



REALTA
WEALTH

Realta Investment Advisors, Inc.

Richard Goodwin

1201 N. Orange Street, Suite 729

Wilmington, DE 19801

888-657-5200

This Brochure Supplement provides information about Richard Goodwin that supplements the Realta 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 Richard Goodwin is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2- EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Richard Goodwin is a graduate of the University of North Texas where he received a BBA degree with a major in Finance and Real Estate. Mr. Goodwin is an Investment Advisor who founded Income & Wealth Strategies Inc. (formerly North Texas Wealth Management), as an S Corporation since 2012. Richard is a Chartered Financial Consultant and holds Certifications for Series 7 (General Securities), Series 65 (Registered Investment Advisor). Income & Wealth Strategies Inc is involved in the construction and management of balanced portfolio structures; utilizing Disciplined active management, Insurance products, Annuities, investment products and advisory services.

Richard's core investment philosophy is, it's not about how much you make in good markets, it's about how much you keep in bad markets. Our portfolio strategy encompasses the Yale Endowment Philosophy, incorporating real alternative assets into the overall model to reduce overall risk long term.

ITEM 3- DISCIPLINARY INFORMATION

There are no legal or disciplinary actions or events that would require disclosure in order for a client or prospective client to evaluate Richard Goodwin. Additional information about your Financial Advisor is available at www.finra.org/brokercheck or www.adviserinfo.sec.gov.

ITEM 4- OTHER BUSINESS ACTIVITIES

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

Richard is also a licensed insurance agent. Richard may recommend insurance products to advisory clients. He is paid a commission for selling such products. He spends approximately 1% of his time in his capacity as an insurance agent.

ITEM 5- ADDITIONAL COMPENSATION

Aside from the activities discussed in Item 4 above, Richard 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.