

Firm Brochure

(Part 2A of Form ADV)

SOUND VIEW FINANCIAL ADVISORS, LLC

**128 SCHOOL STREET
WALPOLE, MA 02081**

Misty Lynch, Owner

Telephone: 508-921-3533

WWW.SOUNDVIEWFIN.COM

MISTY@SOUNDVIEWFIN.COM

February 8, 2024

This brochure provides information about the qualifications and business practices of Sound View Financial Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at: 508-921-3533, or by email at: MISTY@SOUNDVIEWFIN.COM. 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.

Sound View Financial Advisors, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any certain level of skill or training. The purpose of this form is to provide you with information you may use to determine to hire or retain an adviser. The disciplinary history of the firm or its representatives may be obtained without charge from the Massachusetts Securities Division, One Ashburton Place, 17th floor, Boston Massachusetts 02108. The Division's phone number is 617-727-3548.

Additional information about Sound View Financial Advisors, LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Sound View Financial Advisors, LLC is 154732. The SEC's web site also provides information about any persons affiliated with Sound View Financial Advisors, LLC who are registered, or are required to be registered, as investment adviser representatives of Sound View Financial Advisors, LLC.

Item 2 - Material Changes

Annual Update

A Statement of Material Changes to this and subsequent brochures will be provided to each ongoing client within 120 days after the end of our fiscal year, which means before April 30th. At that time, we will also offer a copy of the most current Firm Brochure. We may further provide other ongoing disclosure information about material changes as necessary, and we will provide clients with a new Brochure as necessary based on changes or new information, at any time, without charge.

Material Changes since the Last Update

This Item of the Brochure will discuss only specific material changes that are made to the Brochure and will provide clients with a summary of such material changes. The last update to the Brochure was June 30 2023.

Sound View Financial Advisors now offers retirement plan services. Please see Item 4 and 5 for more details.

Full Brochure Available

If you would like to receive a complete copy of our Firm Brochure, or if you would like to speak to an advisor about its contents, please contact us by telephone at: 508-921-3533 or by email at: MISTY@SOUNDVIEWFIN.COM.

Item 3 - Table of Contents

Item 2 - Material Changes.....	ii
Item 4 - Advisory Business.....	1
Item 5 - Fees and Compensation.....	5
Item 6 - Performance-Based Fees and Side-By-Side Management.....	8
Item 7 - Types of Clients.....	9
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss.....	9
Item 9 - Disciplinary Information.....	12
Item 10 - Other Financial Industry Activities and Affiliations.....	12
Item 11 - Code of Ethics, Participation or Interest in Client Transactions, Personal Trading, and ERISA.....	13
Item 12 - Brokerage Practices.....	14
Item 13 - Review of Accounts.....	16
Item 14 - Client Referrals and Other Compensation.....	17
Item 15 - Custody.....	17
Item 16 - Investment Discretion.....	17
Item 17 – Voting Client Securities.....	18
Item 18 - Financial Information.....	18
Item 19 – Requirements for State-Registered Advisers.....	19
Item 20 – Business Continuity Plan.....	19
Item 21 – Information Security Program.....	19
Brochure Supplement (Part 2B of Form ADV).....	21

Item 4 - Advisory Business

Firm Description

Sound View Financial Advisors, LLC was founded in 2010 by Susan H. Brown, who retired in July 2022.

Sound View Financial Advisors, LLC provides personalized confidential financial planning and investment management to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Sound View Financial Advisors, LLC is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, Sound View Financial Advisors, LLC advises clients regarding cash flow, college planning, retirement planning, tax planning, and estate planning.

Investment advice is provided to all clients, and investment management services are provided to Advisory Service and Investment Management clients. For these clients, Sound View Financial Advisors, LLC places trades under a limited power of attorney. Sound View Financial Advisors, LLC does not act as a custodian of client assets. The client always maintains asset control.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to ongoing clients to provide reminders of the specific courses of action that need to be taken. More frequent reviews may occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Sound View Financial Advisors is a limited liability company owned and operated by Misty Lynch, CFP®.

Advisory Services and Assets under Management

Sound View Financial Advisors, LLC provides investment management services and furnishes investment advice through consultations. On more than an occasional basis, Sound View Financial Advisors, LLC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2023, Sound View Financial Advisors, LLC manages approximately \$26,792,104 in assets under management on a discretionary basis.

