

Form ADV Part 2A
Investment Advisor Brochure



SIGNATURE INVESTMENT ADVISORS, LLC

Cover Page

This Form ADV Part 2A (Investment Advisor Brochure) provides information about the qualifications and business practices of Signature Investment Advisors, LLC ("SIA").

SIA is an affiliated company to Signature Estate & Investment Advisors, LLC ("SEIA").

If you have any questions about the contents of this brochure, please contact us at 310-712-2323 or operations@seia.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Registration is mandatory for all persons meeting the definition of investment advisor and does not imply a certain level of training.

Additional information about SIA also is available on the SEC's website at: www.adviserinfo.sec.gov.

Attached are the Brochure Supplements for Deron McCoy (Chief Investment Officer), Andrew Lin, Troy Franzen & Matthew Kim. Also attached are SIA's Privacy Notice and Business Continuity Program.

Date of Brochure as Last Revised: November 5, 2018

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Securities offered through Royal Alliance Associates, Inc. member FINRA/SIPC. Investment advisory services offered through SIA, LLC. SIA, LLC is a subsidiary of SEIA, LLC and its investment advisory services are offered independent of Royal Alliance Associates, Inc. Royal Alliance Associates, Inc. is separately owned and other entities and/or marketing names, products or services referenced here are independent of Royal Alliance Associates, Inc.

Material Changes to Investment Advisor Brochure

Summary of Material Changes

The purpose of this section is to discuss only material changes since the last annual update of the Signature Investment Advisors, LLC ("SIA") Investment Advisor Brochure. The date of the last annual update was January 15, 2018.

1. Updated language to further explain the use of Prime Brokers as a component of our brokerage practices.
2. Added language regarding custody in that, under the updated Custody Rule SIA is deemed to have custody for accounts that have certain money movement authorities. SIA is taking the required steps to be in compliance with the criteria outlined in the No-action Letter required for limited custody.
3. Added an additional Investment Management service, Signature Targeted Strategies.
4. Updated language throughout the brochure to reflect the purchase of Signator Investors Inc. by Royal Alliance Associates, Inc. and its parent company Advisor Group. Updates include: changing name of BD, update to Ancillary Services to remove the Solicitor Program to Signator John Hancock Portfolio Solutions.
5. Update to Advisory Business section to reflect a reorganization of the SAS platforms and addition of a No Transaction Fee Platform.

Please review the full document SIA ADV 2A for further information associated with these changes.

Delivery:

Within 120 days of our fiscal year end we will deliver our annual Summary of Material Changes if there have been material changes since the last annual updating amendment.



SIGNATURE INVESTMENT ADVISORS, LLC

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Advisory Business

Advisory Firm

Signature Investment Advisors, LLC® ("SIA") is a subsidiary of SEIA and began business in 2011. SEIA has been providing Investment Advisory Services since 1997. Both firms are Registered Investment Advisers under the Investment Advisers Act of 1940.

The principal owner (directly or through a holding company) is Brian D. Holmes, founder, President, CEO, and Secretary. Mr. Holmes has been in the financial services industry since 1984.

As of December 31, 2017, SIA has \$1,713,115,411 of assets under supervision on a discretionary basis, and \$279,552,241 of assets under supervision on a non-discretionary basis.

Advisory Services

Clients work with an Investment Advisor Representative to determine the appropriate Wealth Management Service to match the client's need.

- Signature Elite
- Signature Allocation Series
- Signature Target Strategies

◆ Signature Elite ◆

SIA provides investment supervisory services under a program called "Signature Elite." Signature Elite is a six-step investment management process designed to assist clients with their financial goals and objectives.

- Determining investors needs and objectives
- Assessing risk tolerance and investor suitability
- Reviewing asset allocation
- Implement strategic plan
- Rebalance and monitor portfolio
- Comprehensively report the results

Signature Elite is a **non-discretionary** service. Clients will approve the asset allocation prior to implementing the investments. Prior to making changes, SIA will make a recommendation for client approval. The portfolio is monitored on a continuous basis.

When reviewing the asset allocation with clients, SIA may recommend stocks, bonds, mutual funds, closed-end mutual funds, exchange traded funds ("ETFs"), exchange traded notes ("ETNs") and preferred stocks and/or structured products.

Clients will also be working with a Financial Advisor from Royal Alliance Associates, Inc. (RA) who refers the Signature Elite account. The RA Financial Advisor as "Soliciting Rep" or "designee" on behalf of SIA may assist in the initial data gathering and development of the Investment Policy Statement ("IPS") in conjunction with the client. However, all trading activity will be discussed between the client and SIA directly. The attached brochure supplement give additional information on key persons.

◆ Signature Allocation Series ◆

SIA provides investment supervisory services under a program called Signature Allocation Series (“SAS”). Signature Allocation Series is a six-step investment management process designed to assist clients with their financial goals and objectives. Signature Allocation Series uses the same six-step process used in Signature Elite.

Services are based on the individual needs of the client. An initial interview and data gathering questionnaire is undertaken to determine the client’s financial situation and investment objectives. The client is given the opportunity to impose reasonable restrictions on the management of the account. Clients may leave standing instructions with SIA to refrain from investing in specific equity securities.

SIA or its designee will notify the client in writing to contact SIA or its designee if there have been any changes in the client’s financial situation or investment objectives, or to impose or modify account restrictions. SIA or its designee will contact or attempt to contact the client annually on these matters. It is the client’s responsibility to notify SIA or its designee at any time there are changes. Clients may call in at any time during normal business hours to discuss directly with SIA about the client’s account, financial situation, or investment needs.

A qualified custodian maintains client funds and securities in a separate account, for the Client, under Client’s name. The client will retain rights of ownership of all securities and funds in the account to the same extent as if the client held the securities and funds outside the program. Clients will receive from the custodian/brokerage firm timely confirmations and at least quarterly statements containing a description of all transactions and all account activity. In addition to custodial statements, SIA sends quarterly reports to clients.

The portfolio is supervised (monitored) on a continuous basis. SIA’s Chief Investment Officer (Deron McCoy) will automatically rebalance the portfolio back within the asset allocation range as needed, without contacting the client. (Mr. McCoy’s brochure supplement is attached to this brochure.) This is a **discretionary** account. SIA will have the limited power of attorney to select securities to be bought and sold, and the quantities (subject to the restrictions in the Investment Policy Statement).

SAS Platforms

SAS consists of six model platforms (“S1, S2, S3, S4, S4+ & NTF”) with multiple asset classes, investment styles and vehicles. Each platform employs different investment vehicles according to the chart below. The Investment Policy Statement will indicate which platform is used as the base model, which can be further customized based on client need.

Platform	Exchange Traded Products	Mutual Funds	Individual Bonds	Individual Stocks	No Transaction Fee Mutual Funds
S1	X				
S2	X	X			
S3	X	X	X		
S4	X	X	X	X	
S4+	X	X	X	X	
NTF					X

◆ Signature Targeted Strategies ◆

SIA provides investment supervisory services under a program called Signature Targeted Strategies (“STS”). STS is a discretionary account that employs an investment supervisory process to target specific investment objectives or themes.

