VIEWPOINT 2025 DEC 10

NEW DIRECTOR, INSURANCE & ESTATE PLANNING ANNOUNCEMENT

Meet Sean Carey, CFP, CLU

Dear Clients and Partners,

We are delighted to announce that Sean Carey, CFP, CLU will be joining Westward Advisors Ltd. as Director, Insurance & Estate Planning, effective January 1, 2026.

With more than 30 years of experience in insurance, tax-efficient planning, and estate strategy, Sean leads our Insurance & Estate Planning division. He works closely with ultra-high-net-worth families, entrepreneurs, and private-company owners to design tailored solutions that preserve wealth, enhance legacy objectives, and protect business value.

Sean applies our proven LifeStep Process® to deliver customized strategies that address estate liquidity, tax optimization, retirement income planning, and corporate-owned insurance design. Known for his analytical rigor and ability to simplify complex decisions, he ensures every plan is thoughtfully structured, fully transparent, and aligned with the client's long-term vision.

We are excited to welcome Sean to the team and look forward to the expertise and dedication he brings to our clients and partners.

Regards,
The Westward Advisors Team

The opinions expressed in this memorandum are strictly those of Westward Advisors Ltd. This memorandum is for information purposes only and is not legal or tax advice.