Tailored Relationships

The goals and objectives for each advisory and investment management client are documented as part of the annual financial plan update. Investment policy statements are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Services offered

Sound View Financial Advisors, LLC offers the following service arrangements, with the choice of service determined by the client according to their needs and preferences:

- o Project-based Financial Plan and Advisory Services
- o Investment Management Services
- o Ongoing Planning Services

These services, and the agreements that govern them, are described in more detail below. Sound View Financial Advisors, LLC does not prepare or file taxes for clients.

Sound View Financial Advisors, LLC does not participate in wrap-fee programs. We do have discretion over client accounts, if the Client chooses the option to grant us discretion.

Sound View Financial Advisors, LLC does not publish research reports or sell newsletters. We do work with clients' accountants and attorneys, when appropriate, to discuss estate planning, generation skipping, and tax efficiency.

Project-Based Financial Plan

A *financial plan* is designed to help the client with all relevant aspects of financial planning without ongoing advice or investment management after the financial plan

is completed. A Financial Planning Agreement outlines the scope and terms of the planning project in advance, and sets forth the fee that will be charged for the plan.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

After delivery of a financial plan, follow-up sessions, either face-to-face or by phone or email, may be scheduled as necessary for up to 180 days. Following the 180 days, fees for additional planning work will be negotiated separately.

Investment Management Services

Sound View Financial Advisors, LLC provides discretionary investment management services under an Investment Management Agreement for individual clients and families, as well as for trust accounts. Ongoing financial planning is included for investment management clients at no additional charge.

Investments are held at a broker/dealer serving as the client's custodian, and are managed on a discretionary basis under a Limited Power of Attorney that allows the custodian to accept instructions from Sound View for securities trades and, under certain restrictions, movements of assets in or out of the accounts. All assets are held under the client's name and are legally the property of the client at all times.

The terms under which the account will be managed, including fees and payment arrangements, are set forth in an Investment Management Agreement between Sound View and the client. This agreement may be cancelled at any time upon written notice from either the client or Sound View. A separate Investment Policy statement between Sound View and the client describes the assets which will be used in client accounts, the client's risk tolerance and portfolio objectives, and the asset allocation targets. The Investment Policy Statement is reviewed periodically between the client and Sound View, and may be modified by mutual agreement.

Employee Benefit Plan Services

Sound View Financial Advisors, LLC provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor

dictate, areas of advising could include: investment options, plan structure, and participant education. In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

Ongoing Planning Services

Ongoing planning services are offered for those clients who desire ongoing investment and financial advice, but do not choose to have Sound View exercise discretionary management of their accounts. These services include updating a client's financial plan as needed, monitoring the investment portfolio, and making suggestions for rebalancing or other recommended investment changes. The services offered will be outlined in an Ongoing Planning Agreement with a supplemental Investment Policy Statement to document the client's target asset allocation. This statement will be reviewed as necessary. The Ongoing Planning Agreement may be canceled by either party at any time. Fees paid in advance will be refunded to the client on a pro-rata basis.

Ongoing Planning Service clients pay a fixed fee which is collected quarterly, in advance. These fees may be drawn directly from the client's bank or credit card account under an agreement with an on-line third-party payment service.

In general, it will be the responsibility of the client to implement Sound View Financial Advisors, LLC's financial planning and investment recommendations. However, clients may choose to delegate this task to an outside investment management firm. Clients will establish and pay for this service separately. Sound View Financial Advisors, LLC may contract with the investment management firm for 'view-only' access to the investment accounts and/or for aggregation services that allow Sound View to easily view the clients' financial information.

One such service is offered by Betterment, LLC, a firm which provides automated investment management and rebalancing. Betterment also acts as an information aggregator, allowing clients to view their Betterment accounts along with bank accounts and other non-Betterment accounts. Clients who use Betterment's services sign a separate agreement with Betterment and pay Betterment a separate fee. Under an interested party agreement between Sound View Financial Advisors, LLC and Betterment, LLC, Betterment allows Sound View Financial Advisors, LLC 'view only' access to clients' accounts.

Sound View Financial Advisors, LLC also manages 401(k) plans for small business owners under an interested party agreement with 401GO, LLC. 401GO is a 401(k) platform for small businesses that manages the annual administration, which includes all required notifications to both employees participating and employers

sponsoring the 401(k) plan, as well as authorizing distributions and loans, and completing the required tax filing (Form 5500).