STS employs an active allocation approach that may use mutual funds, ETFs, closed end funds, bonds, sub-managers, options and stocks to target the specific investment objective or theme as stated in the Investment Policy Statement. Services are based on the individual needs of the client pursuant to the theme as stated in the Investment Policy Statement. An initial interview and data gathering questionnaire is undertaken to determine the client’s financial situation and investment objectives. The client is given the opportunity to impose reasonable restrictions on the management of the account. Clients may leave standing instructions with SIA to refrain from investing in specific equity securities. Targeted Strategies are designed to be a part of, or supplement to, and not a substitute for, an overall well-diversified investment portfolio.

SIA or its designee will notify the client in writing to contact SIA or its designee if there have been any changes in the client’s financial situation or investment objectives, or to impose or modify account restrictions. SIA or its designee will contact or attempt to contact the client annually on these matters. It is the client’s responsibility to notify SIA or its designee at any time there are changes. Clients may call in at any time during normal business hours to discuss directly with SIA about the client’s account, financial situation, or investment needs.

A qualified custodian maintains client funds and securities in a separate account, for the Client, under Client’s name. The client will retain rights of ownership of all securities and funds in the account to the same extent as if the client held the securities and funds outside the program. Clients will receive from the custodian/brokerage firm timely confirmations and at least quarterly statements containing a description of all transactions and all account activity. In addition to custodial statements, SIA sends quarterly reports to clients.

The portfolio is supervised (monitored) on a continuous basis. SIA’s Chief Investment Officer (Deron McCoy) will automatically rebalance the portfolio based on the specific investment objective or theme as specified in the Investment Policy Statement as needed, without contacting the client. (Mr. McCoy’s brochure supplement is attached to this brochure.) This is a **discretionary** account. SIA will have the limited power of attorney to hire and fire sub-managers, select securities to be bought and sold, and the quantities (subject to the restrictions in the Investment Policy Statement).

◆ Ancillary Services ◆

Seminars:

SIA provides seminar services. These seminars may include presentations on current events, economic trends and cycles, market cycles, investment fundamentals, financial products, equities, fixed income, alternative investments, and/or financial planning strategies. A fee is not charged to those in attendance.

Fees and Compensation

Fees for Advisory Services

♦ Signature Elite &, Signature Allocation Series & Signature Targeted Strategies Fees ♦

Fees for **Signature Elite, Signature Allocation Series & Signature Targeted Strategies (together known as “Investment Management”)** are computed at an annualized percentage of assets under management including cash balances, accrued interest and dividends.

The actual fee for any portfolio is negotiated based on the unique objectives of each client, the complexity of the investment plan, types of assets held in the account, and other factors. Fees are negotiable and may be a flat fee rate or a tiered fee rate. A flat fee rate would charge a single fee for all assets in the portfolio; whereas, a tiered fee rate would charge a different fee for assets at each level. The negotiated (actual) fee may be more or less than the ranges reflected in the fee schedule. The specific negotiated fee will be stated in the Engagement Agreement.

The fees are payable quarterly in arrears. Fees begin accruing when accounts become linked to us or when funded. To allow for additional account setups, transfers, final strategy discussions, etc., at our discretion, SIA can delay or wave the first quarter fees. The first payment is assessed and due at the end of the first calendar quarter and will be assessed pro rata in the event the Agreement is executed at any time other than the first day of the current calendar quarter. Subsequent payments are due and will be assessed on the first day after the end of each calendar quarter based on the value of the account assets under supervision as of the close of business on the last business day of that quarter. Fees may be waived at our discretion, on the value of large deposits made shortly before the end of the quarter. Single account sizes under \$20,000 will not be billed a management fee.

These fees are for advisory services only and do not include fund expenses, transaction fees or commissions, which may be charged separately by the broker/dealer custodial firm.

In some cases, clients may be eligible for their Investment Management assets to be viewed in conjunction with another client’s Investment Management assets (“Householding”) for the purposes of meeting minimum Household Portfolio size.

“Equity/Blended” Portfolio Fees

The sliding scale below shows the fee ranges generally charged at certain dollar breakpoints for Signature Elite and SAS **“Equity/Blended”** portfolios.

<u>Portfolio Value Between</u>	<u>Equity/Blended</u>
\$ 250,000 - \$ 999,999	0.90 - 1.50%
\$1,000,000 - \$2,499,999	0.70 - 1.30%
\$2,500,000 - \$4,999,999	0.60 - 1.20%
\$5,000,000 - \$9,999,999	0.50 - 1.10%
\$10,000,000 and above	negotiable

Signature Elite:

- The minimum Household Portfolio (aggregate all accounts in the same household) size to be established is generally **\$250,000**.

Signature Allocation Series & Signature Targeted Strategies:

- The minimum Household Portfolio size to be established for **SAS** is generally **\$250,000**.

“Fixed-Income” Portfolio Fees

The sliding scale below shows the fee ranges generally charged at certain dollar breakpoints for Signature Elite and S-Series **“Fixed Income”** portfolios. This schedule applies only to households who have chosen the “Fixed Income” model for their entire portfolio.

<u>Portfolio Value Between</u>	<u>Fixed Income</u>
\$ 250,000 - \$ 999,999	0.45 - 1.00%
\$1,000,000 - \$2,499,999	0.40 - 0.90%
\$2,500,000 - \$4,999,999	0.35 - 0.80%
\$5,000,000 - \$9,999,999	0.25 - 0.70%
\$10,000,000 and above	negotiable

For **Signature Elite & SAS (“Fixed-Income” portfolios)**, the minimum Household Portfolio (aggregate of all accounts in the same household) size is generally **\$500,000**.

General Fee Disclosures

Client may authorize the custodian holding client funds and securities to deduct SIA advisory fees direct from the client account in accordance with statements prepared and submitted to the custodian by SIA. The custodian will provide periodic account statements to the client. Such statements will reflect all fee withdrawals by SIA. It is the client’s responsibility to verify the accuracy of the fee calculation. The custodian will not determine whether the fee is properly calculated. In no case are Fees collected in advance for services to be performed.

In addition to fees paid for advisory services with respect to clients’ investments in mutual funds, clients pay additional fees on the investment because the mutual funds also pay advisory and/or management fees to an investment advisor.

For **Signature Elite** and **Signature Allocation Series**, services will continue until either party terminates the Engagement Agreement on immediate written notice. If termination occurs prior to the end of a calendar quarter, SIA maintains the right to invoice for fees due on a pro-rata basis.

Termination

Services will continue until either party terminates the Engagement Agreement on immediate written notice. If termination occurs prior to the end of a calendar quarter, SEIA maintains the right to invoice for fees due on a pro-rata basis. As of the date of termination SIA will no longer be the investment advisor of record. All assets will remain at the custodian and it will be Client's responsibility to monitor

the account and instruct the custodian as to the final disposition of assets. SIA will not take any other action, unless specifically notified by the Client.

