

ITEM 1: INTRODUCTION AND BACKGROUND

Matter LLC, doing business as Matter Family Office (Matter), is an investment advisor registered with the United States Securities and Exchange Commission ("SEC") and is a Limited Liability Company formed under the laws of the State of Missouri. Matter was founded in 1990 and is wholly owned by managers, employees of the company, and as of October 2024 a minority investment from BW Forsyth Partners.

As a registered investment advisor exclusively, you pay Matter a fee for our investment advice. This is different from a broker or dealer to whom you may pay a commission or sales charge, or who may receive their payment in form of a mark-up or mark-down of the investment purchased or sold. Matter is not affiliated with any other firm, nor do we have any related business or proprietary products that could conflict with objective investment advice. Our sole source of income is derived from fees our clients pay directly to us as outlined in our service agreement.

You may conduct your own research on Matter Family Office by visiting <https://www.sec.gov/check-your-investment-professional>. Here you will find Information about our firm as well as any of the registered partners and directors providing investment advice to you.

ITEM 2: RELATIONSHIP AND SERVICES

What Investment services and advice can you provide me? Matter Family Office's primary investment focus is on wealth accumulation and protection, and on attempting to minimize volatility while maintaining competitive returns. Matter offers investment advisory services and financial planning to retail investors on a non-discretionary basis. This means you make the ultimate decision regarding the purchase or sale of investments. Matter Family Office does not specialize in any particular type of advisory service, but prides itself on offering objective, independent advice on a range of financial issues.

We provide you with asset allocation models and investment management services, generally through funds with outside managers, across the following asset classes: [Fixed Income \(Bonds\)](#), [Large Cap Stocks](#), [Mid Cap Stocks](#), [Small Cap Stocks](#), [International Stocks](#), [Emerging Market Equity](#), [Equity Long/Short](#), [Covered Call](#), [Private Equity](#), [Master Limited Partnerships \(MLPs\)](#), [Real Estate](#), and [Commodities](#). Our recommendations to you include both active and passive (index) managers. Additionally, Matter engages an independent research consultant, [Asset Consulting Group \(ACG\)](#), to serve on our investment committee. ACG is an investment consulting firm focused exclusively on providing comprehensive, customized, and objective investment advice to a select group of clients. We pay ACG a fee for services provided. It is Matter's understanding that ACG receives no compensation from any of the investments they recommend. Your accounts are regularly monitored by your client relationship team and generally reviewed with you quarterly at minimum.

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay? Matter typically receives fees in two ways which are explained below in further detail: **a percentage of investment assets under management** and **a family office fee**.

A percentage of investment assets under management (AUM) to cover investment management services and basic wealth planning and coordination services. Fees generally range between .30 and 1.0% depending on size and complexity. Your contract with Matter will always detail your exact fee schedule.

A family office fee retainer that covers complex wealth planning and coordination support and culture and learning services. These fees are always custom and vary widely based on the size and complexity of the engagement and are discussed following a detailed assessment and agreement on a scope of services with your family. Annual retainer fees are charged one-fourth (25%) each quarter.

Additional notes about fees. Fees are pro-rated based on start or termination date. Our engagement allows for you or Matter to terminate with thirty days written notice. Unless specifically structured differently, our fee is charged quarterly in advance and deducted from your account. Asset based fees are based upon the value of your assets under management approximately 60 days prior to the billing date.

While there is no minimum account size, the broad scope of our offering generally warrants a minimum total fee of \$75,000. In addition to fees, you pay directly to Matter, you should expect to pay additional expenses directly to custodians, traders, and fund managers as defined by them in their required legal material. Matter can help you estimate these fees based on your anticipated account size and our recommended investments. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

How do Matter professionals make money? All Matter employees and owners are paid varying amounts of salary and bonus based on experience, knowledge, and contributions to the firm. Beginning 2023 Matter employees only may be paid a referral fee for clients they refer to Matter.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? In 2019 the SEC expanded their definition of “Fiduciary” to include duty of loyalty to clients in addition to duty to care. As such we must put your interests first and disclose any situation where our interest may compete with yours. Since we receive no other source of payment, have no proprietary products, affiliated businesses, or relationships, the only item of non-financial value Matter receives that could be perceived as a conflict is the research we receive from custodians and traders and education opportunities they may provide. Additionally, the SEC says that whenever a firm has the ability to hold directly or indirectly client funds or securities, or has any authority to obtain possession of them, they are deemed to have “custody access” of client assets. Custody can result from debiting your accounts to pay our advisory fees, serving as a power of attorney on your accounts, having password access to your accounts which allows us to direct funds or securities to a third party, or you directly granting us permission to access an account for the purpose of paying your bills. In any instance of direct or indirect custody, Matter must adhere to the strict guidelines outlined by the SEC to include verification audits provided by external sources.

ITEM 4: DISCIPLINARY HISTORY

Neither Matter nor any individuals registered as an investment advisor has disciplinary history, and neither the firm nor any individual registered as investment advisor has been subject to fines or sanctions or subjected to special supervision as a result of disciplinary findings.

ITEM 5: ADDITIONAL INFORMATION ABOUT MATTER FAMILY OFFICE

You can find additional information about Matter Family Office via:

<https://www.sec.gov/check-your-investment-professional>

[Matter Family Office Website](#)

[Matter Family Office LinkedIn Company Page](#)

[Matter Family Office ADV Brochure](#)

The SEC requires all registered investment advisors to update this form within thirty days of any material change. A material change is anything that changes how we do business, how our firm is governed or owned, and the resources we use to serve our clients. If you want to confirm you have the most recent relationship summary or wish to receive a paper copy you can call our direct line at 314-862-5190. Likewise, you can ask to speak with our Chief Compliance Officer, Patti F. Peters ppeters@matterfamilyoffice.com if you have questions about anything in this summary.