Under separate agreements between 401GO and the client, 401GO makes investment decisions and executes trades within client accounts, subject to review by Sound View Financial Advisors, LLC and to an Investment Policy Statement with each client.

401GO agrees to draw its fees and those of Sound View Financial Advisors, LCC from the client accounts, and to disburse those due to Sound View Advisors, LLC monthly, in arrears. For clients using 401GO, LLC as a subadvisor, Sound View Financial Advisors, LLC's fixed advisory fee is collected in addition to 401GO's subadvisor fee of \$9 per participant.

Asset Management

Assets are invested primarily in no-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Brokerage firms and custodians may charge a transaction fee for the purchase of some funds. Sound View Financial Advisors, LLC does not receive any compensation, in any form, from fund companies or brokers.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government and agency securities, options contracts, futures contracts, and interests in partnerships. Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock, mutual fund, ETF, and bond trades.

Initial public offerings (IPOs) are not available through Sound View Financial Advisors, LLC.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying Sound View Financial Advisors, LLC in writing and paying the rate for the time spent on the engagement prior to notification of termination. If the client made an advance payment, Sound View Financial Advisors, LLC will refund any unearned portion of the advance payment.

Sound View Financial Advisors, LLC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, Sound View Financial Advisors, LLC will refund any unearned portion of the advance payment.

Item 5 - Fees and Compensation

Description

As described above in **Item 4 – Advisory Business**, Sound View Financial Advisors, LLC bases its fees on a percentage of assets under management or fixed fees (not including subscription fees).

Financial plans are priced according to the degree of complexity associated with the client's situation. The fee is determined at the beginning of an engagement based on the complexity of the client's financial situation. The fee for a financial plan is predicated upon the facts known at the start of the engagement. The fee range is between \$3,500 and \$6,500 and is negotiable. Sound View does not require prepayment of fees in excess of \$500 more than six months in advance of services rendered.

Since financial planning is a discovery process, situations occur wherein the client may be unaware of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Whether or not clients choose to purchase any recommended product does not affect the fees charged for financial services. Clients may be able to find lower fees for comparable services from other sources. Fees are negotiable.

Fees for *investment management services* are based on a percentage of assets under management, according to the following schedule:

Account Value	Annual Advisory Fee
\$0 - \$1,000,000	1.00%
\$1,000,001 - \$3,000,000	0.85%
\$3,000,001 - \$5,000,000	0.75%
\$5,000,001 and above	0.50%

The minimum annual fee is \$1,000 and is negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above. Sound View Financial Advisors, LLC reserves the right to increase fees subject to 30 days' advance notice.

Fees for *ongoing planning services* are fixed-fees determined in advance, and may range between \$500 and \$7,500 annually, depending on the complexity of the situation and the array of services provided. These fees are negotiable, and are typically lower overall than Sound View's investment management services. Sound View reserves the right to change the fee subject to 30 days' advance notice. Fees for these services are deducted from a client's bank account and credited to Sound View Financial Advisors, LLC's bank account using a third-party payment service. Sound View Financial Advisors, LLC does not have access to client checking accounts.

Hourly services for financial planning services are charged at \$250 per hour, based on actual hours spent. This fee is negotiable.

Fee Billing

Investment management fees are billed quarterly, in advance, meaning that we invoice our clients before the next three-month billing period has begun. Payment

in full is expected upon invoice presentation. Fees are usually deducted from one or more designated client accounts to facilitate billing. The client must consent in advance to direct debiting of their investment account, and we must provide the client and the custodian with an explanation of their fee and how it was calculated.

We charge investment management accounts initiated or terminated during a calendar quarter a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Fees for financial plans are billed at the lesser of 50% or \$500, in advance, with the balance due upon delivery of the financial plan.

Fees for ongoing planning services are billed quarterly, in advance. If not automatically deducted, payment in full is expected upon invoice presentation. Payment may be made by check made out to Sound View Financial Advisors, LLC.

Fees for independent custodians such as Betterment, LLC and 401GO, LLC are collected directly by those organizations, and the fixed dollar portion of those fees due to Sound View Investment Advisors, LLC is either collected separately by us or passed along to us according to the descriptions in **Item 4**. On an all-in basis, client fees may be lower for those clients using alternative custodians than for Sound View Financial Advisors, LLC's investment management clients.

