

Item 1 – Cover Page

MFA Wealth Services, Inc.

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This brochure provides information about the qualifications and business practices of MFA Wealth Services, Inc. If you have any questions about the contents of this brochure, please contact us at (805) 496-5474 or MGarner@mfaws.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about MFA Wealth Services is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Firm" using the firm's CRD number, which is 169013.

References herein to MFA Wealth Services as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.

Item 2 – Material Changes

This brochure dated February 19, 2024, represents an amended brochure for MFA Wealth Services.

The primary business office is 100 E. Thousand Oaks Blvd., Suite 258, Thousand Oaks, CA 91360. There is a satellite office at 8015 Sargent Ridge, Indianapolis, IN 46256.

We have changed our corporate name from Meador Financial, Inc. to MFA Wealth Services, Inc. as of January 6, 2023.

All clients will receive a copy of this brochure prior to, or at the time of, becoming a client.

MFA Wealth Services will provide you with a new brochure as necessary based on changes or new information, at any time, without charge.

Our brochure may be requested by contacting Michael E. Garner, Chief Compliance Officer, at (805) 496-5474 or MGarner@mfaws.com.

Additional information about MFA Wealth Services is also available via the SEC's website, www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with MFA Wealth Services who are registered, or are required to be registered, as investment adviser representatives of MFA Wealth Service.

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Item 4 – Advisory Business

About MFA Wealth Services

MFA Wealth Services is a corporation formed in 2002 in the State of California and does business under the name of MFA Wealth Services. Although the corporation was initiated in 2002, the firm had not done business as a registered investment adviser prior to 2013. The major decisions of a strategic and administrative nature for the firm are undertaken by Christopher D. Mattern and Michael E. Garner.

Services Offered

MFA Wealth Services is a financial advisory firm dedicated to providing personalized confidential financial planning and investment management to its clients.

Christopher D. Mattern and Michael E. Garner along with other MFA Wealth Services Advisors are also registered representatives of United Planners Financial Services of America, a FINRA Member Firm, Member FINRA, SIPC (United Planners). MFA Wealth Services, Inc. and United Planners are independent companies.

Investment Management (Portfolio Management)

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. MFA Wealth Services works with clients to define their financial objectives and to develop strategies for reaching those objectives, some of which may include: identifying financial problems, cash flow and budget management, real estate planning, investment management, retirement planning, tax planning, risk analysis and insurance planning, employee benefit analysis, education funding and charitable goals.

We manage these advisory accounts on both a discretionary and a non-discretionary basis. We are currently moving our investment management from non-discretionary management to discretionary management. During the transition, we will be using both discretionary and non-discretionary management.

Under discretionary management, we will make specific investment decisions, including whether or not to buy, sell, hold or liquidate assets under our management, without obtaining the client's specific authorization. Our discretionary management will be consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

Under non-discretionary management, we will make specific investment recommendations. We will execute investment action only after the client gives us specific authorization. Our investment recommendations will be consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability. MFA Wealth Services will recommend implementation of the client's strategy using a variety of asset allocation programs and other appropriate investments.

MFA Wealth Services will complete the necessary documentation and communicate the investment allocation. In addition, MFA Wealth Services will monitor results with periodic reviews and rebalancing.

Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company.

Financial Planning

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service receive a written report which provides the client with a detailed financial plan designed to assist the client achieve his or her financial goals and objectives.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client, and prepare a written report.

We also provide general non-securities advice on topics that may include tax and budgetary planning, estate planning and business planning. Typically the financial plan is presented to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

Selection And Monitoring Of Third-Party Money Managers

We also offer advisory management services to our clients through our Selection and Monitoring of Third-Party Money Managers.

Our firm provides the client with an asset allocation strategy developed through personal discussions in which goals and objectives based on the client's particular circumstances are established. This asset allocation strategy is drafted into the client's investment guidelines.

Based on the client's individual circumstances and needs, we will then perform management searches of various unaffiliated registered investment advisers to identify which registered investment adviser's portfolio management style is appropriate for that client. Factors considered in making this determination include account size, risk tolerance, the opinion of each client and the investment philosophy of the selected registered investment adviser. Clients should refer to the selected registered investment adviser's Firm Brochure or other disclosure document for a full description of the services offered. We are available to meet with clients on a regular basis, or as determined by the client, to review the account.

Once we determine the most suitable investment adviser(s) for the client, we provide the selected adviser(s) with the client's investment guidelines. The adviser(s) then creates and manages the client's portfolio based on the client's individual needs as exhibited in the investment guidelines. Clients are responsible to pay fees associated with Third-Party Money Managers.

