



REALTA WEALTH

Bobby Kyle Cowand

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This Brochure Supplement provides information about Bobby Kyle Cowand that supplements the Realty Investment Advisors, Inc. ("RIA")'s Brochure. You should have received a copy of that Brochure. Please contact Mr. Barrett Schultz at (888) 657-5200 if you did not receive RIA's Brochure or if you have any questions about the contents of this supplement.

Additional information about Bobby Kyle Cowand is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2- EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kyle Cowand was born in 1968 and attended college at Southwest Texas State in San Marcos Texas where he earned a BBA in Finance. Kyle has over 27 years' experience in the financial services industry, most recently serving as a Financial Advisor at Carey Street Partners from 2013 until he joined Realta in 2018 as the President of (DBA) Cowand Wealth Management in Austin, TX.

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. There are no legal or disciplinary event(s) to disclose. Additional information about your Financial Advisor is available at www.finra.org/brokercheck or www.adviserinfo.sec.gov.

ITEM 4- OTHER BUSINESS ACTIVITIES

Kyle is licensed to sell securities through Realta Equities, Inc. ("REI"), a securities broker/dealer registered with the Financial Industry Regulatory Authority ("FINRA"). In this capacity, Kyle may be involved in the sale of investment products such as securities, mutual funds, and variable products. If an advisory client implements recommendations made by Kyle by purchasing securities or other products through REI, Kyle will receive additional compensation in the form of commissions, including 12b-1 fees for the sale of such products. Kyle spends approximately 10% of his professional time in his sales capacities at REI.

Kyle is also a licensed insurance agent dba Cowand Wealth Management, LLC. Kyle may recommend insurance products to advisory clients. He is paid a commission for selling such products. He spends approximately 25% of his time in his capacity as an insurance agent. Kyle also is involved with Air Bubbles, LLC, Regal Rooms, LLC, and Regal Waves, LLC. He spends approximately 10% of his time with each.

ITEM 5- ADDITIONAL COMPENSATION

Aside from the activities discussed in Item 4 above, Kyle receives no economic benefit from any non-client third party.

ITEM 6- SUPERVISION

Mr. Barrett Schultz (Chief Compliance Officer) and designated supervisors monitor the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Mr. Schultz can be reached at 888.657.5200.