Fees for hourly service are payable at the time of service by check made out to Sound View Financial Advisors, LLC.

Other Fees

Sound View Financial Advisors, LLC's fees do not include brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may have to pay certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Such charges, fees and commissions are separate from Sound View Financial Advisors, LLC's fee, and we shall not receive any portion of these commissions, fees, and costs. The account custodian fully discloses these fees and expenses to the client.

Transaction fees are necessary to process trades in brokerage accounts, and are not commissions. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

The section headed **Item 12 – Brokerage Practices** further describes the factors that Sound View Financial Advisors, LLC considers in selecting or recommending

broker/dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

Clients have the option to purchase investment products that we recommend through brokers or agents other than those recommended by Sound View Financial Advisors, LLC.

Sound View Financial Advisors, LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds and exchange-traded funds generally also charge internal management fees, which are disclosed in a fund's prospectus. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% per year for their services. These fees are in addition to the fees paid by the client to Sound View Financial Advisors, LLC .

Performance figures quoted by mutual fund companies in various publications are after their operating expenses have been deducted.

Past Due Accounts and Termination of Agreement

Sound View Financial Advisors, LLC reserves the right to stop work on any account that is more than 30 days overdue. In addition, Sound View Financial Advisors, LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Sound View Financial Advisors, LLC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Item 6 - Performance-Based Fees and Side-By-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities, side-by-side with our standard asset-based compensation. All fees are calculated as described above.

Sound View Financial Advisors, LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7 - Types of Clients

Description

Sound View Financial Advisors, LLC generally provides investment advice to individuals and families, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, and business entities.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$100,000 of assets under management, which equates to an annual fee of \$1,000 at our stated rate of 1.0% of assets under management. However, this account minimum may be waived at the discretion of Sound View Financial Advisors, LLC. Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

When an account falls below \$100,000 in value, the minimum annual fee is charged. Depending upon circumstances, Sound View Financial Advisors, LLC will sign an Ongoing Planning Agreement with the client if assets have diminished significantly below \$100,000, discontinuing discretionary management of the account.

Sound View Financial Advisors, LLC has the discretion to waive the account minimum, such as when the client and the advisor anticipate the client will add additional funds to the accounts, bringing the total to \$100,000 within a reasonable timeframe. Other exceptions may apply to employees of Sound View Financial Advisors, LLC and their relatives, or relatives of existing clients. Sound View Financial Advisors, LLC generally will allow accounts of members of the same household to be aggregated for purposes of meeting the minimum account requirement.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis and cyclical analysis.

The Fundamental method attempts to measure the intrinsic value of a security by looking at economic and financial factors to determine if an investment is underpriced, offering a good time to buy, or overpriced, indicating a good time to sell. The factors we look at include the overall economy, industry conditions, and the financial condition and management of the companies themselves.

A Cyclical method of analysis measures the movements of a particular stock against the overall market with the goal of predicting this security's price movement. The risk with the cyclical method is that it does not consider the underlying financial

condition of a company. This means that a poorly-managed or financially unsound company may not perform well, regardless of market movement.

Additionally, our investment analysis assumes that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities are providing accurate and unbiased data. Nevertheless, investing in securities, including mutual funds, involves risk of loss to principal and income that clients should be prepared to bear. Many factors affect investing outcomes, including global market, currency, economic, political, and business changes.

Some types of securities which we recommend may be riskier than others. Therefore, we encourage clients to carefully review the Form ADV, prospectuses, and other information provided to them in order to determine the special risks that may be associated with certain types of securities, especially in relation to their personal risk tolerance levels.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Sound View Financial Advisors, LLC may use include Morningstar.com premium stock and mutual fund information, Morningstar Office portfolio analysis software, and the World Wide Web.

