www.Zuma Wealth.com
310.456.1302

Zuma Wealth LLC

**You Deserve to Feel Financially Empowered.
We Understand.**

Important Disclosures.

Investing in securities involves a risk of loss. Past performance is never a guarantee of future returns. Investing in foreign stock markets involves additional risks, such as currency fluctuations. The following constitutes the general views of Zuma Wealth LLC and should not be regarded as personalized investment advice or a reflection of the performance of Zuma Wealth LLC or its clients. nothing herein is intended to be a recommendation or a forecast of market conditions. Rather it is intended to illustrate concepts. Current and future markets may differ significantly from those illustrated herein. Not all past forecasts were, nor future forecasts may be, exactly as those predicted herein.

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WEALTH

Zuma Wealth LLC

What You Can Expect from Zuma Wealth LLC

Customized and personalized guidance, never the industry standard one-size-fits-all.

Your investments will generally be invested in global stock and bond markets, targeted to your unique goals and risk profile, and are adjusted for market conditions.

Your accounts are held at secure and established custodians, accessible by you at any time.

Our hallmark if personalized attention tailored for you. In addition, you can learn more about investing and money through our relationship.

Our Fees are Fair. You Will Know What They are.

Our transparent fee structure is fully aligned with your best interest: when you do well, we do well. Fees are based on the value of your assets managed, never on trade commissions or product sales.

Clients Like You

Zuma Wealth LLC was created for you. You deserve to feel financially empowered. The problem is that you may not know where to start or who to trust. We understand.

Basic Facts to Know When Considering Zuma Wealth LLC

Zuma Wealth LLC is a privately owned, independent investment adviser with leadership that has managed money for decades. We are fee-only adviser, NOT a broker.

Zuma Wealth LLC is a boutique firm managing money, providing ongoing advice and guidance for a select set of clients nationwide.

Founder and Chief Investment Officer, Terri Spath, is an award-winning and sought-after industry expert providing commentary regularly in the financial media. Kevin Steele, Ph.D has the strategic mind to guide you and your financial.

You will have access to the exact same opportunities that the firm's owners invest in for their personal wealth.

How You Will Benefit

01

CUSTOMIZED FOR YOU. BECAUSE ONE-SIZE-FITS-ALL DOES NOT FIT.

Your life, your goals, and your concerns are unique to you. The industry standard is to deliver one-size-fits-all solutions. We recognize you and your unique situation. We ensure our recommendations are based on your specific needs.

02

YOUR PORTFOLIO WILL BE DESIGNED TO ADJUST TO BOTH BULL AND BEAR MARKETS.

Some managers are stock jockeys, looking for the hottest stock excitement. Others are "set-it-and-forget-it" managers who create a strategy and don't adjust to the dynamics of the current environment. At Zuma Wealth, we combine the technical insights charting and patterns offer with the academic understanding of fundamental portfolio design. This unique and more nuanced approach refines your portfolio for the best and most challenging times.

03

YOUR INVESTMENTS BENEFIT FROM A TRULY GLOBAL APPROACH TO INVESTING.

Zuma Wealth LLC offers an unusual opportunity for diversification. Our process looks to the global stock market, not just the 60% offered in the U.S. alone. As well, we consider bond opportunities across the entire spectrum domestically and around the world. The broader view takes advantage of the diversification and opportunities that many money managers overlook.

How You Will Benefit

04

YOU WILL RECEIVE THE HIGH-TOUCH SERVICE THAT COMES WITH OUR BOUTIQUE FIRM.

We believe that you should know the people in charge of your investments. We pride ourselves on our boutique approach and personalized service. You will always communicate with the founders of the firm who have achieved long experience and the gold standard credentials for the investment management and financial planning industry, not a salesperson or fledgling in the field.

05

YOU WILL LEARN A LOT.

Our goal is to educate you on money, investing, planning, and finances. We will keep you up-to-date on your portfolio and the why behind the what. You will hear from us regularly, not because we have some new product to sell, but because consistent communication will keep you up-to-date and comfortable with your money.

06

OUR FEE STRUCTURE IS COMPLETELY ALIGNED WITH YOUR INTERESTS.

The fee structure at Zuma Wealth LLC is straightforward. We are a fee-only investment advisor and earn one fee based on the size of your accounts. Many brokers churn your account to make money on trading commissions. Or sell products like proprietary mutual funds, insurance, or annuities to increase the fees you pay. We base fees on the value of your account so we do better when you do better.