We monitor the performance of the selected registered investment adviser(s). If we determine that a particular selected registered investment adviser(s) is not providing sufficient management services to the client, or is not managing the client's portfolio in a manner consistent with the client's investment guidelines; for non-discretionary clients we may suggest that the client contract with a different registered investment adviser and/or program sponsor. Our firm assists the client in selecting a new registered investment adviser however, any move to a new registered investment adviser is solely at the discretion of the client. For discretionary clients we may select a new third-party money manager consistent with the client's investment guidelines.

Client Obligations

Assets under the direct management of MFA Wealth Services are held at an independent custodian in the client's name. For non-discretionary clients MFA Wealth Services does not have custody of client assets meaning that MFA Wealth Services does not hold client funds or securities either directly or indirectly and has no authority to obtain possession of them. Rather, MFA Wealth Services manages the assets under a limited power of attorney executed by the client. For clients under discretionary authority MFA Wealth Services maintains custody of client assets through a qualified custodian, which means that MFA Wealth Services has authority to act upon client assets without specific client direction.

Prior to engaging MFA Wealth Services to provide services, clients are generally required to enter into an agreement with MFA Wealth Services setting the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to MFA Wealth Services beginning services.

For non-discretionary clients, if requested by the client, MFA Wealth Services may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from MFA Wealth Services.

The client is under no obligation to act on the investment adviser's recommendation. Moreover, if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through MFA Wealth Services.

For discretionary clients MFA Wealth Services may choose to engage the services of other professionals for implementation purposes.

In performing its services, MFA Wealth Services shall not be required to verify any information received from the client or from the client's other professionals. Moreover, each client is advised that it remains his or her responsibility to promptly notify MFA Wealth Services if there is ever any change in the client's financial situation or investment objectives during the client engagement.

Disclosure Statement

A copy of MFA Wealth Services' written brochure as set forth on Part 2A of Form ADV shall be provided to each client prior to, or at the same time as, the execution of the

Advisory Agreement. Any client who has not received a copy of MFA Wealth Services' written brochure at least 48 hours prior to executing the Advisory Agreement shall have five business days subsequent to executing the agreement to terminate the MFA Wealth Services' services without penalty.

MFA Wealth Services also has an additional disclosure document, known as Form CRS and/or the Relationship Summary (Form ADV Part 3) which will be provided to the client.

Our Policies on Class Action, Bankruptcies, and Other Legal Proceedings

Clients should note that MFA Wealth Services will not advise nor act on behalf of the client in legal proceedings involving companies whose securities are held or previously were held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct MFA Wealth Services, if documents have been received by MFA Wealth Services, to transmit copies of class action notices to the client or a third party. Upon such direction, MFA Wealth Services will make commercially reasonable efforts to forward such notices in a timely manner.

Non-Participation in Wrap Fee Programs

MFA Wealth Services, as a matter of policy and practice, does not sponsor any wrap fee program. A wrap fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and the execution of client transactions.

Amount of Assets Under Management

As of February 19, 2024, MFA Wealth Services is a registered investment advisory firm. It currently has \$9,284,482.83 dollars of assets under management on a non-discretionary basis and \$214.820.206.32 dollars of assets under management on a discretionary basis.

Item 5 – Fees and Compensation

Investment Management (Portfolio Management)

The client can determine to engage MFA Wealth Services to provide discretionary investment advisory services on a fee basis. MFA Wealth Services' investment advisory fee is based upon a percentage (%) of the market value of the assets placed under MFA Wealth Services or a fixed fee. The percentage fee ranges from 0.5 to 1.5% depending on the assets under management and services provided. The fixed fee, when utilized, is for small accounts and ranges from \$250 – \$625 per quarter, or for assets under advisement where assets are difficult to value, such as real estate and business interests where a reasonable fee is calculated based in part on AUM fee schedule.

Market Value	Annual Fee (%)
\$0-\$1,000,000.00	1.0%
\$1,000,000.01 - \$5,000,000	0.8%
\$5,000,000.01	0.5%

However, MFA Wealth Service may charge Advisory Fees as low as .5% or as high as 1.5% on accounts depending on services provided.

Limited Negotiability of Advisory Fees: *Although MFA Wealth Services has established the aforementioned fee schedule(s), we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets; related accounts; portfolio style, account composition, reports, among other factors. The specific annual fee schedule is identified in the contract between the adviser and each client.*

We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee. Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm.

Investment advisory fees are billed quarterly, in arrears, at the beginning of each calendar quarter based on the value (market value or fair market value in the absence of market value), of the client's account at the end of the quarter. The fees are prorated to account for incomplete quarters.

For example, if the Advisory Agreement is signed in August, the fees will be prorated to the end of September (the end of the third quarter). The subsequent fees are due and payable as of the end of each calendar quarter that follow.

Clients may provide written authorization to the custodian of their accounts to pay MFA Wealth Services' fees from the client's account. Under these circumstances, MFA Wealth Services will send to the custodian a bill showing the amount of the fee, the value of the client's assets on which the fee was based, and the specific manner in which the fee was calculated. The account custodian does not verify the accuracy of MFA Wealth Services' advisory fee calculation. The custodian will send the client a statement, at least quarterly, indicating all amounts disbursed from the account including the amount of advisory fees paid directly to MFA Wealth Services.