Investment Strategies

The primary investment strategy used in client accounts is strategic asset allocation utilizing a core and satellite approach. We will generally use both active and passively-managed mutual and exchange-traded funds as the core investments, and then add actively-managed funds in areas of the market that may be less well-followed or more thinly traded. Portfolios are globally diversified to control the risk associated with traditional markets. All holdings are publicly registered, and prices are available publicly on a regular basis.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each asset management client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Risk of Loss

Investing in securities involves a risk of loss that clients should be prepared to bear. All investments present the risk of loss of principal—the risk that the value of securities (mutual funds, ETFs and individual bonds), when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the

appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.
- Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk to profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk to its profits, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9 - Disciplinary Information

Legal and Disciplinary

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Sound View Financial Advisors, LLC, or the integrity of Sound View Financial Advisors, LLC's management. Sound View Financial Advisors, LLC does not have any disciplinary information to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

Affiliations

Sound View Financial Advisors, LLC has no arrangements with any related person that are material to its advisory service or its clients. However, Sound View Financial Advisors, LLC does have interested party agreements with Shareholders Service Group and with Schwab. These agreements allow them to direct investment decisions agreed to by clients, within the client accounts.

Sound View Financial Advisors, LLC also has an interested party agreement with Betterment, LLC, under which Betterment acts as custodian and as a primary advisor for client accounts, under separate agreements between Betterment, LLC and the client. Betterment, LLC makes investment decisions and executes trades within client accounts subject to an Investment Policy Agreement with each client and to review by Sound View Financial Advisors, LLC.

For clients using Betterment, LLC, Sound View Financial Advisors, LLC's fixed-fee is collected in addition to Betterment's advisor fee of 0.25%. For these clients, Sound View's fees are automatically deducted from accounts and credited to Sound View using an on-line fee payment service.

Sound View Financial Advisors, LLC also has an interested party agreement with 401GO, LLC, under which 401GO, LLC serves as the administrator for solo 401(k) plans established by our clients. 401GO, LLC has the authority to execute trades under Sound View's direction, and manages the annual administration, which includes all required notifications to both employees participating and employers sponsoring the 401(k) plan, as well as authorizing distributions and loans, and the required tax filing (Form 5500). 401GO, LLC draws its fee and Sound View Financial Advisors, LLC's fee from the client's account monthly, in arrears, and remits Sound View's fee to us.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions, Personal Trading, and ERISA

Code of Ethics

The employees of Sound View Financial Advisors, LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. Sound View Financial Advisors, LLC's current and prospective clients may request a copy of the firm's Code of Ethics by us at 508-921-3533 or by email at: MISTY@SOUNDVIEWFIN.COM.

The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Sound View Financial Advisors, LLC must acknowledge the terms of the Code of Ethics annually, or as amended.

Participation or Interest in Client Transactions

Sound View Financial Advisors, LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Sound View Financial Advisors, LLC Code of Ethics.

Also, it is Sound View Financial Advisors, LLC's policy that the firm will not effect any principal or agency cross securities transactions for client accounts. Sound View Financial Advisors, LLC will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker/dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account.

Personal Trading

Our trading practices require maintenance of a Trade Log recording all client trades, as well as any trades on behalf of Sound View Financial Advisors, LLC and related persons. Most personal trades made by the principal and related parties are trades in a small number of shares of highly liquid, large cap stock, mutual funds or exchange-traded funds, and do not affect the securities markets.

ERISA

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employment Retirement Income Security Act ("ERISA") and/or the Internal

Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours.

Under this special rule's provisions, we must:

- * Meet a professional standard of care when making investment recommendations (give prudent advice);
- * Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- * Avoid misleading statements about conflicts of interest, fees, and investments;
- * Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- * Charge no more than what is reasonable for our services; and
- * Give you basic information about conflicts of interest.

Item 12 - Brokerage Practices

Selecting Brokerage Firms

Sound View Financial Advisors, LLC does not have any affiliation with product sales firms.

Sound View Financial Advisors, LLC recommends brokerage firms such as Vanguard Investments or Fidelity Investments for non-managed accounts, based on the proven integrity and financial responsibility of these firms and their best execution of orders at reasonable commission rates.

Accounts in which trading is under the discretion of Sound View Financial Advisors, LLC are held at one of the following two custodians:

- 1) Shareholders Service Group, 9845 Erma Road, San Diego, CA 92131, which clears through Pershing, LLC.
- 2) Charles Schwab & Co, Inc. ("Charles Schwab"), 211 Main Street, San Francisco, CA 94105.

These selections were made based on the firms' proven integrity, strong customer service, and financial strength.

Sound View Financial Advisors, LLC does not pay or receive fees or commissions from any of these arrangements. Transaction and other brokerage charges are discussed in **Item 5 - Fees and Compensation**.

