

FINANCIAL SERVICES

SIGNATURE ESTATE & INVESTMENT ADVISORS, LLC

Signature Estate & Investment Advisors, LLC® (SEIA) is an independent Registered Investment Advisory (RIA) firm offering wealth management and financial planning services to affluent individuals, families and business owners. SEIA manages more than \$16.9 billion as of March 31, 2023, and is proud to have been recognized by many well-respected financial publications including *Barron's* Top 100 RIA Firms, *Financial Times*' Top 300 Registered Investment Advisors, RIA Channel's Top 100 Wealth Managers and *LA Business Journal's* 100 Largest Money Managers.

With a combined 50 years of wealth management experience and multiple advanced degrees and financial designations, Vince DiLeva, Eric Pritz and Len Hirsh are proud residents and supporters of the South Bay community. They work in a fiduciary capacity, delivering comprehensive and unbiased investment advice and employing a team approach with an open-door policy so clients can always reach someone at the firm with any question. As personal financial concierges, the SEIA team helps with investment management, retirement planning, estate and legacy planning, tax planning, philanthropic and family foundation management, college savings, and insurance.

HOW IS SEIA DIFFERENT?

SEIA was established in 1997 with the goal of only doing what's best for our clients. We have guided generations of families through numerous market and economic cycles and various life changes. Accordingly, we understand priorities shift, goals evolve and unexpected needs arise, and we know that cookie-cutter investment solutions rarely get the job done. So we incorporate a range of strategies, and we maintain flexibility to tactically address new market challenges and opportunities as they arise. SEIA offers customizable and personally crafted portfolios that incorporate our investment committee's extensive research and thoughtful market analysis. We even offer a unique 'nondiscretionary' approach where clients retain final decision-making authority on investment strategies, specific holdings and

trade timing. It's a great stepping-stone solution for those accustomed to managing their own portfolio, who are thereby hesitant to 'turn over the reins.'

WHAT ARE SOME UNIQUE STRATEGIES SEIA HAS ACCESS TO?

Clients need advisors with the tools to address not only their unique life circumstances but also a range of market conditions. With equity valuations feeling swollen and fixed income interest rates at historic lows, we're looking to optimize the constituent pieces of clients' portfolios.

In a typical 60/40 (equity/bond) portfolio, we'll seek to improve yield (and bring down market correlation) on the 40% in bonds by partially pivoting into things like middle-market lending, private credit, private real estate and/or insurance-linked securities (ILS). With the 60% in equities, we can swap in some noncorrelated, small-cap growth exposure through private equity funds that invested early in companies like SpaceX, Palantir and Chargepoint. Or we can offer downside protection via a cap-and-cushion hedging approach using things like defined-outcome ETFs (exchange-traded funds), structured notes or option overlays. It all depends on a client's goals and needs.

WHAT IS THE BIGGEST BENEFIT YOUR CLIENTS GAIN FROM WORKING WITH SEIA?

Novice investors might evaluate an advisor's worth by simply comparing portfolio performance to that of a market index. Our clients, on the other hand, have learned that successful advisors can add three to four percentage points (known as advisor alpha) over time—and especially in moments of crisis—through thoughtful advice on asset allocation, portfolio-rebalancing, spending/withdrawal strategies, product cost-cutting and behavioral coaching around investors' emotional tendencies.

WHAT HAS BEEN A SURPRISING SOURCE OF NEW BUSINESS?

We're now considered experts in managing highly appreciated, concentrated stock

positions, which seem commonplace after this bull market run. We have a range of solutions based on tax appetite, including completion portfolios (a multiyear process of methodically triggering capital gains while actively tax-loss harvesting and diversifying into a customizable and complementary portfolio), exchange funds (diversification into broad market exposure without triggering capital gains), qualified opportunity zone funds (investing in a community-development program while delaying taxes on realized gains) and options-hedging strategies (covered calls or costless collars) that keep low-basis shares from getting called away.

DO YOU HAVE RELATIONSHIPS WITH OTHER PROFESSIONALS THAT BENEFIT YOUR CLIENTS?

As longtime South Bay residents and business owners, we have worked with many local professionals. When it comes to managing clients' wealth, we regularly function as the quarterback among a collaborative team of CPAs, attorneys, Realtors® and other trusted advisors.

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PHOTOGRAPHED BY SHANE O'CONNELL



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