1. CUSTOMIZED FOR YOU. BECAUSE ONE-SIZE-FITS-ALL DOES NOT FIT.

Your life, your goals, and your concerns are unique to you. The industry standard is to deliver one-size-fits-all solutions. We recognize you and your unique situation and will create customized solutions especially for you. Some of the factors considered when developing your optimal investment strategy include:

Investment Goals

Are you looking for long-term growth? To create a certain level of income? A combination?

Investment Time Horizon

How long do you expect your money to be working towards your goals?

Income Requirements

What are your income needs and how should your portfolio be constructed to meet those?

Taxes

How can we optimize your investments for taxes. This includes asset location, capital gains, income.

Outside income and assets

Do you receive cash flow from other sources? Do you have assets, including real estate, that are not part of these managed accounts?

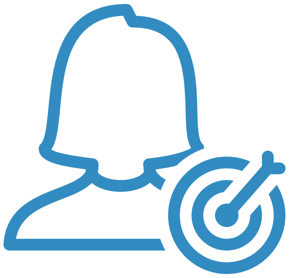
Risk Profile.

Are you comfortable with our recommendations and the possible movements we anticipate on the way to achieving your goals?

Other considerations

What other needs and desires should we consider?

As your circumstances and life change, your investments may also need to change. We will regularly review your situation, and keep you up-to-date on market developments and their impact on your investments.



The Steps to Deliver Your Customized Solution

Information Gathering

We will talk about your goals and unique life circumstances.

Comprehensive Portfolio Analysis

You receive your written recommendations.

Portfolio Recommendation Review

We review the recommendations and adjust until we are all comfortable with your plan.

Implementation

We have the skills, training and expertise to put your strategy to work.

Ongoing Service and Portfolio Management

We will discuss your portfolio and ongoing goals regularly.

NOTES.

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WEALTH

02.YOUR PORTFOLIO WILL BE DESIGNED TO ADJUST TO BOTH BULL AND BEAR MARKETS.

Strategically designed to grow wealth. Disciplined rules to guard it.

The Strategy.

The Zuma Wealth Philosophy is a risk/return strategy designed to maximize participation in rising and recovering market environments.

Strategic, fundamental and quantitative methods guide overall risk exposure and seek to optimize the growth of your wealth. We look at risk and return both strategically and protectively. Strategically, through good offense, we combine different asset classes to create an allocation with great prospects for delivering the growth you seek while guarding against unnecessary risk. Protectively, through great defense, we incorporate data to flexibly respond to market information and to help guard against losses.

Guide Your Wealth.

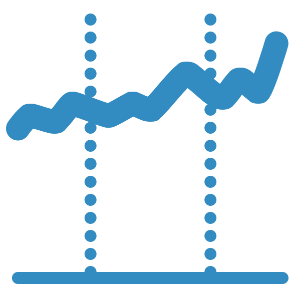
Guide your financial life and increase confidence during uncertainty by targeting appropriate returns within the current investment environment.

Grow Your Fortune.