Clients whose accounts are managed through Betterment, LLC use Betterment Securities (an SEC registered broker-dealer and member FINRA/SIPC) as their custodian. Sound View Financial Advisors, LLC works with the client to determine

the overall asset allocation; that is, the percentage of stock vs. bond funds in the account. Betterment implements that allocation and has discretion over the funds it chooses, the timing of rebalancing trades, and the execution of those trades. Betterment charges clients directly for this service as a percentage of the client's accounts' Assets Under Management, and the client retains custody of the assets. Sound View Financial Advisors, LLC does not compensate Betterment for this service and is not compensated by Betterment for referring clients to it. Fees for ongoing planning services are discussed in **Item 5 – Fees and Compensation**.

Best Execution

Sound View Financial Advisors, LLC reviews the execution of trades and the associated trading fees at Shareholder Services Group and Schwab on a timely basis while updating our Trade Log. Shareholders Service Group's and Schwab's fee schedules are reviewed for reasonability and competitiveness on an annual basis. In addition, the fee schedules are made available to clients for their own review.

We determine which broker/dealer provides the "best execution" for client accounts by examining a number of factors, including:

- Commission costs and rates
- Qualitative execution
- Services provided
- Execution capability
- Client responsiveness
- Financial strength
- Reputation

While we always strive for overall "best execution" for client accounts, clients may pay more or less for similar services at a different broker/dealer.

Sound View Financial Advisors, LLC does not receive any portion of the trading fees.

Soft Dollars

Independent custodians typically provide services to advisors relating to maintenance, reporting, and trading of client accounts. We receive certain benefits by using Shareholders Service Group and Schwab as our custodians, including:

- Access to a trading desk serving investment advisor firms and their clients exclusively, and providing trade and pricing information as well as other market data;
- The ability to view clients' accounts and trading data through the custodian's website;

- Access to vendors (such as back office and performance reporting or research providers) on a discounted fee basis through discounts arranged by the custodian;
- Access to certain mutual funds which generally require significantly higher minimum initial investment or are generally available only to institutional investors.

Our clients benefit directly or indirectly from these services.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Item 13 - Review of Accounts

Periodic Reviews

Managed accounts are reviewed at least quarterly by Misty Lynch, Owner, but reviews may be more frequent in response to significant economic conditions or changes in client circumstances. These reviews may include a telephone conference or meeting with the client, depending upon the nature of the relationship. Non-managed accounts may be reviewed at the client's request or as part of an annual update. Account reviews are performed more frequently when market conditions dictate.

Account reviews consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Ongoing clients receive periodic communications on at least an annual basis. Clients of our Investment Management Services and Ongoing Planning Services receive annual written updates. The written updates may include a net worth statement, portfolio statement, and a summary of objectives and progress towards meeting those objectives.

Additionally, all clients are provided with transaction confirmation notices and regular summary account statements directly from the financial institutions where their assets are held, and sent by the custodian to the client's address of record. These reports are sent to clients on at least a quarterly basis.

Item 14 - Client Referrals and Other Compensation

Incoming Referrals

Sound View Financial Advisors, LLC has been fortunate to receive client referrals. The referrals came from current clients, estate planning attorneys, accountants, other investment management firms and similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Sound View Financial Advisors, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

Sound View Financial Advisors, LLC has no compensation arrangements other than fees paid to it directly by clients under one of the forms of service described above.

Item 15 - Custody

Account Statements

We do not have direct custody of client funds or securities, as they are maintained with a qualified custodian. However, we do request that the account custodian debit our advisory fees directly from client accounts. Therefore, we encourage clients to carefully review all bills and statements, especially in relation to quarterly advisory fee payments. Clients should notify the account custodian and us as soon as possible about any discrepancies they may detect.

Performance Reports

Investment Management and Financial Advisory Service clients are urged to compare the account statements received directly from their custodians to the report statements provided by Sound View Financial Advisors, LLC.

Item 16 - Investment Discretion

Discretionary Authority for Trading

Sound View Financial Advisors, LLC accepts discretionary authority to manage securities accounts on behalf of clients. For Investment Management clients, Sound View Financial Advisors, LLC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the

securities to be bought or sold. In doing so, Sound View operates under the guidelines provided in the Investment Policy Statement.

