



**REALTA**  
**W E A L T H**

**Thomas Patrick Smith**

**1201 N. Orange Street, Suite 729**

**Wilmington, DE 19801**

**888.657.5200**

This Brochure Supplement provides information about Thomas Patrick Smith 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 Thomas Patrick Smith is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2- EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bering Financial was founded by Patrick Smith. Patrick was born in 1949 and began his career in 1972 with Investors Diversified Services, where he was trained and educated in true, balanced financial planning. From there, he served as financial planner to 6,000 clients in Tarrant County with E.F. Hutton.

Patrick established Bering Financial in 1986 and continues to serve as an independent advisor to clients across Texas and the surrounding states. Patrick has shared financial education as a featured guest on Believers in Business, heard on 100.7 FM, KWRD. In recent years, Patrick has conducted retirement courses for the 21st century at North Lake College. Patrick Smith is a Registered Representative holding Series 7 & 66 licenses, which authorizes him to sell investment company securities, variable annuities, direct participation programs. He also holds licenses for Life & Health Insurance and Annuity instruments. On a personal note, Patrick enjoys time with his family, golf, fishing, and the outdoors. He has seven children, five grandchildren and has been married to his wife Carol for over 45 years.

## 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](http://www.finra.org/brokercheck) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4- OTHER BUSINESS ACTIVITIES

Thomas Patrick Smith 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, Thomas Patrick Smith 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 Thomas Patrick Smith by purchasing securities or other products through REI, Thomas Patrick Smith will receive additional compensation in the form of commissions, including 12b-1 fees for the sale of such products. Thomas Patrick Smith spends approximately 70% of his professional time in his sales capacities at REI.

Patrick serves as President of Bering Financial, LLC. Patrick spends most of his professional time in this capacity.

Patrick is also a licensed insurance agent. Patrick may recommend insurance products to advisory clients. He is paid a commission for selling such products. He spends approximately 30% of his time in his capacity as an insurance agent.

## ITEM 5- ADDITIONAL COMPENSATION

Aside from the activities discussed in Item 4 above, Thomas Patrick Smith 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.