Subsequent year fees are calculated by the then prevailing fee structure and schedule. Fees are not collected for services to be performed more than six months in advance.

Financial Planning

Financial planning is available at the hourly fee of \$350.00 or calculated on a flat fee basis. Fees for services will vary, and those charged on an hourly basis determined by the services required and are agreed upon in advance. A financial planning consultation will require a deposit equal to one-half (50%) of the agreed upon fee upon execution of the agreement and the balance due upon completion of the work as agreed upon.

Selection And Monitoring Of Third-Party Money Managers Fees

When we are paid by the independent adviser for portfolio management services our fee is based on a percentage of the client's managed assets, which is included in the independent investment adviser's annual management fee. The portion of the advisory fee paid to us does not increase the client's ultimate advisory fee paid to the selected independent investment adviser.

Clients are provided with a separate disclosure document describing the fee paid to us by such independent registered investment advisers. The total asset management fee, including the fee paid to our firm, is disclosed in the independent investment adviser's disclosure document.

MFA Wealth Services' fee for this service does not include the independent investment adviser's fee for that entity's advisory/management services. Clients are responsible for paying fees associated with Third-Party Money Managers.

Our annual fee for the Selection of other Advisers is charged as a percentage of assets under management, according to the following schedule:

Market Value	Annual Fee (%)
\$0-\$1,000,000.00	1.0%
\$1,000,000.01 - \$5,000,000	0.8%
\$5,000,000.01	0.5%

However, MFA Wealth Service may charge Advisory Fees as low as .5% or as high as 1.5% on accounts depending on services provided.

Minimum Account Requirements

MFA Wealth Services has no minimum account size for any of the advisory services we offer, however, there is a minimum fee of \$250 per quarter or \$350 per hour.

Pre-existing advisory clients are subject to MFA Wealth Services' minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship.

General Information Regarding Advisory Services and Fees

Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Under no circumstances do we require or solicit payment of investment advisory fees in excess of \$1,200, more than six months in advance of services rendered.

MFA Wealth Services Advisors through their affiliation as registered representatives with United Planners may also be compensated by commissions and trails. Though individual transactions may vary and the prospectus on any particular transaction should be reviewed for specifics, MFA Wealth Services is generally compensated by a 1% trail on "C" shares (Mutual Funds).

MFA Wealth Services fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment advisors and other third parties such as fees charged by managers, custodial fees, deferred sales

charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Clients may also incur "account termination fees" upon the transfer of an account from one brokerage firm (custodian) to another. The range for these account termination fees is believed to range generally from \$0 to \$200 at present, but at times may be much higher. Clients should contact their custodians (brokerage firms, bank or trust company, etc.) to determine the amount of account termination fees that may be charged and deducted from their accounts for any existing accounts that may be transferred.

Such charges, fees and commissions are exclusive of and in addition to the firm's fee, and the firm does not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that the firm considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

The vast majority of clients pay MFA Wealth Services' fees based upon a percentage of the assets we manage. This is a very common form of compensation for registered investment advisory firms and avoids the multiple inherent conflicts of interest associated with commission-based compensation.

Asset-advised-upon percentage method of compensation can still at times lead to conflicts of interest between the firm and the client as to the advice provided. For example, conflicts of interest may arise relating to the following financial decisions in life: incur or pay down debt; gift funds to charities or to individuals; purchases of a (larger) home or cars or other non-investment assets; the purchase of a lifetime immediate annuity; expenditures of funds for travel or other activities; investment in private equity investments (private real estate ventures, closely held businesses, etc.), and the amount of funds to place in non-managed cash reserve accounts. We have adopted internal policies to properly manage these and other potential conflicts of interest. Our goal is that our advice to you remains at all times in your best interest, disregarding any impact of the decision upon our firm.

Termination

The client may terminate any new agreement without penalty by providing written notice of such cancellation to MFA Wealth Services within five (5) business days of the date of

signing the agreement. Following the five-day cancellation period, the client may cancel the Advisory Agreement any time by giving notice in writing to MFA Wealth Services, and the client will be responsible for payment of fees for services rendered to the date of notice. MFA Wealth Services may cancel the Agreement any time upon refund of all fees paid for which services have not been completed. An agreement for any other service will cancel upon completion of such services or as otherwise agreed by the parties.