If a blanket trading authorization has not been given, Sound View consults with the client prior to each trade to obtain concurrence.

The client approves the custodian to be used and the commission rates paid to the custodian. Sound View Financial Advisors, LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian.

Discretionary trading authority facilitates placing trades on the client's behalf so that we may promptly implement the investment policy that the client has previously approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. Each managed client signs a limited power of attorney so that we may execute the trades in the client's account. The limited power of attorney may be revoked at any time by providing notice to the custodian.

Item 17 – Voting Client Securities

Proxy Votes

Sound View Financial Advisors, LLC does not vote proxies on securities. Clients will receive proxies directly from the custodian and are expected to vote their own proxies.

Item 18 - Financial Information

Financial Condition

As a registered investment adviser, we are required in this Item to provide you with certain financial information or disclosures about our financial condition. Sound View Financial Advisors, LLC does not have any financial impairment that will preclude the firm from meeting contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

A balance sheet is not required to be provided because Sound View Financial Advisors, LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees in excess of \$500 more than six months in advance of services rendered.

Item 19 – Requirements for State-Registered Advisers

State-Registered Advisers

The principal of Sound View Financial Advisors, LLC is Misty Lynch, Owner. Please see the **Part 2B of Form ADV: Brochure Supplement** for additional information about the education and business background of the principal of Sound View Financial Advisors, LLC.

As stated in **Item 6 – Performance-Based Fees and Side-By-Side Management**, Sound View Financial Advisors, LLC does not charge performance-based fees. Additionally, no management persons of Sound View Financial Advisors, LLC have been found liable in any arbitration claims alleging damages in excess of \$2,500, nor have been found liable in any civil, self-regulatory organization, or administrative proceeding.

Sound View Financial Advisors, LLC management persons do not have any other relationships or arrangements with any issuer of securities, other than that described in **Item 10 – Other Financial Industry Activities and Affiliations**. There is no other applicable information about management persons of Sound View Financial Advisors, LLC to be reported here in **Item 19**.

Item 20 – Business Continuity Plan

General

Sound View Financial Advisors, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services, or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, Internet outage, railway accident, and aircraft accident. Electronic files are backed up continually and retained in the cloud through an outside vendor.

Item 21 – Information Security Program

Information Security

Sound View Financial Advisors, LLC maintains a written information security program to reduce the risk that any client's personal and confidential information may be breached.

Privacy Notice

Sound View Financial Advisors, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect may include information about personal finances, information about our clients' health to the extent that it is needed for the financial planning process, information about transactions between our clients and third parties, and information from consumer reporting agencies, (e.g., credit reports). We use this information to help our clients meet their personal financial goals.

With permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom our clients may establish a relationship. Clients may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, email, or in person. With client permission, we share a limited amount of client information with our custodian in order to execute securities transactions on our clients' behalf.

We maintain physical, electronic, and other safeguards that comply with applicable federal or state standards to protect the confidentiality and security of information. We maintain a written data security policy that is updated periodically to reflect changes in technology or regulation.

We do not provide personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to personal client information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our company records and our client records as permitted by law.

Personally identifiable information about our clients will be maintained while they are clients, and for the period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify our clients in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to clients annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Sound View Financial Advisors, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and/or tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA designation. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- Continuing education consisting of 30 hours of credits every two years.

Part 2B of Form ADV

MISTY L. LYNCH

Item 1 Cover Page:

MISTY LYNN LYNCH, SENIOR FINANCIAL ADVISER

Sound View Financial Advisors, LLC
128 School Street
Walpole, Ma 02081
Telephone: 508-921-3533

Date Prepared – February 8, 2024

This brochure supplement provides information about Misty L. Lynch that supplements the Sound View Financial Advisors, LLC brochure. You should have also received a copy of that brochure. Please contact Misty Lynch if you did not receive Sound View Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Misty L. Lynch is available on the SEC's website at www.adviserinfo.sec.gov, by searching via her CRD number 4736225. Information about her disciplinary history may be obtained without charge from the Massachusetts Securities Division, One Ashburton Place, 17th floor, Boston Massachusetts 02108. The Division's phone number is 617-727-3548.

Item 2 - Educational Background:

Born 1980

University of Connecticut, Bachelor of Science, 2002

CFP designation, Securities Exams: SEI and Series 4, 7, 24, 51, 53, and 66.