The Engagement Agreement contains a pre-dispute arbitration clause. Client understands that the agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such a waiver would be void under the federal securities laws. Arbitration is final and binding on the parties.

Financial Advisors of our firm are also Registered Representatives of Royal Alliance Associates, Inc. (RA), a Broker Dealer. RA is separately owned and other entities and/or marketing names, products or services referenced herein are independent of RA and any subsidiaries or affiliates. Financial Advisors of SIA will not recommend commission-based securities or insurance products, nor will they receive any commission-based compensation. Clients are not obligated to act on any investment recommendations made by SIA through our firm or any affiliated entity.

Performance-Based Fees and Side-By-Side Management

SIA does not charge performance-based fees. (A fee that is based on gains in the client account.)

Types of Clients and Account Requirements

SIA provides advisory services to individuals, trusts, estates, pension/profit sharing plans (ERISA accounts), charitable organizations and business entities.

Please see the section “Fees and Compensation” for SIA’s household minimums.

Methods of Analysis, Investment Strategies

SIA’s Department of Investment Management and Economic Strategy (“DIMES”) is responsible for the research and development of SIA’s asset allocation targets. DIMES uses the principles found in Modern Portfolio Theory, proprietary research, and third-party research. Underlying this approach is:

- Strategic Macro Asset Allocation, which is based on asset class and style through the use of computer software models, based on capital market assumptions and modern portfolio theory principles.
- Tactical Micro Allocation, which is based on business cycle, global and domestic macro / micro-economic conditions and other potential event-driven opportunities.

DIMES analysis and investment selection are driven by a two-prong approach to filter the investment universe of each asset class and style down to specific investments that meet SIA’s standards.

- Quantitative metrics focus on identifying potential investments with consistent, good risk-adjusted performance returns based on mathematical and statistical methods and analysis.
- Qualitative metrics focus on the “quality” of potential investments that meet the above quantitative standards. DIMES focuses on attributes of investments that cannot be directly captured by quantitative measurement.

Allocation strategies and potential investments are then presented at SIA's Investment Committee meeting for final discussion and determination. SIA's Investment Committee is comprised of the Chief Investment Officer, Senior Partners, Financial Advisors and members of the research team. The Investment Committee meets monthly to monitor global economic cycles, track investment trends, and provide research on investment vehicles and third-party money managers.

While SIA will apply the asset allocation strategy to their client's individual accounts and monitor the portfolios, the Investment Committee performs an oversight of the client portfolios. DIMES may use Technical Analysis in addition to the methods described above.

Risk of Loss

Financial markets are volatile and there are risks in all types of investment vehicles, including "low-risk" strategies. Client at all times shall elect unilaterally to follow or ignore completely, or in part, any information, recommendation, or advice given by SIA. There is no guarantee that the investment strategy selected for client will result in client's goals being met, nor is there any guarantee of profit or protection from loss. **For investments sold by prospectus, client should read the prospectus in full.**

SIA predominantly utilizes the following investment vehicles in our portfolios: Stocks, bonds, mutual funds, closed-end funds, Exchange Traded Funds ("ETFs") and Exchange Traded Notes ("ETNs").

SIA is disclosing those risks and opportunities for our investment strategy or for particular types of securities used. The main risks associated with the financial markets and the securities we recommend to clients are:

Market Risk - Market risk applies mainly to stocks, but can also apply to other securities SIA recommends. This is the most familiar of all risks. Also referred to as volatility, market risk is the day-to-day fluctuation in a securities' price. As a whole, stocks tend to perform well during a bull market and poorly during a bear market. Volatility is not so much a cause but an effect of certain market forces. Volatility is a measure of risk because it refers to the behavior, or "temperament", of your investment rather than the reason for this behavior. Because market movement is the reason why people can profit from stocks, volatility is essential for returns, and the more unstable the investment the more chance there is that it will experience a dramatic change in either direction. Stock investments can and will go down in value during adverse market conditions, just as they can deliver sizeable gains during favorable market conditions.

Financial Risk - Financial risk is the additional risk a shareholder bears when a company uses debt in addition to equity financing. Companies that issue more debt instruments would have higher financial risk than companies financed mostly or entirely by equity.

Business Risk - A company's risk is composed of financial risk, which is linked to debt, and business risk, which is often linked to economic climate. If a company is entirely financed by equity, it would pose almost no financial risk, but it would be susceptible to business risk or changes in the overall economic climate.

Management Risk - This term refers to the risk of the situation in which the company and shareholders would have been better off without the choices made by management.

Liquidity Risk - The risk stemming from the lack of marketability of an investment that cannot be bought or sold quickly enough to prevent or minimize a loss.

Interest Rate Risk - Interest rate risk is the risk that an investment's value will change as a result of a change in interest rates. This risk affects the value of bonds more directly than stocks.

Credit Risk - Credit risk is the risk that a company or individual will be unable to pay the contractual interest or principal on its debt obligations. This type of risk is of particular concern to investors who hold bonds in their portfolios. Government bonds, especially those issued by the federal government, will normally have the least amount of default risk and with corresponding lower interest rates, while corporate bonds tend to have the highest amount of default risk but also higher interest rates. Bonds with a lower chance of default are considered to be investment grade, while bonds with higher chances are considered to be below investment grade (“junk bonds”). Bond rating services, such as Standard & Poors (“S&P”), give investors their opinions on which bonds are investment-grade, and which bonds are “junk”.

Currency Risk - When investing in foreign countries you must consider the fact that currency exchange rates affect asset prices. Currency risk applies to all financial instruments that are in a currency other than your domestic currency. As an example, if you are a resident of America and invest in a Canadian stock priced in Canadian dollars, even if the share value appreciates, you may lose money if the Canadian dollar depreciates in relation to the American dollar.

Country Risk - A collection of risks associated with investing in a foreign country. These risks include political risk, exchange rate risk, economic risk, sovereign risk and transfer risk, which is the risk of capital being locked up or frozen by government action. Country risk can reduce the expected return on an investment and must be taken into consideration if investing abroad.

The risks of **Mutual Funds** and **ETFs** depend on the underlying securities they hold, as well as added manager risk, which refers to the manager underperforming their benchmark. Stock funds have similar risks as stocks, just as bond funds have similar risks as bonds. Some ETFs that trade infrequently will have an added liquidity risk.

All **debt securities** are subject to interest rate risk and credit risk. High yield securities, which are debt securities rated below investment grade, face higher credit risk and downgrade risk (the chance that a credit rating agency will downgrade their rating / opinion on the safety of the security) than other debt securities.