MFA Wealth Services believes that the charges and fees offered within its program are competitive with alternative programs available through other firms offering a similar range of services; however, lower fees for comparable services may be available from other sources. A client could invest in mutual funds directly, without the services of MFA Wealth Services. In that case, the client would not receive the services provided by MFA Wealth Services which are designed, among other things, to assist the client in determining which investments are most appropriate to each client's financial condition and objectives, undertake a disciplined approach to portfolio rebalancing while taking into account the tax ramifications of same, and to avoid ad hoc emotional reactions to shorter-term market events. Also, some of the funds used by the firm may not be available to the client directly without the use of an investment adviser granted access to such funds.

MFA Wealth Services' relationship with each client is non-exclusive; in other words, MFA Wealth Services provides investment advisory services and financial planning services to multiple clients. MFA Wealth Services seeks to avoid situations in which one client's interest may conflict with the interest of another client. However, one circumstance which could arise is a sudden sharp downturn in the values of one or more stock asset classes, thereby triggering (under adopted investment policies with the vast majority of MFA Wealth Services' clients) the need to rebalance the investment portfolios following the close of any business (trading) day. In this instance, MFA Wealth Services seeks to rebalance each client's investment portfolio on a timely basis, keeping in mind that most mutual fund trades occur at the end of a trading day.

Item 6 – Performance-Based Fees and Side-By-Side Management

Item 6 is not applicable to MFA Wealth Services. MFA Wealth Services does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Such acceptance or management would pose a significant conflict of interest to the client because performance-based fees may provide an incentive to favor such accounts over the accounts of clients under our other advisory programs. MFA Wealth Services considers avoidance of such conflict a paramount policy in maintaining our fiduciary duty to our clients.

Item 7 – Types of Clients

MFA Wealth Services clients shall generally include individuals, high net worth individuals, trusts, business owners and corporations. Client relationships vary in scope and length of service.

Required Minimum Client Accounts

MFA Wealth Services has no minimum account size, however, there is a minimum fee of \$250 per quarter or \$350 per hour.

Pre-existing advisory clients are subject to MFA Wealth Services' minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Before designing investment plans for clients, MFA Wealth Services will evaluate the client's investments to determine whether the client's goals harmonize with the client's financial objectives. MFA Wealth Services will propose a portfolio to help clients attain their financial goals. In designing investment plans for clients, MFA Wealth Services relies upon the information supplied by the client and client's other professional advisors. Such information may pertain to the client's financial situation, estate planning, tax planning, risk management, short-term and long-term lifetime financial goals and objectives, investment time horizon, and perceived current tolerance for risk.

This information will become the basis for the strategic asset allocation plan that MFA Wealth Services believes will best meet the client's stated long term personal financial goals. The strategic asset allocation provides for investments in those asset classes that MFA Wealth Services believes will possess attractive combinations of return, risk, and correlation over the long term.

When MFA Wealth Services invests client assets, asset allocation techniques are used which include stocks, bonds and alternative investments of varying characteristics and from both the United States and foreign markets. MFA Wealth Services invests for the long term, when appropriate for the client's circumstances and expects that not all investments in a given portfolio will perform in unison with other assets in the same portfolio. MFA Wealth Services manages money primarily for the clients' downside protection, and secondarily for upside gain. Unless specifically directed to do so, MFA Wealth Services does not systematically rebalance the portfolio on a regular basis, but monitor each portfolio's asset allocation to make adjustments where appropriate. MFA Wealth Services' portfolio management decisions are made considering only the assets being managed and if specifically contracted to do so may consider other non-managed assets and other investments the client may hold.

MFA Wealth Services may utilize fundamental analysis. Fundamental analysis is performed on historical and present data, with the goal of making financial forecasts. The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

MFA Wealth Services also utilizes charting and other statistical stock market data. Other sources that the firm may use include Morningstar mutual fund information, Morningstar stock information, and information available on the internet.

Investment Strategies

The primary investment strategy used on client accounts is asset allocation based on Modern Portfolio Theory. MFA Wealth Services develops a diversified investment portfolio by mixing different assets in varying proportions depending on client and current economic climate. The primary purpose of Asset Allocation is to reduce the risk in the portfolio, while maintaining or enhancing the rate of return of the portfolio.

MFA Wealth Services manages a variety of model portfolios based on client risk profiles, ranging from conservative to aggressive, strategic to tactical. MFA Wealth Services utilizes an analytic process of fund performance in each asset class on at least a quarterly basis in order to determine the holdings and weightings of the models. The models form the basis of the design of client asset allocations, though specific client interests and circumstances may add unique holdings to any portfolio.

Each client receives investment advice regarding their portfolio based upon his or her:

- Income Needs
- Time Horizon
- Risk Tolerance
- Expected Rate of Return
- Asset Class Preferences
- Legacy Objectives

The investment vehicles used to invest in the various asset classes are mutual funds, individual stocks and bonds, exchanged traded funds (ETFs), and covered options. The mutual funds provide:

- Professional Management
- Diversification
- Flexibility
- Liquidity

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each

client executes an Investment Policy Statement that documents their objectives, their desired investment strategy and any restrictions on investments requested by the client.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. MFA Wealth Services' investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

Interest-rate Risk: The risk that investment returns will be affected by changes in the level of interest rates. When interest rates increase, the prices and values of bonds decrease. When interest rates decrease, the prices and values of bonds increase.