Recent Business Experience:

Sound View Financial Advisors, LLC, Owner and Senior Financial Adviser, 7/2022 to Date.

Sound View Financial Advisors, LLC, Senior Financial Adviser, 1/2022 to 6/2022.
Demystifying Money Coaching and Host, Demystifying Money Podcast, Owner, 8/2020 to date.

Beck, Bode LLC, Director of Financial Planning, 2020
-2021 John Hancock Financial Services, 6/2018 - 1/2020.

Head of Financial Planning, 2019 -2020.

Lead Financial Consultant, 2018 -2019.

Signator Investors, Inc., Registered Representative, 11/2007 – 11/2018.

Item 3 - Disciplinary Information:

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 - Other Business Activities:

Misty L. Lynch's other business activities, for which she may receive separate, yet customary compensation, are listed below.

- Podcast host and owner, Demystifying Money
- Author
- TV Expert Guest
- Certified Life Coach
- Blog/ Website - mistylynch.com

Misty L. Lynch's principal business activities, and the approximate amount of her time allotted to each is as follows:

- Giving investment advice and investment management – 75%
- Other financial, and non-financial, services activities – 25%

Item 5 - Additional Compensation:

Misty L. Lynch may earn additional compensation from the activities set forth, and as described above, in **Item 4**.

Item 6 – Supervision:

As the Principal and Owner of Sound View Financial Advisors, LLC, Misty Lynch is responsible for all employee supervision and general business strategy of the firm. She also monitors the investment advice Sound View Financial Advisors, LLC offers to clients, oversees all material investment policy changes, and reviews client accounts to ensure that objectives and mandates are being met.

Misty Lynch is also the Chief Compliance Officer and is responsible for monitoring and enforcing compliance with state and other regulatory requirements, with our policies and procedures, Code of Ethics, and employee rules of conduct. Ms. Lynch can be reached at 508-921-3533 or by email at: MISTY@SOUNDVIEWFIN.COM.

Item 7 – Requirements for State-Registered Advisers:

State registered advisers are required to disclose all material facts regarding certain arbitration events, proceedings, or bankruptcy petitions. No information is applicable to this Item for Misty L. Lynch.

GINA C. SZIGETY**Item 1 Cover Page:****GINA C. SZIGETY, SENIOR FINANCIAL ADVISER**

Sound View Financial Advisors, LLC
128 School Street
Walpole, Ma 02081
Telephone: 508-921-3533

Date Prepared – February 8, 2024

This brochure supplement provides information about Gina C. Szigety that supplements the Sound View Financial Advisors, LLC brochure. You should have also received a copy of that brochure. Please contact Misty Lynch if you did not receive Sound View Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Gina C. Szigety is available on the SEC's website at www.adviserinfo.sec.gov, by searching via her CRD number 5542293. Information about her disciplinary history may be obtained without charge from the Massachusetts Securities Division, One Ashburton Place, 17th floor, Boston Massachusetts 02108. The Division's phone number is 617-727-3548.

Item 2 - Educational Background:

Born 1978

Tufts University, 2000, BA Psychology, Magna cum Laude, Phi Beta Kappa.

Harvard University Graduate School of Education, 2005, EdM, Higher Education Administration.

Boston University, Certificate in Financial Planning, 2011.

CFP designation, earned 2011.

Recent Business Experience:

Sound View Financial Advisors, LLC

Senior Financial Adviser, 12/2021 to date.

Financial Planner, 1/2014 – 12/2021

Wells Fargo Family Wealth, Financial Planning Associate, 10/2007 – 1/2010.

Harvard University Planned Giving, Planned Giving Coordinator, 1/2005 – 10/2007.

Item 3 - Disciplinary Information:

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 - Other Business Activities:

None

Item 5 - Additional Compensation:

None

Item 6 – Supervision:

As the Principal and Owner of Sound View Financial Advisors, LLC, Misty Lynch is responsible for all employee supervision and general business strategy of the firm. She also monitors the investment advice Sound View Financial Advisors, LLC offers to clients, oversees all material investment policy changes, and reviews client accounts to ensure that objectives and mandates are being met.

Item 7 – Requirements for State-Registered Advisers:

State registered advisors are required to disclose all material facts regarding certain arbitration events, proceedings, or bankruptcy petitions. No information is applicable to this Item for Gina C. Szigety.