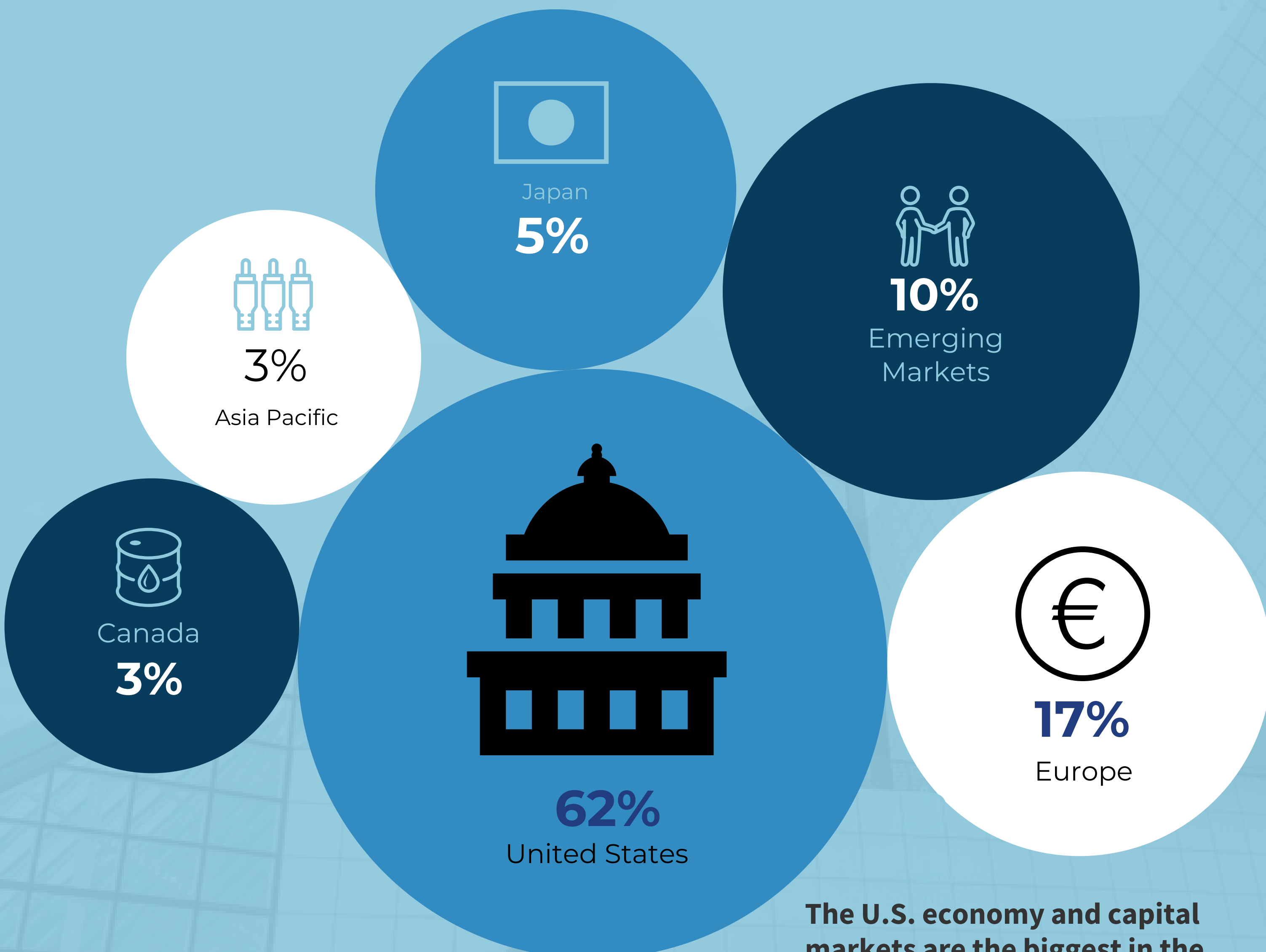
Grow your fortune by selecting suitable asset allocations derived and re-calibrated based on strategic, fundamental and quantitative methods.

Guard Your Future.

Guard your wealth against the severity of bear market losses by applying a disciplined price-driven overlay.



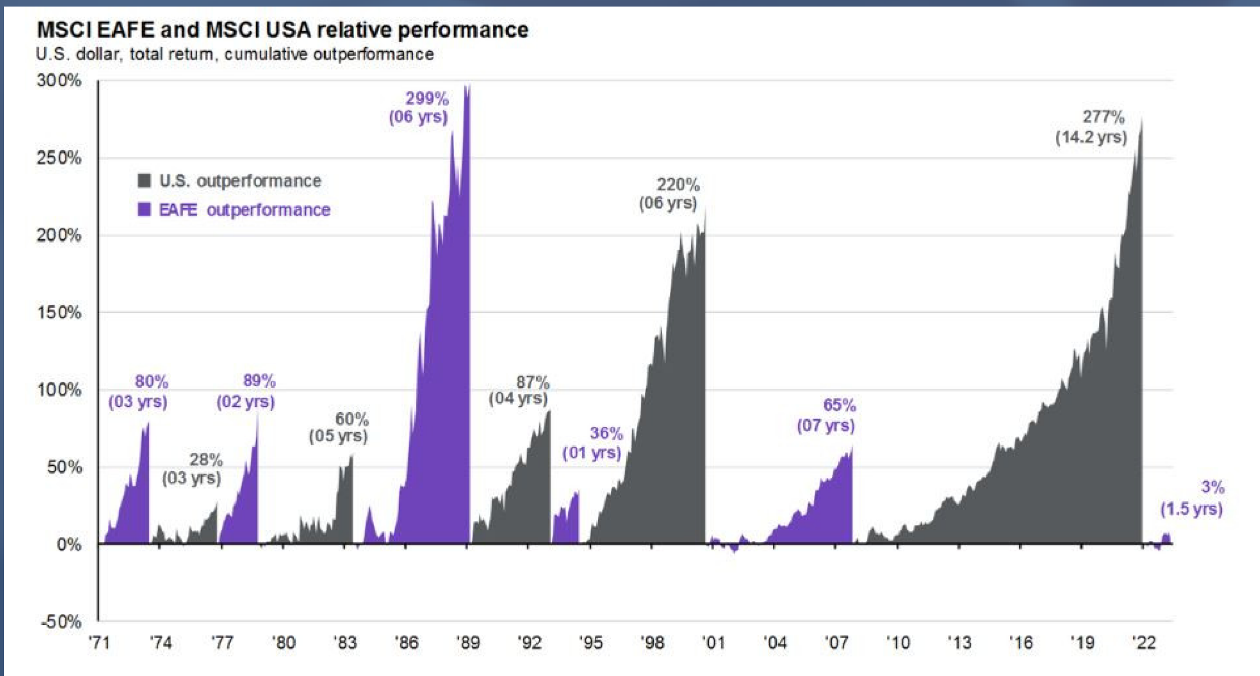
3. YOUR INVESTMENTS BENEFIT FROM A TRULY GLOBAL APPROACH TO INVESTING.