Market Risk: The risk that investment returns will be affected by changes in the overall level of the stock market. When the stock market as a whole increases or decreases, virtually all stocks are affected to some degree.

Reinvestment Rate Risk: The risk incurred when an investment's income is reinvested at a lower rate than the rate that existed at the time the original investment was made. This risk is most prevalent when interest rates fall.

Purchasing Power Risk (Inflation Risk): The risk that inflation will affect the return of an investment in real dollars. In other words, the amount of goods that one dollar will purchase decreases with time. Investments that have low returns, such as savings accounts, are not likely to keep up with inflation. Investments with fixed returns, such as bonds, will decrease in value because their purchasing value will decrease with inflation.

Business Risk: The risk associated with a particular industry or firm. These are factors that affect the industry or firm, but do not affect the whole market. They include government regulations, management competency, or local or regional economic factors.

Financial Risk: The risk associated with the mix of debt and equity used to finance a firm. The greater the financial leverage, the greater the financial risk.

Currency Risk (Exchange Rate Risk): The risk that a change in the value of a foreign currency relative to the U.S. dollar will negatively affect a U.S. investor's return.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

In general, cash equivalents provide liquidity with minimum income, and a return of principal with no capital appreciation. Cash equivalents are, however, subject to purchasing power risk.

Fixed income investments provide current income. Usually, the longer the maturity of the security, the higher the income it will generate. Also, with longer maturities, fixed income investments will have greater price volatility and greater opportunity for capital gains or capital losses. Fixed income investments are subject to interest rate risk, reinvestment rate risk, and purchasing power risk. In addition, foreign bonds would be subject to currency rate risk and junk bonds would be subject to business risk and financial risk.

The return of principal for bond funds and funds with significant underlying bond holdings is not guaranteed. Mutual fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Equity investments are subject to greater volatility, thus providing a greater opportunity for capital gains, and a greater opportunity for capital losses. Equity investments offer little or no current income. Equity investments are subject to market risk and interest rate risk, while providing an opportunity to protect against purchasing power risk. Also, stock mutual funds, rather than individual equities, may limit the exposure to business risk and financial risk.

Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Item 9 – Disciplinary Information

MFA Wealth Services has no reportable legal or disciplinary events.

Item 10 – Other Financial Industry Activities and Affiliations

MFA Wealth Services associated persons are engaged in professions other than giving investment advice. Michael E. Garner and Christopher D. Mattern are also registered representatives of United Planners Financial Services of America, a FINRA Member Firm, SIPC (United Planners). MFA Wealth Services and United Planners are independent companies. In such a capacity, they may offer securities and other products and receive normal and customary commissions as a result of such purchases. This may be viewed as a conflict of interest. While MFA Wealth Services and these individuals endeavor at all times to put the interest of the clients first as part of our fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations. Clients are under no obligation to act on these recommendations or to effect the transaction through MFA Wealth Services. This activity account for approximately 10% of each associated persons' time.

MFA Wealth Services is also an insurance agency. Michael E. Garner and Christopher D. Mattern, along with other MFA Wealth Services Advisors, are licensed insurance agents through numerous insurance companies. In such a capacity, they may offer insurance products and receive normal and customary commissions as a result of such purchases. This may be viewed as a conflict of interest. Clients are under no obligation to act on these insurance recommendations or to effect the transaction through MFA Wealth Services. This activity account for approximately 5% of each associated persons' time.

Christopher D. Mattern is also a California licensed Certified Public Accountant ("CPA") and engages in tax preparation and planning work as a minority partner in Tone, Walling & Meador, LLP. This may be viewed as a conflict of interest. Clients are under no obligation to have their tax preparation and planning work performed by Tone, Walling & Meador. Christopher spends approximately 5% of his time in this capacity. The CPA firm does not have signatory authority over any client checking accounts.

Michael E. Garner is also a Real Estate Broker licensed in California and Indiana. Mr. Garner does not actively engage in real estate brokerage activities. This may be viewed as a conflict of interest. Clients are under no obligation to have real estate transactions performed by Mr. Garner. Michael spends less than 1% of his time in this capacity.

Michael E. Garner is also a California licensed Attorney and engages in legal services as the owner of Cornerstone Law Center. This may be viewed as a conflict of interest.

Clients are under no obligation to have their legal work performed by Cornerstone Law Center, Inc. Michael spends approximately 10% of his time in this capacity. The law firm does not have signatory authority over any client accounts.

Neither MFA Wealth Services, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, a commodity pool operator, a commodity trading advisor, or a representative of the foregoing.