Alternative Product Risks:

Some Advisors may recommend to clients the use of **Alternative Products**. Due to the complexities of these investments, SIA has in place certain guidelines regarding who may or may not buy and hold these products in accounts we manage. Furthermore, alternative products may have product specific risks which may include:

Complex Payout Structure Risk - The payout structures for each alternative product vary and are often complex. Alternative investments may have complicated limits or formulas for the calculation of investor returns. Investors should refer to the prospectus, private placement memorandum or other offering documentation for specific details on the respective alternative investment product payout structure.

Expiration Risk/Consideration – Some structured products have an expiration date after which the issue may become worthless; the amount payable on the structured products is not linked to the level of the underlying investments at any time other than the date of maturity. If the investment is sold prior to the stated maturity date, the market price may be higher or lower than the price paid.

Issuer Credit Risk – some products may be unsecured debt of the investment bank who issues the product; the credit quality of a structured product may or may not be reliant on

the credit quality of the issuer; if the issuer defaults, you may lose your entire investment.

Legal and Tax Consideration Risks -There are legal risks involved with holding complex alternative investment products and regulatory and tax considerations may change during the term of the investment. Alternative products/funds may have exposure to foreign exchange risk or a substantial portion of trades executed on foreign exchanges.

Liquidity Risks: It may be the case that no secondary market exists or is expected to exist for a respective alternative investment product. Due to the highly customized nature of alternative products, they rarely trade after issuance; and if investors are looking to sell a structured product before maturity, it may sell at a significant discount. Further, the security may be subject to a lock up period: a period of time when investors are not permitted to redeem or sell their shares. Once a lock up period ends, investors may redeem their shares according to a set schedule.

Registration Risk - Alternative products have not been registered under the securities act of 1933 or applicable state securities laws, and being offered and sold in reliance on exemptions from the registration requirements of these laws. If the exemptions relied upon for the issuance of any alternative product are not available or become unavailable in the future the shares may lose some or all of their value.

Rights – You might not have any shareholder rights or right to receive any underlying security.

Secondary Market Risks - Issuers of alternative products are not under a legal obligation to make a market in these products and there is no assurance that any other party will be willing to purchase them in the secondary market. They may not be listed on any securities exchange. There may not be a public market for the securities described herein, and/or it may be the case that no public market is expected to develop.

Speculation Risks - Alternative products are highly speculative and an investment involves a high degree of risk. Immediate and substantial dilution from the offering price may occur. Alternative product funds may use leverage and other speculative investment practices that may increase the risk of investment loss. Alternative product funds may have performance that is volatile. Alternative product funds may own investments that are illiquid.

Disciplinary Information

An investment advisor must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of its management personnel.

SIA does not have any disclosure items.

Other Financial Industry Activities and Affiliations

SIA is not, but the IARs of the firm are licensed as Registered Representatives with Royal Alliance Associates, Inc. ("RA"). RA is a general securities broker/dealer, member FINRA & SIPC. RA is a wholly-owned subsidiary of Advisor Group, Inc. ("AG"). AG is one of the largest networks of independent wealth management firms in the United States. The four individual firms that comprise Advisor Group are Royal Alliance Associates, FSC Securities Corporation, SagePoint Financial, and Woodbury Financial Services.

Some IARs of SIA are also IARs of Signature Estate & Investment Advisors, LLC ("SEIA"). Both SIA and SEIA are RIAs. IARs and other associated persons of SEIA may act also act in other capacities, and would have additional disclosures if/when acting under SEIA. It is not anticipated that SIA clients will be clients of SEIA. However, if a client were to receive services of SEIA, then the client would receive the SEIA disclosure document. SIA and SEIA have shared personnel.

Signature Intelligent Portfolios, LLC ("SIP"), a sister company of SIA, provides automated portfolio allocation service to clients referred by the Parent Company, SEIA, and to the general public. It is not anticipated that SIA clients will be clients of SIP. However, if a client were to receive services of SEIA, then the client would receive the SIP disclosure document. SIA and SIP have shared personnel.

SEIA has other affiliated companies, Signature Comprehensive Insurance Services LLC ("SCIS") (for processing fixed insurance other than JHUSA) & Signature Estate & Insurance Services LLC ("SEIS") (for processing JHUSA fixed insurance). It is not anticipated that SIA clients will be clients of SCIS or SEIS. However, if a client were to receive services of SCIS or SEIS, then the client would receive proper disclosure. SIA and SCIS / SEIS have shared personnel.

Code of Ethics, Participation/Interest in Client Transactions, Personal Trading

Code of Ethics

SIA maintains a Code of Ethics. The Code of Ethics sets forth standards of conduct expected of advisory personnel; requires compliance with federal securities laws; and, addresses conflicts that arise from personal trading by advisory personnel. Clients may request a copy of the Code of Ethics.

Employee Personal Trading

SIA's policy is designed to avoid conflicts of interest with our clients. We will not violate the Advisor's fiduciary responsibilities to our clients. At times the interests of SIA and/or its access persons correspond with our client's interests, and then we may invest in the same securities that are recommended to clients. Additionally, these access persons may trade in securities not recommended to clients, when the investment objectives differ. Financial Advisors may take more or less risk in their personal investing compared to what is recommended to clients. We are mindful that SIA and its access persons shall not misappropriate an investment opportunity that should first be offered to eligible clients.

SIA has a comprehensive personal trading policy designed to supervise employees personal trading activities. SE=IA monitors its access persons' personal security transactions on an on-going basis.

Should a conflict occur because of materiality (i.e. a purchase or sale of an access person's prior holding of a thinly traded security), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale of an access person's prior holding of a security which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading.

SIA and its access persons will keep records of all personal securities transactions whether done through the firm or not.

Principal Trades

SIA does not participate in Principal trades.

Brokerage Practices

Selection or recommendation of broker/dealers

For Investment Management, SIA requires clients to open brokerage accounts in their own name at Charles Schwab & Co. ("Schwab"), or Fidelity Brokerage Services LLC ("Fidelity"). SIA does not permit clients (including retirement or ERISA plan clients) to direct brokerage as such direction may adversely affect our ability to obtain most favorable execution of client transactions.

Schwab and Fidelity provide SIA with access to their institutional trading and custody services, which are typically not available to Schwab or Fidelity retail investors. The services at Schwab are made available at no charge, as long as a total of at least \$100 million of SIA's (or SEIA's) clients' assets are maintained in accounts at Schwab Institutional. Client accounts maintained in Schwab or Fidelity custody generally are not charged separately for custody, as Schwab and Fidelity are compensated by account holders through commissions or other transaction-based or asset-based fees for securities trades that are executed through Schwab or Fidelity.

Under a Prime Broker Agreement, SIA may "trade away" for certain transactions. Fixed income transactions may be traded away for liquidity or best execution purposes. Fixed Income securities that are traded away are subject to Prime Broker fees, which is a different brokerage costs (may be better or worse depending on the complexity of the order) than if the trades were done at the client's custodian. These bonds will be custodied in the client's account at their custodian. Equity transactions may be traded away in certain circumstances for best execution purposes. Equities that are traded away receive a net price (price of the security inclusive of the Prime Broker's commission, which is a different brokerage cost and may be better or worse, depending on the complexity of the order, than if the trades were done at the client's custodian). See Trade Aggregation below for further information. These equities will be custodied in the client's account at their custodian. Brokerage fees incurred from trading through one of our Prime Brokers is shown on client's trade confirmations and statements.

