

## **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. investment adviser disclosure brochure. Please contact Sue Slater at (203) 743-0131 to receive the investment adviser disclosure brochure or if you have any questions about the content of this supplement.**

**Additional information about Michael J. Matson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Item 2. Educational Background and Business Experience**

Mr. Matson, born in 1962, is the president and chief compliance officer of Matson Financial Advisors, Inc. He founded Matson Financial Advisors, Inc. in 1994. Mr. Matson holds a B.S. in Business from the University of Connecticut. He also studied at Tilburg University in the Netherlands. Mr. Matson also serves as a registered representative and an investment adviser representative of Cetera Advisor Networks LLC ("Cetera"), a registered broker-dealer. He holds the Series 6, 7, 24, 26, and 63 securities licenses issued by the Financial Industry Regulatory Authority, Inc.

### **Item 3. Disciplinary Information**

This item is not applicable.

### **Item 4. Other Business Activities**

Mr. Matson is a registered representative of Cetera and may receive commissions on securities transactions. Approximately fifteen percent of his time is spent in this capacity. Commissions may include rule 12b-1 fees on client assets that are invested in share classes that pay rule 12b-1 fees. In some cases, there are mutual fund share classes with lower expenses available to clients who do not pay rule 12b-1 fees. This presents a conflict of interest when Mr. Matson recommends that a client invest in a security that results in a higher expense to the client or in the payment of a rule 12b-1 fee. In addition, being a registered representative of Cetera and an investment adviser representative of MFA presents a conflict of interest when Mr. Matson recommends that a client invest in a security that results in a commission being paid to Mr. Matson.

In addition to being a registered representative of Cetera, Mr. Matson is an investment adviser representative of Cetera. He spends less than one percent of his time in this

capacity. Mr. Matson spends seventy-four percent of his time as an investment adviser representative of Matson Financial Advisors, Inc.

In addition, Mr. Matson engages in selling group and individual insurance plans and group retirement plans, including 401(k) plans and health, life, disability, dental, and long-term care insurance. Approximately ten percent of his time is spent in this capacity.

**Item 5. Additional Compensation**

This item is not applicable.

**Item 6. Supervision**

As Mr. Matson is most senior at Matson Financial Advisors, Inc., this item is not applicable.

**Item 7. Requirements for State-Registered Advisers**

This item is not applicable.