

MATCH GRADE ADVISORS, LLC

Form ADV Part 2B

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This Brochure Supplement provides information about Ray W. Welch, III that supplements the Match Grade Advisors, LLC disclosure brochure. You should have received a copy of that Disclosure Brochure. Please call (864) 430-8544 if you did not receive Match Grade Advisor's Disclosure Brochure or if you have any questions about the contents of this supplement. Additional information about Match Grade Advisors, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Mr. Welch was born in 1971.

Mr. Welch is a graduate of The Citadel, BS Business Administration 1994.

December 9, 2020: Mr. Welch passed the CFP® exam, and received the formal designation of Certified Financial Planner™ from the CFP® Board of Standards, Inc. Becoming a CFP® is one the most difficult and stringent processes in terms of financial advisors. It requires years of experience, successful completion of standardized exams, a demonstration of ethics, and a formal education. The most important aspect is that they have a fiduciary duty, meaning they must make decisions with their client's best interests in mind.

December 4, 2018: Mr. Vaughan and Mr. Ray William Welch III registered Match Grade Advisors, LLC with the SEC to do business as an Investment Adviser and to replace Retirement Funding Advisors, LLC.

July 1, 2010: Mr. Welch obtained the professional designation Accredited Investment Fiduciary, AIF®. Developed by fi360, AIF® designees have successfully completed a specialized program on the investment fiduciary standards of care. AIF® designees have acquired a thorough knowledge of the Global Fiduciary Standard of Excellence and the application of the global standard of care into their own practice.

March 2, 2006: Mr. Welch passed the Series 65 Uniform Investment Advisor Law Exam.

From January 1, 2006 to Present: Mr. Welch has owned Welch Benefit Group and served as an employee benefit consultant.

February 25, 2002: Mr. Welch passed the Series 63 Uniform Securities Agent State Law Exam

December 20, 2001: Mr. Welch passed the Series 6 Investment Company Products/Variable Contracts Exam.

From April 1, 1996 to December 31, 2015: Mr. Welch was an employee benefits consultant and insurance broker with Group Benefit Strategies, LLC.

From March 1995 to March 1996: Mr. Welch was a career agent with Mass Mutual selling financial products.

From May 1994 to March 1995: Mr. Welch was worked at a public accounting firm Bradshaw, Gordon & Clinkscales, CPA in Greenville, SC.

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. No legal or disciplinary action has ever been taken against Mr. Welch nor is any pending.

Other Business Activities

Mr. Welch does not participate in other business activities that may be a conflict of interest.

Additional Compensation

Mr. Welch owns 100% of Welch Benefit Group, an employee benefit consulting firm. Welch Benefit Group owns 50% of Match Grade Advisors, LLC. Neither Mr. Welch nor Welch Benefit Group receives compensation or economic benefits beyond their stated advisory fee for investment advisory services.

Supervision

Mr. Welch does not maintain discretionary authority regarding client investments. Mr. Welch provides recommendations for approval by clients. He is his own supervisor and maintains in his office records of his proprietary transactions for the regulator to review at will.

State Registration requirements

None of the disciplinary or legal events noted under this heading applies to Mr. Welch.