also be able to recommend lending solutions from a wider range of quality banking institutions, including institutions that are not on the Schwab platform.

How does the transfer process work?

After we have received your signed paperwork authorizing the transfer of your assets, your assets will be moved to our new custodian, Charles Schwab, by means of an ACATS transfer

("Automated Customer Account Transfer Service"). We will be in touch with you shortly to discuss the transfer process. Rest assured we will be helping you every step of the way!

What if I have more questions?

Call us! We want to answer any and all questions you may have, and remain as accessible as ever. Our new contact information is here for your convenience:

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