SIA does not execute Cross Transactions for equity securities. SIA does not execute Cross Transaction for fixed income. If in the normal course of business, a buy and sell order for the same fixed income security are received close in time, SIA may notify the custodian of the potential Cross Transaction. SIA does not receive compensation for such transactions and the custodian, not SIA, will price and clear the transaction.

Some client accounts at Schwab or Fidelity may be "pledged". This means the assets in the account are pledged as collateral against a loan. These accounts will look and function like margin accounts. SIA will not recommend the purchase of securities on margin. SIA does not take part in the process of pledging the accounts and has no financial interest in the process.

Clients may pay transaction fees to Schwab or Fidelity for the purchase of "no-load" mutual funds. These firms provide clients with consolidated statements.

SIA is not affiliated with Schwab or Fidelity. The Financial Advisors of our firm are not registered representatives of Schwab or Fidelity and do not receive any commissions or fees from recommending these services.

Soft Dollar Practices

It is the Company's policy to retain the ability to pay higher prices for the purchase of securities from or accept lower prices for the sale of securities to brokerage firms that provide it with investment and research information or to pay higher commissions to such firms if SIA determines such prices or commissions are reasonable in relation to the overall services provided. In some instances, SIA may also be able to generate a soft dollar benefit when the execution was also the most favorable execution quoted. Orders that are traded away generally rotated across multiple other trading partners. Some brokers may have specific securities in which they deal, in which case these brokers would only be included in the rotation for those order types. Brokers that are included in the rotation are determined based on the firm's best execution review. Research services furnished by brokers may include written information and analyses concerning specific securities, companies or sectors; market, financial and economic studies and forecasts; statistics and pricing or appraisal services; discussions with research personnel; and invitations to attend conferences or meetings with management or industry consultants.

The Company has the option to use "soft dollars" generated by client accounts to pay for the research related services described above. The term "soft dollars" refers to the receipt by an investment adviser of products and services provided by brokers, without any cash payment by SIA, the investment advisor, based on the volume of revenues generated from brokerage commissions for transactions executed for clients of the investment adviser. The products and services available from brokers include both internally generated items (such as research reports prepared by employees of the broker) as well as items acquired by the broker from third parties (such as quotation data).

Section 28(e) of the United States Securities Exchange Act of 1934, as amended (the "1934 Act") provides a "safe harbor" to investment managers who use soft dollars generated by their advised accounts to obtain investment research and brokerage services that provide lawful and appropriate assistance to the Company in the performance of investment decision-making responsibilities. Under Section 28(e) the firm currently uses soft dollar credits generated with Prime Broker to pay for Bloomberg software—used to research securities as part of the investment decision making process and communicate orders with brokers—and Real Time Security Quotation feed—used by advisors to aid in their trade decision-making responsibilities.

Currently, soft dollar credits are only generated on fixed income transactions done with specific trading partners. As such, only clients that participate in certain fixed income trades are generating soft dollars, however the benefits received serve all clients equally.

SIA has access to research available through Schwab and Fidelity. This research is readily available to any investment advisor utilizing Schwab and Fidelity, and may be received by SIA on an unsolicited (un-requested) basis.

Schwab, Fidelity, firms in which we have a prime broker relationship or fund companies make available soft dollar benefits for non-research products and services that benefit SIA but may not benefit its clients' accounts. Some of these other products and services assist SIA in managing and administering clients' accounts. These include software and other technology that provide access to client account data, facilitate trade execution, assist with back-office support, compliance software, recordkeeping, and client reporting. Many of these services generally may be used to service all or a substantial number of SIA's accounts, including accounts not maintained at these firms. They may also provide other services intended to help SIA manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. They may make these available through independent third-parties. They may discount or waive fees that would otherwise be charged for these services, or pay all or a part of the fees of a third party providing these services to SIA.

SIA's recommendation that clients maintain their assets at Schwab or Fidelity and/or trade away may be based in part on the benefit to SIA of the availability of some of the foregoing products and services and not solely on the quality or costs of services provided by Schwab or Fidelity, which may create a potential conflict of interest. SIA does not have discretion as to brokerage firms (except in the trade away situations as described herein) and therefore the client is always free to accept or reject any recommendation by SIA.

Client Referrals from Brokers

See the main section heading on Client Referrals and Other Compensation for disclosure.

Trade Aggregation

Client trades may be executed as a block trade. This would apply only to those accounts and transactions that are entered on a discretionary basis (e.g., Signature Allocation Series & Signature Targeted Strategies) and to a very limited extent bond trades that are placed after market close.

All aggregated trades will be done in the name of the Advisor. The executing broker will be informed that the trades are for the account of the Advisor's clients and not for the Advisor itself. No advisory account within the block trade will be favored over any other advisory account, and thus, each account will participate in an aggregated order at the average share price and receive the same commission rate. The aggregation should, on average, reduce slightly the costs of execution. The Custodian will be notified of the amount of each trade for each account. SIA and/or its Financial Advisors may participate in block trades with clients, and may also participate on a pro rata basis for partial fills, but only if clients receive fair and equitable treatment.

Review of Accounts and Reports on Accounts

Review of Accounts

Signature Elite accounts are supervised (monitored) on a continuous basis by the client's SIA Financial Advisor, Deron McCoy, Chief Investment Officer.

Signature Allocation Series & Signature Targeted Strategies is supervised (monitored) on a continuous basis by Deron McCoy, SIA's Chief Investment Officer.

The Investment Committee meets monthly to determine overall asset allocation strategies and perform oversight of the Financial Advisor's client portfolios. The Investment Committee is comprised of the Chief Investment Officer, Senior Partners, Financial Advisors and members of the research team. The client's Financial Advisor (or the Chief Investment Officer in the case of Signature Allocation Series & Signature Targeted Strategies) is responsible to monitor the account on the schedule outlined for the type of service.

Reports on Accounts

Clients receive standard account statements from the qualified custodian or investment sponsor, in addition to reports prepared by SIA. Clients have the option to receive hard-copy or electronic account statements from their custodian. Investment Management clients receive quarterly reports from SIA. IA quarterly reports include current and historic performance, performance by security, asset class and investment style summaries, a portfolio appraisal and statement of fees. Additional reports, by request, can be customized to meet the needs of the client. Clients have the option to receive hard-copy or electronic account statements from SIA.

Client Referrals & Other Compensation

Client Referrals from Brokers

SIA receives referrals from RA as discussed below.

