



REALTA WEALTH

James M. Nelson

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This Brochure Supplement provides information about James M. Nelson 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 James M. Nelson is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2- EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James M. “Jimmy” Nelson was born in 1964 and joined the US Navy after graduating high school in 1983. Jimmy attained the rank of Gunners Mate Missiles 2nd Class Petty Officer and was honorably discharged from active duty in 1987. Following his military enlistment, Jimmy began his insurance, financial advisory and securities career with Metropolitan Life Insurance Company from 1988 - 1994. From 1994 to 2002, Jimmy served as the Vice President and General Manager of his family’s four-generation funeral home business. During this time, Jimmy began working with Elder Law attorneys and assisting families with Medicaid qualification for nursing home benefits. From 2002 to 2006, Jimmy established and served as President of Citizens Financial Group, LLC, a subsidiary of Citizens Bank and Trust. It was during this time in 2004 that Jimmy achieved his designation as a Certified Financial Planner™. In 2002 Jimmy also established Steward Enterprises, Inc., and in 2006 began “doing business as” Nelson Financial Strategies. In 2022 Nelson Financial Strategies was renamed and rebranded as On Point Wealth Management. Family Financial Services of Florida, LLC and HBI Wealth Advisory Services, LLC were established in 2015, and Jimmy has served as the Managing Member for these entities since their respective inceptions. Through all these entities, Jimmy offers and provides broad based services related to financial, insurance and estate planning.

Formal education ~ None

Certified Financial Planner™ / CFP® are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Certification is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, Jimmy satisfactorily fulfilled the following requirements:

- Education – Completed an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services. CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- Examination – Passed the comprehensive CFP® Certification Examination, which was administered in 10 hours over a two-day period.
- Experience – Completed at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agreed to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Maintain competence and keep up with developments in the financial planning field by completing 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct; and

- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a ***fiduciary standard of care***. This means CFP® professionals must provide financial planning services in the best interests of their clients.
- CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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 for James M. Nelson. Additional information about your Financial Advisor is available at www.finra.org/brokercheck or www.adviserinfo.sec.gov.

ITEM 4- OTHER BUSINESS ACTIVITIES

James M. “Jimmy” Nelson 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, James 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 James by purchasing securities or other products through REI, James will receive additional compensation in the form of commissions, including 12b-1 fees for the sale of such products. James spends approximately 20% of his professional time in his sales capacities at REI.

Jimmy conducts his financial and estate planning and securities related business through On Point Wealth Management (owned by Steward Enterprises, Inc.), Family Financial Services of Florida and HBI Wealth Advisory Services, LLC, Jimmy serves as President of On Point Wealth Management and Managing Member for Family Financial Services and HBI Wealth Advisory Services, LLC. Jimmy spends most of his professional time in these capacities. Jimmy is also a licensed insurance agent and may recommend insurance products to his financial advisory clients. He spends approximately 15% of his time in his capacity as an insurance agent and receives compensation in the form of commission for the sale of such products.

Jimmy manages the preneed marketing and sales programs for Stephenson-Nelson Funeral Home. Jimmy spends approximately 5% of his time in this capacity and receives compensation in the form of commission overrides from the sale of preneed contracts.

Jimmy serves as a member of the Board of Directors for Advent Health Central Florida Region. This is an oversight role which requires minimal time commitment, and for which there is no compensation.

Jimmy serves as Vice-President and part owner and advisor to The Sure Foundation, Inc., a home remodeling and repair business that is primarily owned and operated by Jimmy’s daughter and son-in-law. This is an advisory role that requires very minimal time commitment, and for which there are occasional, minimal distributions, but no regular compensation.

ITEM 5- ADDITIONAL COMPENSATION

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