

This brochure supplement provides information about Vikram John Kuriyan that supplements the Seabridge Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Andi Mullins, CCO, if you did not receive Seabridge Wealth Management, LLC's 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.

Seabridge Wealth Management, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Vikram John Kuriyan
Personal CRD Number: 6632417
Investment Adviser Representative

Seabridge Wealth Management, LLC
One Beach Drive SE, Suite 220
St. Petersburg, Florida 33701
(727) 456-0011
infor@seabridge.net
www.seabridge.net

UPDATED: 03/16/2017

Item 2: Educational Background and Business Experience

Name: **Vikram John Kuriyan Ph.D** **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.

Business Background:

09/2013 – Present	Chief Market Strategist 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. He advises SWM 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, 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 does not invest in the Forefront Income Trust nor the TVS Shriram Growth Fund (registered in India) as they do not meet SWM's investment criteria.

Item 5: Additional Compensation

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

Item 6: Supervision

As a representative of Seabridge Wealth Management, LLC, Vikram Kuriyan periodically provides consulting services regarding investment market conditions. He works closely with supervisor Matt DiGennaro, and all advice provided to clients is reviewed by this supervisor prior to implementation. Matt DiGennaro 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.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Florida securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Vikram Kuriyan has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Vikram Kuriyan has **NOT** been the subject of a bankruptcy petition at any time.