The U.S. economy and capital markets are the biggest in the world, but that's 62% of the total global stock market. A portfolio with only US stock and bond exposure misses out on opportunities.

Weights are the global market capitalization of the MSCI All-Country World Index, float adjusted. Source: JP Morgan Asset Management as of May 31, 2023.

MORE REASONS A GLOBAL INVESTMENT APPROACH IS IMPORTANT FOR YOU.



The US has the world's biggest, most dynamic and most diverse economy, but that doesn't mean American's stock market will always be a top performer. Leadership changes. The chart shows that over the past 50 years, there have been different regimes of US versus international outperformance. It comes in waves.

Regime changes are determined when cumulative outperformance peaks are not reached again in the subsequent 12-month period. Sources: FactSet, MSCI, J.P. Morgan Asset Management. May 31, 2023.

04. YOU WILL RECEIVE THE HIGH-TOUCH SERVICE THAT COMES WITH OUR BOUTIQUE FIRM.

Terri Spath, CFA, CFP®

Founder and Chief Investment Officer

Terri's tenure spans a quarter-century earning top performance marks stewarding billions of dollars at some of the largest investment shops, including Franklin Templeton Investments and Mercer Advisors. She brings the expertise that comes with managing money through the late 90s tech boom and bust, the 2007 recession and the longest bull market on record that ran from 2009 to 2020.

A renowned expert, Terri is a regular guest on CNBC and Bloomberg TV, and a sought after industry speaker. She was named a "Top 10 Inspiring Women of 2022" by Industry Era Magazine and was shortlisted by the Women in Asset Management awards in 2019. Terri has been interviewed and quoted in hundreds of publications and lauded for making complex concepts simple.

Terri's years of real world expertise are rooted in a suite of top financial credentials: the CFA charter, the CFP® certification, an MBA in Finance from Columbia University and an AB in Economics with Honors from the University of Michigan.
Terri started investing when her father introduced her to the concept of compound interest and she learned she could make money in her sleep.

Kevin Steele, Ph.D

Chief Strategist. Client Concierge.

Dr. Steele brings you a brilliant strategic mind to help you visualize your wealth goals and define the steps for reaching them. Kevin contributes to Zuma Wealth the belief that a holistic wealth management approach is the best one for your success. He delivers the white glove service you deserve.

Dr. Steele's investment success is long and storied. In true Warren Buffet style,, he bought Nike stock in 1986, researching the idea after he completed the very first LA marathon and noticed hundreds of runners wearing a then-unheard brand of shoes with a "swoosh" logo.

Among his past experiences, Dr. Steele counts senior executive leadership positions at PTA Global, Life Time Fitness, 24 Hour Fitness and Bally Fitness. He is a sought out speaker and expert on the benefits of exercise and nutrition and excels at creating connection between wealth and health.

Dr. Steele earned his PhD from Columbia University following undergraduate work at Pepperdine University . He has competed in 4 Ironman Championship events, counts the first 10 Los Angeles marathons among his 25 marathon finishes, and placed 5th on a cycling team in the Race Across America contest.

04. YOU WILL RECEIVE THE HIGH-TOUCH SERVICE THAT COMES WITH OUR BOUTIQUE FIRM.

The Difference.

As a boutique firm serving a limited, select group of clients, you can expect to receive a high level of service from the owners of Zuma Wealth LLC. Most firms will assign a sales person / "client service" contact for you. We believe you deserve to communicate with the people actually investing your wealth and making the decisions for the firm. In fact, you will have access to the same exact investments that the founders of Zuma Wealth hold in their personal accounts.

The Benefits for You.