MFA Wealth Services retains an independent third-party account administrators (including Buckingham Strategic Partners ("BSP"), formerly Loring Ward Financial Inc. "LWIF" and BAM Advisor Services ("BAM")) that performs certain services such as account administration, portfolio allocation analysis, asset-class investment strategy, back-office fulfillment, report and statement production, and fee debiting. Such services are paid directly through advisory fees billed to the client or are indirectly paid by MFA Wealth Services. "BSP are investment advisers registered with the Securities and Exchange Commission.

MFA Wealth Services through its arrangement with "BSP, may execute transactions through a broker-dealer that BSP that is affiliated and under common ownership with "BSP. "BSP is a securities broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA) that introduces all transactions to its correspondent clearing firm, Pershing LLC, on a fully-disclosed basis. MFA Wealth Services or client may incur additional brokerage commissions, ticket charges or other similar expenses that are collected by BSP, or another broker-dealer and/or custodian of record.

As discussed in Item 4, MFA Wealth Services may offer investment management services through a third-party investment adviser ("sub-adviser"). All sub-advisers utilized by MFA Wealth Services will be a registered investment adviser with the Securities and Exchange Commission or other appropriate jurisdictions.

Clients should be aware that the receipt of additional compensation by MFA Wealth Services and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. MFA Wealth Services endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees;

- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

Item 11 – Code of Ethics, Participation, or Interest in Client Transaction and Personal Trading

MFA Wealth Services has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at MFA Wealth Services must acknowledge the terms of the Code of Ethics annually, or as amended.

MFA Wealth Services anticipates that, in appropriate circumstances consistent with clients' investment objectives, it will cause accounts over which MFA Wealth Services has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which MFA Wealth Services, its affiliates and/or clients, directly or indirectly, have a position of interest. MFA Wealth Services' employees and persons associated with MFA Wealth Services are required to follow MFA Wealth Services Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of MFA Wealth Services and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for MFA Wealth Services' clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of MFA Wealth Services will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of MFA Wealth Services' clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between MFA Wealth Services and its clients.

MFA Wealth Services' clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Michael E. Garner at (805) 496-5474 or MGarner@mfaws.com.

It is MFA Wealth Services' policy that the firm will not affect any principal or agency cross securities transactions for client accounts. MFA Wealth Services will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

Broker Selection/Recommendation

In the event that the client requests that MFA Wealth Services recommend a broker dealer/custodian for execution and/or custodial services, MFA Wealth Services generally recommends that investment management accounts be maintained at Fidelity Investments Institutional Services Company Inc. ("Fidelity"), a registered broker-dealer, member SIPC.

Fidelity is independently owned and operated and not affiliated with MFA Wealth Services and does not supervise or otherwise monitor MFA Wealth Services' investment management services to its clients. Fidelity provides MFA Wealth Services with access to its institutional trading and custody services, which typically are not available to Fidelity retail investors. Fidelity's services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institution investors or would require a significantly higher minimum initial investment.

Factors that MFA Wealth Services considers in recommending Fidelity (or any other broker-dealer/custodian to clients) include financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by MFA Wealth Services' clients shall comply with the MFA Wealth Services' duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where MFA Wealth Services determines, in good faith, that the commission/transaction fee is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although MFA Wealth Services will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, MFA Wealth Services' investment management fee. MFA Wealth Services' best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

Soft Dollars

MFA Wealth Services does not have any soft-dollar arrangements and does not receive any soft-dollar benefits.

Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, MFA Wealth Services may receive from Fidelity (or another broker-dealer/custodian) without cost (and/or at a discount) support services and/or products, certain of which assist MFA Wealth Services to better monitor and service client accounts maintained at such institutions. Included within the support services that may be obtained by MFA Wealth Services may be investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by MFA Wealth Services in furtherance of its investment advisory business operations.

As indicated above, certain of the support services and/or products that *may* be received may assist MFA Wealth Services in managing and administering client accounts. Others do not directly provide such assistance, but rather assist MFA Wealth Services to manage and further develop its business enterprise.

MFA Wealth Services may have an incentive to select or recommend a broker-dealer/custodian based on adviser's interest in receiving research, products, or services rather than on adviser's interest in receiving most favorable execution.

MFA Wealth Services' clients do not pay more for investment transactions effected and/or assets maintained at Fidelity as a result of this arrangement. There is no corresponding commitment made by MFA Wealth Services to Fidelity, or any other any entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as result of the above arrangement.

MFA Wealth Services' Chief Compliance Officer, Michael E. Garner, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest such arrangement may create.

MFA Wealth Services does not receive referrals from broker-dealers.

MFA Wealth Services does not engage in directed brokerage arrangements.