Referral Fees Paid

SIA may compensate for client referrals. All solicitors' agreements are in compliance with the Investment Advisers Act of 1940. In addition, all applicable federal and state laws will be observed. All clients procured by outside solicitors will be given full written disclosures by the solicitor, describing the terms and fee arrangements between SIA and the solicitor, prior to or at the time of entering into the advisory agreement.

SIA has entered into an agreement with RA to compensate for client referrals. SIA will pay all solicitor fees under this arrangement to RA, and it will be the responsibility of RA to reallocate a portion of the referral fee to its agent. As part of this arrangement, SEIA or SIA may also sponsor due diligence meetings, training sessions and other meetings for the RA Soliciting Rep.

From the client fee stated on the Engagement Agreement, SIA retains the basis points ("bps") identified on the following table. The balance of the Client Fee is retained by RA. Client will not be charged for the cost of obtaining the account in addition to the advisory fee.

Household Assets Between	SIA Annual Fee		
	Elite**	SAS*	STS ESG*
\$0 - \$499,999	30 bps	20 bps	20 bps
\$500,000 - \$999,999	30 bps	15 bps	15 bps
\$1,000,000 - \$3,999,999	21 bps	11 bps	11 bps
\$4,000,000 - \$9,999,999	14 bps	9 bps	9 bps
\$10,000,000 - \$19,999,999	12 bps	8 bps	8 bps
Over \$20,000,000 (negotiable by case)	11 bps	7 bps	7 bps

Investment Committee

Investment Committee members other than Deron McCoy receive nominal compensation from SIA, for serving on the committee's monthly meetings.

Custody

SIA has limited custody of some of our clients' funds or securities when the clients authorize us to deduct our management fees directly from the client's account. SIA is also deemed to have custody of clients' funds or securities when clients have standing authorizations with their custodian to move money from a client's account to a third-party ("SLOA") and under that SLOA authorize us to designate the amount or timing of transfers with the custodian. The SEC has set forth a set of standards intended to protect client assets in such situations, which we follow.

A qualified custodian holds clients' funds and securities. Clients will receive statements directly from their qualified custodian at least quarterly. The statements will reflect the client's funds and securities held with the qualified custodian as well as any transactions that occurred in the account, including the deduction of our fee.

Clients should carefully review the account statements they receive from the qualified custodian. When clients receive statements from SIA as well as from the qualified custodian, they should compare these two reports carefully. Clients with any questions about their statements should contact us at the address or phone number on the cover of this brochure. Clients who do not receive a statement from their qualified custodian at least quarterly should also notify us.

Minor variations may occur because of reporting dates, accrual methods of interest and dividends, and other factors. The custodial statement is the official record of your account for tax purposes.

Investment Discretion

A limited power of attorney will be obtained from clients. SIA will not have authority to withdraw funds or to take custody of client funds or securities, other than as described under **Custody** above.

Signature Elite accounts are non-discretionary. SIA has the authority to execute trades pre-approved by clients.

Under **Signature Allocation Series & Signature Targeted Strategies**, SIA will have the discretionary authority to determine the securities and the amount of securities to be bought or sold and to automatically rebalance/reallocate within an asset allocation range subject to the restrictions in the Investment Policy Statement. Signature Allocation Series & Signature Targeted Strategies is managed by SIA's Chief Investment Officer, Deron McCoy, CFA, CFP®, CAIA. Mr. McCoy and his team are the only people authorized to direct trades on a discretionary basis. Mr. McCoy's brochure supplement immediately follows this SIA Brochure.

The client will designate the firm to be used for custodial services and trading. SIA may "trade away" for bond transactions in order to seek best execution. The bonds will be custodied at the firm designated by the client under a prime brokerage arrangement.

Voting Client Securities

SIA does not vote proxies. It is the client's responsibility to vote proxies. Clients will receive proxy materials directly from the custodian. SIA may respond to questions from clients regarding proxies and corporate actions in an educational fashion. It is ultimately the clients' decision and responsibilities to vote proxies.

Financial Information

An investment advisor must provide financial information if a threshold of fee prepayments is met or, if there is a financial condition likely to impair the ability to meet contractual commitments; or, a bankruptcy within the past ten years.

SIA does not have any disclosure items in this section.

Form ADV Part 2B
Brochure Supplement

SIGNATURE INVESTMENT ADVISORS,
LLC[®]

Part 2B Supplement Deron McCoy

Name of Supervised Person/IA Rep	Deron McCoy
Address	2121 Ave. of the Stars, Suite 1600, Los Angeles, CA 90067
Phone Number	310-712-2323
Date of Last Revision	November 5, 2018

Name of Registered Investment Advisor	Signature Investment Advisors ("SIA")
Address	2121 Ave. of the Stars, Suite 1600, Los Angeles, CA 90067
Phone Number	310-712-2323
Website Address	www.signatureia.com

This Brochure Supplement provides information about Deron McCoy that supplements the SIA brochure. You should have received a copy of that brochure. Please contact the SIA Compliance Department if you did not receive SIA's brochure or if you have any questions about the contents of this supplement. Additional information about Deron McCoy is available on the SEC's website at: www.adviserinfo.sec.gov

Deron McCoy is the Chief Investment Officer and head of SIA's Department of Investment Management and Economic Strategy ("DIMES"). DIMES is responsible for the research and development of SIA's asset allocation targets. Deron McCoy manages discretionary trading for accounts in Signature Allocation Series and Signature Targeted Strategies.



SIGNATURE INVESTMENT ADVISORS, LLC

Educational Background and Business Experience

Education and Business Background

Name: Deron McCoy, CFA, CFP®, CAIA, AIF®
Year of Birth: 1972
Education: University of California Los Angeles (UCLA), Los Angeles, CA
BS Mathematics-Applied Science, Specialization in Economics, 1995
Business: SEIA/SIA/SIP, Los Angeles, CA – Chief Investment Officer, DIMES
SEIA - 9/2001 – present; SIA - 11/2011 – present; SIP - 10/2015 – present
Royal Alliance Associates, Inc., Los Angeles, CA – Registered Representative
11/18 – present
Signator Investors, Inc., Los Angeles, CA – Registered Representative
6/95 – 11/18

Professional Designations Qualifications

CFP® - Certified Financial Planner is issued by the Certified Financial Planner Board of Standards, Inc.

Candidates must meet the following requirements:

- Complete CFP® education program or fulfillment by other specified credential
- Bachelor's degree (or higher) from an accredited college or university
- Pass CFP® certification exam
- 3 years of full-time personal financial planning experience
- Continuing education requirement of 30 hours every 2 years

CFA – Chartered Financial Analyst is issued by the CFA Institute

CFA certificants must meet the following requirements for regular membership:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience
- Complete and pass the CFA Program – a graduate-level self-study program culminating in three sequential six-hour exams
- Have at least 4 years of qualified work experience in the investment decision-making process
- Fulfill society requirements; which require two sponsor statements as part of each application
- Commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct
- Must be a regular member

CAIA - Chartered Alternative Investment Analyst

Candidates must meet the following requirements:

- Successfully pass both the Level I and Level II exams
- Become a member of the CAIA Association
 - Pass the Level II exam within three years of passing the Level I exam
 - Hold a U.S. bachelor's degree or the equivalent, and have more than one year of professional experience
 - Agree on an annual basis to abide by the Member Agreement

AIF® - Accredited Investment Fiduciary

Candidates must meet the following requirements:

- Complete the AIF training program
- Pass the final certification exam
- Continuing education requirement of 6 hours per year

Disciplinary Information

An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Deron McCoy does not have any disclosure items.

