

Part 2B of Form ADV – Brochure Supplement

Michael J. Matson

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This brochure supplement provides information about Michael J. Matson that supplements the Matson Financial Advisors, Inc. Disclosure Brochure. Please contact Sue Slater at 203-743-0131 if you did not receive Matson Financial Advisors, Inc.'s Disclosure Brochure or if you have any questions about the content of this supplement.

Any additional information about Michael J. Matson is available on the SEC's website at www.adviserinfo.sec.gov.

1. Business Background and Business Experience

Michael Matson (YOB: 1962)

Education

The University of Connecticut, B.S. (Business) (1980-1985)
Tilburg University, the Netherlands, (1983)

Employment

Investment Adviser Representative, Matson Financial Advisors, Inc. (1994 – Present)
Investment Adviser Representative, Cetera Advisor Networks LLC (2013 –Present)
Registered Representative, Cetera Advisor Networks LLC (2013 – Present)
Registered Representative, Walnut Street Securities, Inc. (1989 – 2013)
Registered Representative, First Investors Corporation (1985 – 1989)

Licenses/Professional Designations

General Securities Representative FINRA Series 6, 7
General Principals Exam FINRA Series 26, 24
Uniform Securities Agent State Exam FINRA Series 63

2. Disciplinary Information

There are no disciplinary or legal events to disclose for Michael J. Matson.

3. Other Business Activities

Michael J. Matson is also a registered representative of Cetera Advisor Networks LLC (Cetera), a FINRA registered broker-dealer and may receive commissions on securities transactions. Approximately 15% of his time is spent in this capacity. Commissions will include 12b-1 fees on funds invested in share classes that pay 12b-1 fees. In some cases there are mutual fund share classes with lower expenses available to clients that do not pay 12b-1 fees. This presents a conflict of interest to the extent that Mr. Matson recommends a client invest in a security which would result in a higher expense to client and a commission or 12b-1 fee being paid. In addition to being a registered representative of Cetera he is also an investment adviser representative (IAR) of the Cetera RIA. He spends less than 2% of his time in this capacity. IARs of MFA provide planning and advisory services that are separate and independent of Cetera. Mr. Matson spends 73% of his time in this capacity. The client is under no obligation to implement recommendations with MFA or Cetera.

In addition, individuals associated with MFA engage in selling group and individual insurance and group retirement plans, including, 401k, health, life, disability, dental and long-term care insurance. Approximately 10% of Mr. Matson's time is spent in this capacity.

Mr. Matson's other activities include: Volunteer Town of Brookfield, CT Retirement Benefits Advisory Board Committee; Volunteer Congregational Church of Brookfield Long Range Planning and Church Investment Advisors Committees; Member of M M Mountain View, LLC.

4. Additional Compensation

Mr. Matson does not receive an economic benefit from someone that is not a client for providing advisory services. He is not compensated through sales awards or prizes.

5. Supervision

MFA is composed of experienced investment professionals possessing a broad range of knowledge within the securities industry. Advisory persons associated with MFA must possess appropriate business experience and all required licenses.