

*This brochure supplement provides information about Vikram John Kuriyan that supplements the SWM Advisors' brochure. You should have received a copy of that brochure. Please contact Andrea Mullins, CCO, if you did not receive SWM Advisors' brochure or if you have any questions about the contents of this supplement.*

*Additional information about Vikram John Kuriyan is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# SWM Advisors

## Form ADV Part 2B – Individual Disclosure Brochure

*for*

Vikram John Kuriyan  
Personal CRD Number: 6632417  
Investment Adviser Representative

SWM Advisors  
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## **Item 2: Educational Background and Business Experience**

**Name:**        **Vikram John Kuriyan PhD**

**Born:**        1965

### **Education Background and Professional Designations:**

#### **Education:**

BS Massachusetts Institute of Technology – 1986

MS Harvard University – 1987

PhD Harvard University, Decision Sciences - 1991

#### **Designations:**

##### **CFA – Chartered Financial Analyst**

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals. There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

##### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

## **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

## **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

## **Business Background:**

09/2013 – Present	Chief Market Strategist, SWM Advisors (Formerly Seabridge Wealth Management, LLC)
06/2015 – Present	Executive Chairman, GWA
08/2014 – Present	Independent Trustee, ForeFront Income Trust
12/2010 – Present	Professor, Indian School of Business
12/2009 – Present	CIO, K3 Advisors
01/2000 – 03/2009	Managing Director Bank of America - Columbia Management

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

Vikram Kuriyan is the Chief Market Strategist for SWM Advisors. He advises SWM Advisors on asset allocation and strategies. He is not involved in the day-to-day operations nor the selection or execution of securities. Outside of SWM Advisors, Dr. Kuriyan is the Vice Chairman and Chief Portfolio Strategist for SystemTwo Advisors, L.P ("SystemTwo"). At SystemTwo, he is not involved in the day-to-day operations nor the selection or execution of securities. Dr. Kuriyan is Chairman of GWA. GWA provides various indices to global institutional investors. He has no control of the underlying investors that subscribe to GWA's indices. Dr. Kuriyan does not have any influence on securities in which the investors transact. In addition, Dr. Kuriyan is an advisor to the India Securities & Exchange Board, a faculty member of the Indian School of Business, an Independent Trustee to the Forefront Income Trust, a Board of Director to the TVS Shriram Growth Fund and a Trustee of the CFA Institute Research Foundation. SWM Advisors does not invest in the Forefront Income Trust nor the TVS Shriram Growth Fund (registered in India) as they do not meet SWM Advisors' investment criteria.

### **Item 5: Additional Compensation**

Vikram Kuriyan does not receive any economic benefit from any person, company, or organization, other than SWM Advisors in exchange for providing clients advisory services through SWM Advisors.

### **Item 6: Supervision**

As a representative of SWM Advisors, Vikram Kuriyan periodically provides consulting services regarding investment market conditions. He is supervised by Matt DiGennaro who can be reached at (727) 456-0011. Vikram Kuriyan adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.