

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. investment advisor 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.

Any additional information about Wayne L. Locke Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Mr. Locke, born in 1965, is a CERTIFIED FINANCIAL PLANNER™ professional at Matson Financial Advisors, Inc. Mr. Locke also serves as a registered representative and investment adviser representative of Cetera Advisor Networks LLC ("Cetera"), a registered broker-dealer. He holds the Series 6, 7, 26, 55, 62, 63, and 65 securities licenses issued by the Financial Industry Regulatory Authority, Inc.

The certified financial planner certification process, administered by the CFP Board, identifies to the public that those individuals who have been authorized to use the CFP® certification marks in the U.S. have met rigorous professional standards and have agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism, and diligence when dealing with clients. CFP® professionals must pass the comprehensive CFP® certification examination, pass the CFP Board's Fitness Standards for Candidates and Professionals Eligible for Reinstatement, agree to abide by the CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct that put client 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 renew a CFP® certification, one must pay an annual certification fee, submit a properly completed certification application every two years, and complete thirty hours of continuing education accepted by the CFP Board every two years.

Item 3. Disciplinary Information

This item is not applicable.

Item 4. Other Business Activities

Mr. Locke is a registered representative of Cetera and may receive commissions on securities transactions. Approximately ten percent of his time is spent in his 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. Locke 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. Locke recommends that a client invest in a security that results in a commission being paid to Mr. Locke.

In addition to being a registered representative of Cetera, Mr. Locke is an investment adviser representative of Cetera. He spends approximately seventy percent of his time in this capacity. Mr. Locke spends fifteen percent of his time as an investment adviser representative of Matson Financial Advisors, Inc.

In addition, Mr. Locke 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 five percent of his time is spent in this capacity.

Item 5. Additional Compensation

This item is not applicable.

Item 6. 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.

Item 7. Requirements for State-Registered Advisers

This item is not applicable.