To the extent that MFA Wealth Services provides investment management services to its clients, the transactions for each client account generally will be effected independently, unless MFA Wealth Services decides to purchase or sell the same securities for several clients at approximately the same time. MFA Wealth Services may (but is not obligated to) combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among MFA Wealth Services' clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. MFA Wealth Services shall not receive any additional compensation or remuneration as a result of such aggregation.

Fidelity provides the clients with consolidated statements. MFA Wealth Services' employees are not registered representatives of Fidelity and do not receive any commissions or fees from recommending these services.

Item 13 – Review of Accounts

Portfolio Reviews and Rebalancing of the client's portfolio, for the assets held under management with MFA Wealth Services, will be undertaken: (1) periodically as determined by MFA Wealth Services; (2) upon request by the client, and (3) upon a substantial asset class change, under the following adopted policies and procedures. All account reviews are conducted by the investment manager, Mr. Christopher D. Mattern.

Periodic Portfolio Reviews are undertaken by advisors of MFA Wealth Services to ascertain if the values in any asset class have strayed beyond their target minimums or maximums, and for purposes of meeting a client's cash flow needs. Even if one or more asset classes fall outside their target minimums or maximums, the advisor may determine not to rebalance the asset class for various reasons, such as avoidance of short-term capital gains, deferring long-term capital gains realization, minimization of transaction costs, or our view on whether the asset class is undervalued or overvalued relative to historic norms and our view of the level of the macroeconomic risks to which the asset class may be exposed. Such in-house portfolio reviews are subject to additional restrictions set forth below.

Additional Portfolio Reviews are undertaken upon request by the client, such as when special cash needs arise or when additional cash or securities are added to the investment portfolio. MFA Wealth Services will respond to such requests within a reasonable period of time.

Portfolio Reports Provided to Clients

Clients may also directly access account information at the custodians with which the accounts are held online (specifically, Fidelity each and every day, via the secure web sites of these institutions.

Monthly or Quarterly Statements are sent to the client directly from the corresponding brokers, banks, mutual funds, partnership sponsors, and/or insurance companies which hold the client's investments. These statements reflect the assets in the custodian's custody, together with confirmations of each transaction executed in the account(s) if desired by the client. For some custodians, the client may elect to receive these statements by e-mail rather than U.S. mail.

Item 14 – Client Referrals and Other Compensation

As disclosed in Item 12 above, MFA Wealth Services may receive an indirect economic benefit from Fidelity. MFA Wealth Services, without cost (and/or at a discount), may receive support services and/or products from Fidelity.

MFA Wealth Services may provide referrals to other investment advisory firms as a service to clients. However, MFA Wealth Services does not have agreements with or receive referral fees from any other advisors.

MFA Wealth Services does not receive, nor does it pay, any fees for client referrals.

Item 15 – Custody

It is our policy to accept custody of a Client's securities for purposes of investment management of those securities. MFA Wealth Services manages client account with discretionary investment authority. We do not hold cash or accept actual security certificates. A qualified custodian, in most cases Fidelity Investments, holds all of our Clients' securities.

With a client's consent, MFA Wealth Services is provided with the authority to seek deduction of MFA Wealth Services' fees from a client's accounts. MFA Wealth Services will send billing invoices to the client.

All clients receive account statements directly from qualified custodians, such as a bank or broker dealer that maintains those assets. Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

In addition to the periodic statements that clients receive directly from their custodians, we also send account statements directly to certain clients on a quarterly basis. We urge our clients to carefully compare the information provided on these statements to ensure that all account transactions, holdings and values are correct and current.

Our firm does not have actual or constructive custody of client accounts in any other manner than as described above.

Item 16 – Investment Discretion

In the past, MFA Wealth Services received non-discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold.

Once the portfolio is constructed, MFA Wealth Services provides ongoing supervision and re-balancing of the portfolio as changes in market conditions and client circumstances may require. Changes to the structure of the portfolio may be made only after client authorization, which may be obtained through a negative consent letter.

Moving forward from July 15, 2022, new clients will grant MFA Wealth Services discretionary investment authority. Further, existing clients will be asked to grant MFA Wealth Services discretionary investment authority. Discretionary investment management is a form of investment management in which buy and sell decisions are made by MFA Wealth Services for the client's account.

In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

Item 17 – Voting Client Securities

MFA Wealth Services does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. MFA Wealth Services may provide advice to clients regarding the clients' voting of proxies. Clients will receive their proxies or other solicitations directly from their custodian.

Item 18 – Financial Information

MFA Wealth Services does not require the prepayment of more than \$1,200 in investment advisory fees per client, six months or more in advance. MFA Wealth Services accepts limited forms of discretion over clients' accounts, as described in Item 16 of this brochure.

On or about May 6, 2020, MFA Wealth Services accepted a Paycheck Protection Program Loan backed by the Small Business Administration in the amount of \$56,400. The primary purpose of this loan was to permit full retention of all staff at MFA Wealth Services during the period of COVID19 lockdown. The loan was forgiven in April 2021.

