

# Building a better portfolio with FAM

One family's journey to an automated investment solution



How the Zaika Advisory Team partnered with Farther Asset Management (FAM) for a custom SMA strategy that put portfolio management on autopilot and freed them to focus on growth, planning, and deeper client relationships.

## AT A GLANCE

<b>Advisors</b>	Bill Zaika, Sr., CFP® & Bill Zaika, Jr., CFP®
<b>Strategy Name</b>	Series 1000 (Qualified & Non-Qualified)
<b>AUM Managed</b>	\$125 M as of April 30, 2026
<b>In FAM Models</b>	Virtually 100% of book
<b>FAM Fee</b>	24 bps (includes all overlays)

## The challenge: Scaling a personalized practice

For Bill Zaika, Sr., CFP® and Bill Zaika, Jr., CFP®, managing client portfolios has always been about more than picking stocks. As a father-son advisory duo with a deep commitment to financial planning, their goal was to deliver a genuinely differentiated investment experience, and not just another mutual fund wrapper.

Before joining Farther, the Zaikas had already built a sophisticated, model-driven approach at a large national broker-dealer. They weren't new to the idea of running their own investment strategy; they had been using a system based on company screens and fundamental analysis for years. But the tools available to them created a frustrating ceiling.

Their equity model portfolio had to be equally weighted due to system constraints. Rebalancing happened, at best, twice a year, and even then, it was a time-consuming, error-prone manual process. Daily tax-loss harvesting for non-qualified accounts was practically impossible. And every time they wanted to swap a single holding across all client accounts, it required manually touching each one.

As Bill Zaika, Jr. explained, being a fiduciary and managing individualized portfolios at scale simply doesn't work without the right infrastructure.

“The difficulty of managing client portfolios one-off is that it's impossible to be in every account, every day, giving it the attention that it deserves. We believe, as CFP's and fiduciaries, each client should be receiving constant attention to the customized portfolios we tailored to meet their individual needs. With Farther's technology, every account is now getting the full attention it deserves each and every day. That's something that was not possible before.”

**Bill Zaika, Jr., CFP®**

The attraction to Farther, and specifically to Farther Asset Management (FAM), was clear: for the first time, the Zaikas could access institutional-grade tools like daily tax-loss harvesting, automated rebalancing, and tax-aware trading, within an RIA structure built for advisors who want to run their own strategy.

## The solution: A custom SMA built from the ground up

When the Zaika team joined Farther, they didn't just import their old model. They rebuilt it into something far more powerful, in close collaboration with FAM Portfolio Manager Scott Katzbeck.

The starting point was straightforward: the Zaikas brought their existing stock screens, built around a long-held conviction that the goal on the equity side is to “build a better S&P 500.” Through ongoing conversations with Scott, that idea evolved into a fully systematized, multi-factor strategy grounded in academic research.

Working together, they identified three core investment factors to drive stock selection within the U.S. large-cap universe:

- Profitability – the primary driver, focused on companies with high profitability relative to their book values
- Value – selecting companies trading at low prices relative to their book values
- Momentum – identifying stocks with recent outperformance, exploiting short-term return persistence

Rather than blending these factors into a single composite score (an approach used by some well-known asset managers), Scott built three “pure” sleeves, one for each factor, then combined them to produce a 50-60 stock portfolio. Stocks that score highly on multiple factors receive higher portfolio weights, preserving the integrity of each factor’s exposure. The strategy uses S&P 500 sector weights as its framework, with up to 15% international equity.

The result: a custom SMA strategy the Zaika team calls Series 1000.

“Our goal on the equity side is to build a better S&P 500. With Scott’s expertise, we expanded our already successful profitability factor model to a more robust three factor sleeve model. Now we’ve got something that tells a genuinely unique story to clients.”

**Bill Zaika, Jr., CFP®**

From there, the Zaikas worked with Scott to build out the full portfolio architecture. For the fixed income sleeve, they chose the FAM Dynamic Bond Model for portfolios at or below 60/40 (to generate income and offer active management), and the FAM Strategic Core Bond sleeve for higher-equity allocations, where bonds serve primarily as a stabilizer. Two distinct versions of the strategy were developed:

- Series 1000 Q (Qualified) – for IRA and retirement accounts, loaded December 10, 2024
- Series 1000 NQ (Non-Qualified) – for taxable accounts, with a reduced momentum weight to lower turnover, loaded January 14, 2025

Accounts with at least \$75,000 are placed in the custom Series 1000 model. Below that threshold, clients are moved into FAM’s off-the-shelf Dynamic Core model portfolios, ensuring that 100% of the book operates within an automated, model-driven framework.

## How the automation works: Overlays that do the heavy lifting

What separates this approach from a traditional SMA isn’t just the investment philosophy; it’s the infrastructure behind it. The Farther platform handles several portfolio management tasks automatically, every single day:

**Daily rebalancing:** As markets move, portfolios drift. The system monitors allocation targets continuously and rebalances back toward them with no manual intervention required. A 60/40 portfolio stays a 60/40 portfolio.

“Working with Scott and the FAM team, we created both qualified and non-qualified solutions. It’s allowed us to have a customized and complex portfolio with a much more hands-off approach. Everything runs itself exactly how we designed it to run, and in the most efficient manner possible. It’s unbelievable.”

**Bill Zaika, Jr., CFP®**

**Daily tax-loss harvesting:** For non-qualified accounts, the system scans for losses daily, harvests them, purchases a replacement security for the wash-sale window, and then rebalances back into the target model. What once required year-end scrambling now happens automatically—and continuously.