Because you will communicate with the exact people managing your wealth, you will:

- Understand exactly what decisions are made for your account, and why
- Have your goals discussed and reviewed on your schedule
- Have your questions and needs addressed immediately

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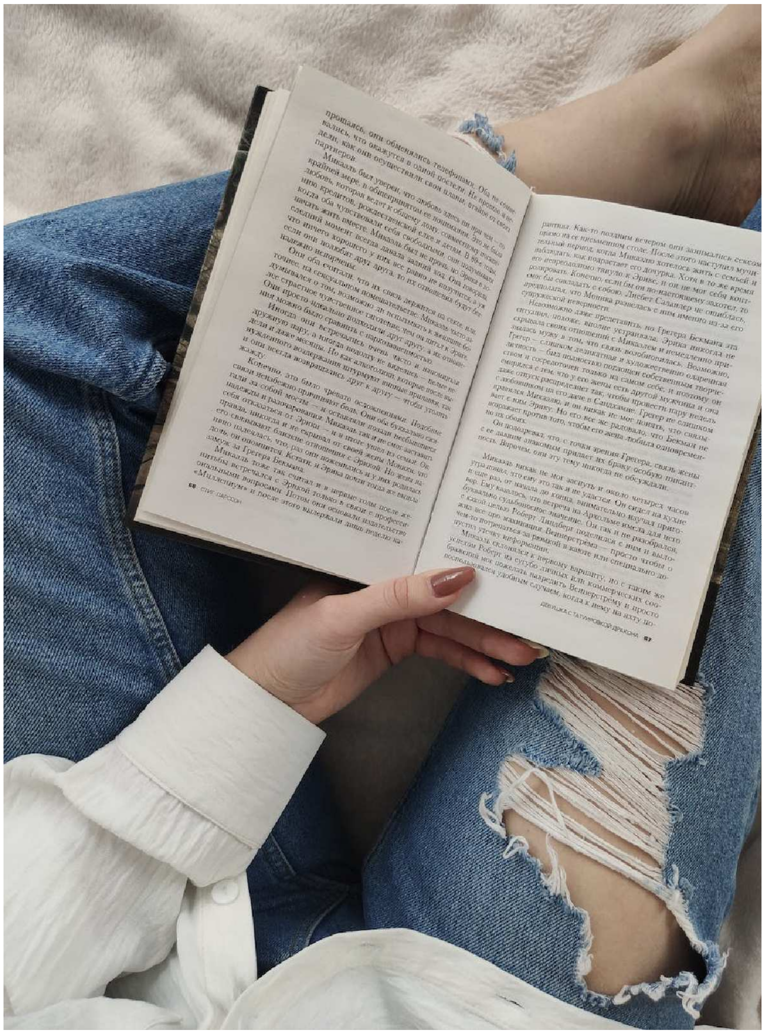
05. YOU WILL LEARN A LOT.



Our goal is to educate you on money, investing, planning, and finances. We will keep you up-to-date on your portfolio and the why behind the what. You will hear from us regularly, not because we have some new product to sell, but because consistent communication will keep you up-to-date and comfortable with your money.

A Wealth of Information.

- Weekly blog insights
- Live interviews on national media (as well as reposts)
- Update Videos
- Quarterly Reviews
- Trade confirmations, monthly statements and online account access from the custodian
- Industry leading studies on women and wealth
- Easy access to the decision makers at Zuma Wealth

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Email:

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Kevin@ZumaWealth.com

Follow Us:

@ZumaWealth

06. OUR FEE STRUCTURE IS COMPLETELY ALIGNED WITH YOUR INTERESTS.

Our fee is based on the amount of your investments that we manage. This aligns our interests with you: when you do well, we do well. We are not a broker and do not earn commissions from trading or selling you additional products like proprietary mutual funds, insurance or annuities. We are a fee-based financial advisory firm.

Account Value	Percent of AUM Fee
$0 - $500,000	1.30%
$500,001 - $1,000,000	1.2%
$1,000,001 - $2,000,000	1.0%
$2,000,001 - $5,000,000	0.90%
Over $5,000,000	negotiable

There is no minimum to engage with Zuma Wealth LLC. The minimum annual fee is $5000/year.

Account Value	Percent of AUM Fee
Build-out of Fundamental Wealth Action Plan	$2500, billed over up to 3 months
Comprehensive Guidance: 2 hours/month (includes Wealth Action Plan time, buildout, accountability check-in)	$4500, billed over up to 6 months

Our minimum fee for a financial plan is $2500 and allows for up to 10 hours of planning services, typically over 2-3 months.

Contact Us

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