MFA Wealth Services is unaware of any other financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. MFA Wealth Services has never been the subject of a bankruptcy proceeding.

Brochure Supplement (Part 2B of Form ADV)

Michael E. Garner

MFA Wealth Services, Inc.

100 E. Thousand Oaks Blvd, #258

Thousand Oaks, CA 91360

(805) 496-5474

MGarner@MFAWS.com

www.MFAWS.com

This brochure supplement provides information about Michael E. Garner that supplements the MFA Wealth Services' brochure. You should have received a copy of that brochure. Please contact us at (805) 496-5474 or MGarner@mfaws.com if you did not receive the MFA Wealth Services brochure or if you have any questions about the contents of this brochure.

Additional information about Michael E. Garner also is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number, 4936494.

Item 2 – Educational Background and Business Experience

Michael E. Garner was born in 1964.

Formal Education After High School:

Bachelor of Science, Business Administration, California State University, Northridge
Juris Doctorate, University of La Verne, College of Law

Business Background

MFA Wealth Services, Inc., 2013 to present
United Planners' Financial Services, Registered Representative, 2013 to present
Cornerstone Law Center, Inc., 2005 to present
Alliance Advisory & Securities, Inc., Registered Representative and Investment Adviser
Representative, Chief Compliance Officer, 2005 to 2013
American Law Center, Inc. 2001 to 2004

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

As discussed in Item 10 of the ADV Part 2A, Michael E. Garner is a licensed agent with several life, disability, and other insurance companies. In such a capacity, Mr. Garner may offer insurance products and receive the normal and customary commissions as a result of such a purchase. Mr. Garner receives direct compensation for such insurance sales. Michael spends approximately 5% of his time on this activity.

Michael E. Garner is also a California licensed Attorney and engages in business and estate planning as the owner of Cornerstone Law Center, Inc. Michael spends approximately 10% of his time on this capacity.

Michael E. Garner is also a California and Indiana licensed Real Estate Broker. Michael does not actively engage in real estate activities as a broker. Michael spends less than 1% of his time in this capacity.

Mr. Garner is also a Registered Representative with United Planners Financial Services of America. Michael spends approximately 10% of his time in this capacity.

Item 5 – Additional Compensation

There is no additional compensation for Mr. Garner's work with MFA Wealth Services than that disclosed in Item 4 above.

Item 6 – Supervision

Mr. Garner is supervised by Christopher D. Mattern, President of MFA Wealth Services. Christopher D. Mattern is responsible for supervision monitoring of investment advice offered to clients. He can be reached at (805) 496-5474 or chris@mfaws.com.

Brochure Supplement (Part 2B of Form ADV)

Christopher D. Mattern

MFA Wealth Services, Inc.

100 E. Thousand Oaks Blvd, #258

Thousand Oaks, CA 91360

(805) 496-5474

Chris@MFAWS.com

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This brochure supplement provides information about Christopher D. Mattern that supplements the MFA Wealth Services' brochure. You should have received a copy of that brochure. Please contact us at (805) 496-5474 or MGarner@MFAWS.com if you did not receive the MFA Wealth Services brochure or if you have any questions about the contents of this brochure.

Additional information about Christopher D. Mattern also is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number, 5202739.

Item 2 – Educational Background and Business Experience

Christopher D. Mattern was born in 1984.

Formal Education After High School:

Bachelors of Science degree in Accounting from California State University Northridge

Business Background

MFA Wealth Services, Inc., 2008 to present

United Planners Financial Services, Registered Representative, 2013 to present

Alliance Advisory & Securities Inc., 2008 to 2013

1st Global Insurance Services, 2008

1st Global Capital Corp, 2007 to 2008

BCA Solutions CPA's Inc. 2006 to 2008

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

Christopher D. Mattern is a licensed agent with several life, disability, and other insurance companies. In such a capacity, Mr. Mattern may offer insurance products and receive the normal and customary commissions as a result of such a purchase Mr. Mattern receives direct compensation for such insurance sales. Christopher spends approximately 5% of his time on this activity.

Christopher D. Mattern is also a California licensed Certified Public Accountant ("CPA"). Christopher spends approximately 5% of his time on this capacity.

Mr. Mattern is also a Registered Representative with United Planners Financial Services of America. Christopher spends approximately 10% of his time in this capacity.

Item 5 – Additional Compensation

There is no additional compensation for Mr. Mattern's work with MFA Wealth Services than that disclosed in Item 4 above.

Item 6 – Supervision

Mr. Mattern is supervised by Michael E. Garner, CCO of MFA Wealth Services. He can be reached at (805) 496-5474 or mgarner@mfaws.com. Mr. Garner reviews all employee personal security transactions on a regular basis. He oversees all material investment policy changes and conduct periodic testing to ensure that client objectives and mandates are being met.