

Part 2B of Form ADV – Brochure Supplement

Wayne L. Locke Jr.

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This brochure supplement provides information about Wayne L. Locke, Jr 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 Wayne L. Locke Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

1. Business Background and Business Experience

Wayne L. Locke, CFP® (YOB: 1965)

Education

Bethel (CT) High School (1979-1983)

Employment

Investment Adviser Representative, Matson Financial Advisors, Inc. (2000 – Present)

Investment Adviser Representative, Cetera Advisor Networks LLC (2013 – Present)

Registered Representative, Cetera Advisor Networks LLC (2013 – Present)

Investment Adviser Representative, Walnut Street Securities, Inc. (2000 – 2013)

Registered Representative, Walnut Street Securities, Inc. (2000 – 2013)

Registered Representative, Primerica Financial Services (1987 – 2000)

Licenses/Professional Designations

General Securities Representative FINRA Series 6,7,55,62,65

General Principals Exam FINRA Series 26

Uniform Securities Agent State Exam FINRA Series 63

Certified Financial Planner

Certified Financial Planner minimum requirements as described on Certified Board of Standards website. CFP® certificants must pass the comprehensive CFP® Certification Examination, pass CFP Board's Fitness Standards for Candidates and Registrants, agree to abide by CFP Board's Code of Ethics and Professional Responsibility which puts clients' interests first and comply with the Financial Planning Practice Standards which spell out what clients should be able to reasonably expect from the financial planning engagement. To become certified, you are required to meet the following initial certification requirements (known as the four "Es"): Education; Examination; Experience; Ethics

Education

To take the CFP® Certification Examination, you will need to be knowledgeable in all areas covered by the financial planning topic list. There are three ways to complete the educational requirement: CFP Board-Registered Programs, Challenge Status or Transcript Review. Candidates for certification must have a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university in order to obtain CFP® certification.

Examination

After you have successfully met the education requirement, you will be eligible to apply for the CFP® Certification Examination. The CFP® Certification Examination assesses your ability to apply your financial planning knowledge, in an integrated format, to financial planning situations. Combined with the education and experience requirements, it assures the public that you have met a level of competency appropriate for professional practice.

Experience

Because CFP® certification indicates to the public your ability to provide financial planning without supervision, CFP Board requires you to have experience in the financial planning process. Three years of full-time relevant personal financial planning experience is required.

Ethics

When you have completed the education, examination and experience components of the CFP® certification process, you will be directed to complete the CFP® Certification Application asking you to disclose whether you have been a party (or involved) in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry. CFP® certification also requires you to agree to adhere to CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards, and acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures.

2. Disciplinary Information

There are no disciplinary or legal events to disclose for Wayne L. Locke, Jr.

3. Other Business Activities

Wayne Locke is a registered representative of Cetera Advisor Networks LLC (Cetera), a FINRA registered broker-dealer and may receive commissions on securities transactions. Licensed as a registered representative and IAR potentially presents a conflict of interest to the extent that Mr. Locke recommends a client invest in a security which results in a commission being paid to him. 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. Locke 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. Approximately 10% of his time is spent in his capacity as a registered representative. Notwithstanding the fact that principals and associates of MFA may be registered representatives of Cetera, the investment advisor representative of MFA is solely responsible for the advice rendered. Advisory services are provided separately and independently of Cetera. Also, Mr. Locke is an Investment Adviser Representative (IAR) of MFA, and spends approximately 15% of his time in this capacity.

In addition, Mr. Locke is an IAR of Cetera and approximately 70% of his time is spent in this capacity. He may also engage in selling individual insurance (health, life, disability, and long-term care) and group retirement plans, including, 401k. Approximately 5% of his time is spent in this capacity.

4. Additional Compensation

Mr. Locke 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. Michael Matson, President of Matson Financial Advisors (203-743-0131) is responsible for any supervisory responsibilities.