Other Business Activities

Deron McCoy is the Chief Investment Officer for Signature Estate & Investment Advisors, LLC ("SEIA"), Signature Investment Advisors, LLC ("SIA") and Signature Intelligent Portfolios, LLC ("SIP"). SIA and SIP are subsidiary companies of SIA. Each entity is a Registered Investment Advisor ("RIA"). This activity does not pose a conflict of interest.

Deron McCoy is a Registered Representative with Royal Alliance Associates, Inc. ("RAA"), a Broker-Dealer, member FINRA/SIPC. RAA is separately owned and other entities and/or marketing names, products or services referenced here are independent of RAA. This activity does not pose a conflict of interest as Deron McCoy does not sell securities or insurance products.

Additional Compensation

Deron McCoy receives a portion of revenues derived from management of *discretionary* services offered through the Department of Investment Management. Deron McCoy does not receive any securities commissions.

Supervision

Deron McCoy serves on the Investment Committee, which provides research and formulates investment strategies. Deron McCoy will apply the asset allocation strategy as he sees fit to *discretionary* client accounts. The Investment Committee performs oversight. Further, Deron McCoy is supervised by the CEO, Brian D. Holmes. The CEO has created a Compliance Department to assist in monitoring for compliance with the Advisors Act. The CEO may be contacted at 310-712-2323.



SIGNATURE INVESTMENT ADVISORS, LLC

Form ADV Part 2B
Brochure Supplement

SIGNATURE
INVESTMENT ADVISORS, LLC[®]

Part 2B Supplement – Andrew Lin

Name of Supervised Person/IA Rep	Andrew Lin
Address	2121 Ave. of the Stars, Suite 1600, Los Angeles, CA 90067
Phone Number	310-712-2323
Date of Last Revision	November 5, 2018

Name of Registered Investment Advisor	Signature Investment Advisors (“SIA”)
Address	2121 Ave. of the Stars, Suite 1600, Los Angeles, CA 90067
Phone Number	310-712-2323
Website Address	www.signatureia.com

This Brochure Supplement provides information about Andrew Lin that supplements the SIA brochure. You should have received a copy of that brochure. Please contact the SIA Compliance Department if you did not receive SIA’s brochure or if you have any questions about the contents of this supplement. Additional information about Andrew Lin is available on the SEC’s website at: www.adviserinfo.sec.gov



SIGNATURE INVESTMENT ADVISORS, LLC

Education and Business Background

Name: Andrew Lin, CMFC®

Year of Birth: 1981

Education: University of California Los Angeles (UCLA), Los Angeles, CA
BS in Psychology, 2004

Business: Signature Investment Advisors, LLC., Los Angeles, CA – Relationship Manager
11/09- present
Signature Estate & Investment Advisors, LLC., Los Angeles, CA – Strategic Development
11/09- present
Royal Alliance Associates, Inc., Los Angeles, CA – Registered Representative
11/18 – present
Signator Investors, Inc., Los Angeles, CA – Registered Representative
02/2011 – 11/18
United Capital Financial Advisors, Newport Beach, CA – Director of Operations
02/2007 – 12/2009
Signature Estate and Investment Advisors, LLC., Los Angeles, CA – Analyst
03/2004 – 01/2007

Disciplinary Information

An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Andrew Lin does not have any disclosure items.

Other Business Activities

Andrew Lin is a Registered Representative with Royal Alliance Associates, Inc. ("RAA"), a Broker-Dealer, member FINRA/SIPC. RAA is separately owned and other entities and/or marketing names, products or services referenced here are independent of RAA. This activity does not pose a conflict of interest as Andrew Lin does not sell securities or insurance products.

Additional Compensation

Andrew Lin receives economic benefit from SIA's parent company, SEIA, for serving on the Investment Committee. The Investment Committee assesses research, formulates investment strategies and provides oversight for discretionary accounts. This activity does not represent a conflict as the Investment Committee decisions permeate to the parent company and subsidiary companies equally. This activity represents less than 5% of time and income.

Supervision

Andrew Lin is supervised by the CEO, Brian D. Holmes. The CEO has created a Compliance Department to assist in monitoring for compliance with the Advisors Act. The CEO may be contacted at 310-712-2323.



SIGNATURE INVESTMENT ADVISORS, LLC

Form ADV Part 2B

Brochure Supplement

SIGNATURE INVESTMENT ADVISORS, LLC[®]

Part 2B Supplement – Mathew Kim

Name of Supervised Person/IA Rep	Mathew Kim
Address	2121 Ave. of the Stars, Suite 1600, Los Angeles, CA 90067
Phone Number	310-712-2323
Date of Last Revision	November 5, 2018

Name of Registered Investment Advisor	Signature Investment Advisors ("SIA")
Address	2121 Ave. of the Stars, Suite 1600, Los Angeles, CA 90067
Phone Number	310-712-2323
Website Address	www.signatureia.com

This Brochure Supplement provides information about Mathew Kim that supplements the SIA brochure. You should have received a copy of that brochure. Please contact the SIA Compliance Department if you did not receive SIA's brochure or if you have any questions about the contents of this supplement. Additional information about Mathew Kim is available on the SEC's website at: www.adviserinfo.sec.gov



SIGNATURE INVESTMENT ADVISORS, LLC

Education and Business Background

Name: Mathew Kim, CMFC®

Year of Birth: 1977

Education: University of California, Irvine
BA in International Studies, 2000

Business: SIA, Los Angeles, CA – Relationship Manager
01/2016 – present

Royal Alliance Associates, Inc., Los Angeles, CA – Registered Representative
11/2018 – present

Signator Investors, Inc., Los Angeles, CA – Registered Representative
01/2016 – 11/2018

Charles Schwab, New York City, NY – VP-Financial Consultant
05/2000 – 12/2015

Disciplinary Information

An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Mathew Kim does not have any disclosure items.

Other Business Activities

Mathew Kim is a Registered Representative with Royal Alliance Associates, Inc. ("RAA"), a Broker-Dealer, member FINRA/SIPC. RAA is separately owned and other entities and/or marketing names, products or services referenced here are independent of RAA. This activity does not pose a conflict of interest as Mathew Kim does not sell securities or insurance products.

Additional Compensation

Mathew Kim receives economic benefit from SIA's parent company, SEIA, for serving on the Investment Committee. The Investment Committee assesses research, formulates investment strategies and provides oversight for discretionary accounts. This activity does not represent a conflict as the Investment Committee decisions permeate to the parent company and subsidiary companies equally. This activity represents less than 5% of time and income.