**Tax-budget-controlled transitions:** For clients coming in with large embedded gains or concentrated positions, advisors can set a per-account tax budget. The system then gradually transitions the portfolio toward the target model over time, thereby realizing gains only as losses offset them. A conversation that used to begin with “I don’t know what to do with this account” is now “We’ll set a \$10,000 budget and let it transition itself.”

**Automatic cash investment:** For accounts with ongoing contributions, such as small-business 401(k) plans with weekly payroll deposits, new cash is automatically invested into the model the moment it arrives. No more risk of clients accidentally sitting in cash.

**Systematic model oversight:** Scott reviews the factor rankings daily and the full model quarterly. Advisors are notified only when meaningful changes occur, keeping communication efficient and the strategy transparent.

“Having the technology available to automatically trade daily, to systematically rebalance portfolios, and to automate continuous tax-loss harvesting in one place has been absolutely game-changing. Prior to joining Farther, this technology was simply not available to us, and we couldn’t even come close to replicating what FAM is now doing for our clients.”

**Bill Zaika, Sr., CFP®**

## The outcome: Performance, time, and a story worth telling

Since launching Series 1000 in late 2025, the results have exceeded expectations on every dimension that matters to the Zaika team: investment performance, operational efficiency, and client value proposition.

**Investment performance:** While no short-term performance window tells the whole story, the factor-based construction gives the Zaika team a clear, repeatable rationale for the results.

**Time recovered:** Perhaps the most meaningful outcome is what the Zaikas have gotten back: time. Manual rebalancing that once consumed days, going account by account and model by model, is now fully automated. Swapping a single holding across the entire book is a system-level change, not a day-long project.

**Client value proposition:** The Zaikas can now offer clients something genuinely distinct: a custom-built, factor-driven equity strategy with daily tax management, not a packaged mutual fund model that any advisor could offer. That differentiation matters in client conversations and, increasingly, in prospecting.

“The value that FAM has provided has been nothing short of amazing and we couldn’t be happier with the results. Our decision to join Farther has only been reinforced by the technology and capabilities of the FAM team.”

**Bill Zaika, Sr., CFP®**

## What this means for other advisors

The Zaika team’s experience is a proof of concept for what’s possible when an advisor’s investment philosophy meets FAM’s technology and investment expertise. A few key takeaways for advisors considering a similar path:

- You don’t need a completely new strategy. The Zaikas started with screens they’d already been running. FAM systematized and enhanced what they had, not replaced it.
- The economics can work at scale. With a 24 bps all-in FAM fee (including overlays), they found the value delivered in tax efficiency and time savings more than justifies the cost. As Bill Zaika, Jr. put it simply: “Well worth it.”
- Non-qualified accounts are where the leverage is greatest. Daily tax-loss harvesting and tax-budget-controlled transitions unlock a level of service for taxable clients that was simply not possible before.
- Automation doesn’t mean loss of control. Advisors set the parameters, approve model changes, and remain at the center of the client relationship. Farther handles execution.
- The story becomes a differentiator. Clients and prospects respond to advisors who can explain exactly how their portfolio is built, and why it’s different.

## Biographies



**Bill Zaika, Jr., CFP®**

SENIOR VICE PRESIDENT, WEALTH ADVISOR

Bill is a CERTIFIED FINANCIAL PLANNER® professional at Farther, where he partners with individuals and small businesses to develop personalized financial strategies that support both near-term priorities and long-term goals.

With nearly 20 years of experience in financial services, Bill began his career with AXA and MetLife in Rochester before returning to Central New York in 2010 to join his father at Diversified Wealth Strategies. He is a 2006 graduate of the Rochester Institute of Technology, where he earned a degree in Marketing and competed on the lacrosse team.



**Bill Zaika, Sr., CFP®**

SENIOR VICE PRESIDENT, WEALTH ADVISOR

Bill brings over 25 years of experience providing clients with comprehensive financial plans and customized wealth management strategies. A CERTIFIED FINANCIAL PLANNER® professional, he also maintains FINRA Series 7 and 66 securities registrations, along with life and health insurance licenses.

Drawing on his diverse background in management and operations, Bill has built a career helping individuals and small businesses achieve their financial goals with discipline and care. Before entering financial services nearly 25 years ago, Bill earned a B.S. in Mechanical Engineering from the Rochester Institute of Technology and began his career in energy services with Niagara Mohawk Power Corporation, later launching his own company. He transitioned to wealth management in the late 1990s, first as a financial advisor with AXA Advisors and later as a founding partner of Diversified Wealth Strategies, LLC.



**Scott Katzbeck**

PORTFOLIO MANAGER, EQUITY,  
FARTHER ASSET MANAGEMENT

Scott is a Portfolio Manager and a key member of the Farther Asset Management (FAM) team, leading the construction and management of equity SMA portfolios, and bringing specialized expertise in factor-based investing. His deep understanding of financial theory and evidence-based investing guides the selection of unique investment opportunities within our SMA portfolios. He has over 18 years of investment industry experience.

Prior to joining FAM in 2025, Scott was a Portfolio Manager at Dimensional Fund Advisors (DFA) where he managed \$130 billion in US equity strategies. He earned an MBA with concentrations in Analytic Finance and Econometrics & Statistics from The University of Chicago.

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### Interested in building a custom SMA strategy with FAM?

Reach out to the Farther Asset Management team at [farther.com](http://farther.com) to start a conversation about what's possible for your practice.

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Intelligent Wealth

# Welcome to Intelligent Wealth

Farther is the Intelligent Wealth Platform, built from the ground up to unlock greater wealth throughout your financial life.