

Brochure Supplement

Matthew Freire

DOB: 03/20/1991



WesBanco Securities, Inc.

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<http://www.wesbanco.com/WealthManagement/Brokerage/Index.aspx>

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Matthew Freire that supplements the WesBanco Securities, Inc. *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Matthew Freire if you did not receive WesBanco Securities, Inc. *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Matthew Freire is available on the SEC's website at www.adviserinfo.sec.gov. Matthew Freire's CRD # is 6849472.

NOTE:

While WesBanco Securities, Inc. may refer to itself as a "registered investment advisor" or "registered", clients should be aware that registration itself does not imply any level of skill or training.

Educational & Business Experience

Education

- Bachelor of Arts from Centre College (2009-2013)
- MBA in progress at Northern Kentucky University (2020-present)

Business Background

- WesBanco Bank (2019-present)
- Morgan Stanley (2019), Registered Associate
- Citizens Commerce Bank (2018-2019), Branch Manager; Mortgage Loan Officer
- Edward Jones (2017-2018), Financial Advisor
- Community Trust Bank (2016-2017), Commercial Loan Officer Trainee

Disciplinary Information

Matthew Freire has not had any legal or disciplinary events in the past. Clients and prospective clients can view the CRD records (registration records) for Mr. Freire through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD number for Matthew Freire is # 6849472.

Other Business Activities

In addition to being an Investment Advisor Representative (hereafter "IA Rep") of WesBanco Securities, Inc. (Hereafter "WSI Advisor"), Mr. Freire is licensed as an insurance agent.

Mr. Freire may make recommendations on insurance products and may sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Freire may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. WSI Advisor requires that Mr. Freire disclose this conflict of interest when such recommendations are made. Also, WSI Advisor requires Mr. Freire to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with WSI Advisor.

Additional Compensation

Aside from the sales commissions paid by insurance companies to Mr. Freire (see the "Other Business Activities" section above), Mr. Freire does not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly.

Supervision

All activities of Mr. Freire as an IA Rep are reviewed by the Principals of the firm. Financial plan recommendations are reviewed by the Principal(s) before the plan is completed. For portfolio management recommendations, the Principal(s) review all recommended transactions at the end of each day. The Principal(s) review account documentation and activity periodically in addition to the quarterly calculation of advisory fees. Advisory clients may contact WSI Principals directly:

Rose L. Wilson

304 905 7215

Requirements for State-Registered Advisors

WSI Advisor would be required to disclose additional information for Mr. Freire if either had ever been the subject of a bankruptcy petition or even been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. WSI is SEC Registered, therefore his does not apply.