Supervision

Mathew Kim is supervised by the CEO, Brian D. Holmes. The CEO has created a Compliance Department to assist in monitoring for compliance with the Advisors Act. The CEO may be contacted at 310-712-2323.



SIGNATURE INVESTMENT ADVISORS, LLC

Form ADV Part 2B

Brochure Supplement

SIGNATURE INVESTMENT ADVISORS, LLC[®]

Part 2B Supplement – Troy Franzen

Name of Supervised Person/IA Rep	Troy Franzen
Address	610 Newport Center Dr., Suite 300, Newport Beach, CA 92660
Phone Number	949-705-5188
Date of Last Revision	November 5, 2018

Name of Registered Investment Advisor	Signature Investment Advisors ("SIA")
Address	2121 Ave. of the Stars, Suite 1600, Los Angeles, CA 90067
Phone Number	310-712-2323
Website Address	www.signatureia.com

This Brochure Supplement provides information about Troy Franzen that supplements the SIA brochure. You should have received a copy of that brochure. Please contact the SIA Compliance Department if you did not receive SIA's brochure or if you have any questions about the contents of this supplement. Additional information about Troy Franzen is available on the SEC's website at: www.adviserinfo.sec.gov



Education and Business Background

Name: Troy Franzen, CWS®, AIF®
Year of Birth: 1970
Education: California State University, Northridge (CSUN) Northridge, CA
Bachelor of Science in Business, Finance, 2005
Business: Signature Investment Advisors, LLC ("SIA"), Los Angeles, CA – Relationship Manager
11/2013 – present
Royal Alliance Associates, Inc., Los Angeles, CA – Registered Representative
11/2018 – present
Signator Investors, Inc., Los Angeles, CA – Registered Representative
11/2013 – 11/2018
City National Bank, Private Client Services – Senior Private Client Advisor
07/2010 – 10/2013
Comerica Bank, Wealth & Institutional Management – Wealth Advisors
09/2001 – 07/2010

Professional Designations Qualifications

AIF® - Accredited Investment Fiduciary

Candidates must meet the following requirements:

- Complete the AIF training program
- Pass the final certification exam
- Continuing education requirement of 6 hours per year

CWS® – Certified Wealth Strategist

Candidates must meet the following requirements:

- Three years of financial services industry experience
- Complete two instructor-led training sessions
- Complete self-directed study and the Capstone project
- Pass the final certification exam (ten sections)
- Continuing education requirement of 33 hours every two years

Disciplinary Information

An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Troy Franzen does not have any disclosure items.

Other Business Activities

Troy Franzen is a Registered Representative with Royal Alliance Associates, Inc. ("RAA"), a Broker-Dealer, member FINRA/SIPC. RAA is separately owned and other entities and/or marketing names, products or services referenced here are independent of RAA. This activity does not pose a conflict of interest as Troy Franzen does not sell securities or insurance products.

**Additional Compensation**

An investment advisor and its supervised persons (IA Reps) must disclose if someone who is not a client provides economic benefit to the supervised person for providing advisory services. Troy Franzen does not have any disclosure items.

Supervision

Troy Franzen is supervised by the CEO, Brian D. Holmes. The CEO has created a Compliance Department to assist in monitoring for compliance with the Advisors Act. The CEO may be contacted at 310-712-2323.



SIGNATURE INVESTMENT ADVISORS, LLC

Privacy Notice

NOTICE OF PRIVACY OF CONSUMER FINANCIAL INFORMATION

Respect for clients' privacy is highly valued at Signature Investment Advisors, LLC and its affiliated company Signature Estate & Investment Advisors, LLC ("we") and your privacy is important to us. We understand that the trust you have placed in us is conditional upon our proper handling of your personal information.

Federal law gives you the right to know what information is being collected about you and how the information will be used.

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information that you specifically have had your other professional advisors forward to us.

We do not disclose any non-public personal information about our customers or former customers to anyone, except as required by federal or state law, or as directed by you – our customer.

- Under the law, we may disclose all of the information we collect to companies that perform support services on our behalf as necessary to affect, administer, or process a transaction, or for maintaining and servicing your account.
- As directed by you, we will be working with your other professional advisors and we will provide information in our possession that is reasonably requested by other advisors.

We do not give or sell information about you or your accounts to any other company individual or group.

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, administrative, and technical procedural safeguards that comply with federal standards to guard your non-public personal information.

You do not need to call or do anything as a result of this notice. It is meant to inform you of how we safeguard your non-public personal information.

Should you have any questions regarding our privacy procedures, please feel free to contact us at (310) 712-2323.



SIGNATURE INVESTMENT ADVISORS, LLC

Business Continuity Program

Signature Investment Advisors, LLC and its affiliated company Signature Estate & Investment Advisors, LLC seek to provide uninterrupted client service. We believe the stability of our business practices, as well as our technology systems, is vital to earning your trust, therefore we make every effort to provide uninterrupted service through a Business Continuity Plan aligned with rigorous SEC and FINRA requirements.

In the event of a natural or unnatural disaster that interrupts our normal business operations at our corporate headquarters at 2121 Avenue of the Stars, in Los Angeles, California; our comprehensive Business Continuity Plans include but are not limited to the following:

Pre-defined alternate worksites and communications systems for all business-critical functions.

- 610 Newport Center Dr. Suite 300, Newport Beach, CA 92660 Ph 949-705-5188 or 800-472-1066 Fax 949-705-5199
- 155 N. Lake Ave., Suite 780, Pasadena, CA 91101 Ph 626-795-2944 Fax 626-795-2994
- 1650 Tysons Blvd, Suite 1575, Tysons Corner, VA 22102 Ph 703-940-3000 Fax 703-738-2259
- 1848 S. Elena Ave., Suite 100, Redondo Beach, CA 90277 Ph 310-712-2322 Fax 310-712-2377
- 3 East Third Ave., #217, San Mateo, CA 94401 Ph 800-723-5115 Fax 310-712-2345
- 1700 Post Oak Boulevard, 2Blvd Place, Suite 600, Houston, Texas 77056 Ph 713-963-4699 Fax 310-712-2345
- Multiple layer data backup and recovery systems.
- Preparing multiple methods of communicating with and providing service to clients via the Internet, local offices and automated telephone forwarding services.
- Annual employee awareness and Business Continuity training.

While no contingency plan can eliminate all risk of service interruption or temporarily impeded account access, we continually assess, test, and update our Plan to mitigate all reasonable risk.

If we find it necessary to temporarily move our operations, we will attempt to notify you. Please understand that this may take from 24 to 48 hours or longer.

Please refer to the Business Continuity Programs of your custodian for additional key information. A complete copy of our Business Continuity Plan may be viewed in our office during regular business hours.

Sincerely,

Brian D. Holmes, MS, CFP®, CMFC, AIF®
President, CEO