



**REAL WEALTH
ADVISORS**

FORM ADV PART 2A - DISCLOSURE BROCHURE

December 4, 2025

This brochure provides information about the qualifications and business practices of Real Wealth Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at don@realwealthadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

Additional information about Real Wealth Advisors, LLC is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Real Wealth Advisors, LLC is a registered investment adviser located in the state of Wisconsin. Registration as an investment adviser does not imply a certain level of skill or training.

300 N EXECUTIVE DR #125 ■ BROOKFIELD, WI 53005 ■ 414.808.2345 ■ RealWealthAdvisors.com

Advisory services offered through Real Wealth Advisors. Additional securities and investment advisory services offered through Osaic Wealth, Inc., member FINRA/SIPC. Osaic Wealth, Inc. is separately owned, and other entities and/or marketing names, products, or services referenced here are independent of Osaic Wealth, Inc.

ITEM 2: Material Changes

A material change since the last filing of this document is the creation and affiliation of Real Wealth Tax Advisors, LLC on December 3, 2025. See Item 10 for additional details.

From time to time, RWA may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by securities regulators. This complete Disclosure Brochure or a Summary of Material Changes will be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or CRD# 318143. You may also request a copy of this Disclosure Brochure at any time by contacting RWA at 414-808-2345 or by email at don@realwealthadvisors.com.

ITEM 3: Table of Contents

Item 2: Material Changes.....	2
Item 3: Table of Contents	3
Item 4: Advisory Business.....	4
Item 5: Fees and Compensation	6
Item 6: Performance-Based Fees and Side-by-Side Management	7
Item 7: Types of Clients	7
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	8
Item 9: Disciplinary Information	10
Item 10: Other Financial Industry Activities and Affiliations.....	10
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	11
Item 12: Brokerage Practices.....	10
Item 13: Review of Accounts	12
Item 14: Client Referrals and Other Compensation	12
Item 15: Custody	12
Item 16: Investment Discretion	12
Item 17: Voting Client Securities.....	12
Item 18: Financial Information.....	12
Item 19: Requirements For State-Registered Advisers	13
FORM ADV SCHEDULE 2B - BROCHURE SUPPLEMENT	i
Item 2 Educational Background and Business Experience.....	ii
Item 3 Disciplinary Information	ii
Item 4 Other Business Activities	ii
Item 5 Additional Compensation.....	iii
Item 6 Supervision.....	iii
Item 7 Requirements for State Registered Advisors	iii

ITEM 4: Advisory Business

Real Wealth Advisors, LLC is a Wisconsin limited liability company and an investment adviser located in the state of Wisconsin that was formed in November 2021. RWA is wholly owned by Donald R. Mathias, CFP, its Chief Executive Officer and Chief Compliance Officer.

RWA provides financial advisory services to a wide variety of clients, including individuals, trusts and estates. Our services include financial advisory services and project-based consultation.

RWA provides non-discretionary financial advisory services per the client's needs. Financial advisory services are designed to assist clients in their current financial statuses by outlining clear financial goals and investment observations. A plan is prepared for a client once a complete analysis and review of the client's assets and financial status is conducted. RWA's financial advisory services may include any or all of the following based on each individual client's needs:

Asset Organization. Create single page map of all of the client's assets.

Asset Accumulation Planning. Analyze current savings and debt levels and review options to increase savings and reduce debt.

Tax Efficiency Planning. Review current and past tax returns and create strategies to manage current tax bracket along with mitigating overall tax burden.

Investment Analysis. Analyze current portfolio holdings to determine if investments and asset allocation are in line with the client's risk tolerance.

Estate Planning & Coordination. Review desired legacy goals and analyze current estate plan and beneficiary designations to determine if desired financial outcomes are properly coordinated and aligned with current tax regulations.

Qualified Employee Plan Analysis. Review current qualified plan and plan document to determine options and coordinate investment allocation to align with client's risk tolerance.

Social Security Planning. Analyze Social Security options and how best to coordinate the timing of when to elect Social Security and how it affects retirement, tax, and income goals.

Pension Analysis. Analyze pension options to determine break even dates and coordinate how pension income or lump sum amounts integrate into overall retirement income plans.

ITEM 4: Advisory Business (cont.)

Retirement Distribution Planning. Create coordinated income plan in advance of retirement date to account for all sources of income and how much money will be withdrawn from each account, the amount of tax to be withheld for withdrawals, and into which bank accounts funds will be deposited.

Stock Option Analysis. Analyze current options and coordinate with the strategies of the client's accountant for tax mitigation upon exercising or selling vested shares.

Life Insurance Planning. Analyze current life insurance needs based on income replacement, legacy goals, charitable desires, or small business objectives.

General Recommendations. Provide general recommendations structured to identify risk and diversification levels.

RWA does not recommend specific investments as part of its financial advisory services and does not execute trades for clients. As such, each client must make an independent determination as to whether to implement recommendations prepared by RWA and make its own arrangements for execution of any desired investments through broker-dealers or service providers other than those recommended by RWA. We typically recommend that clients use **Osaic Wealth, Inc.** ("Osaic") who is registered with the Securities and Exchange Commission ("SEC") as both a securities broker-dealer and an investment advisor, and is a member of FINRA/SIPC, for investment advisory, asset management, transaction execution, custody, and other brokerage services. Clients should evaluate independently the investment advisory and brokerage services recommended by our representatives, including the reasonableness of any fees or commissions that our representatives may receive directly from **Osaic Wealth, Inc.**

RWA and its representatives do not provide any legal or accounting advice nor prepare any legal or accounting documents.

RWA is a fee-only financial advisory firm. It receives compensation only from its clients.

RWA does not manage or place client assets into a wrap fee program. Financial advisory services are provided directly by RWA. RWA does not manage any client assets.

ITEM 5: Fees and Compensation

Fees paid by clients to RWA are only for its financial advisory and consulting services. RWA's fees do not include fees charged by third parties such as accountants or attorneys assisting a client with accounting or legal advice or fees and commissions charged by a client's broker-dealer and custodian. See Item 12, Brokerage Practices for additional information regarding RWA's practices with respect to broker-dealers and custodians.

Clients should also be aware that in addition to our fees described below, some securities or other investment products, such as mutual funds or exchange traded funds (ETFs), may charge product fees that clients indirectly pay. RWA does not charge these fees to clients and does not benefit, directly or indirectly, from any such fees. Mutual funds and ETFs typically include embedded expenses that may reduce the mutual fund's or ETF's net asset value, and therefore directly affect the mutual fund's or ETF's performance and indirectly affect a client's portfolio performance.

Financial Advisory Fees

RWA generally charges a one-time flat fee (the "advisory fee") for its financial advisory and consulting services based upon the value of assets subject to RWA's services using the following schedule:

Value of Assets Subject to Services	Maximum Fee Range
\$0 to \$100,000	Up to \$2,000
\$100,001 to \$250,000	\$2,000 to \$5,000
\$250,001 to \$500,000	\$5,000 to \$10,000
\$500,001 to \$750,000	\$10,000 to \$15,000
Over \$750,000	Up to 2% of Value of Assets

These advisory fees are payable as assets are made subject to our services. For example, if a client opens an account with \$100,000 which becomes subject to our services, a fee would be due on that amount, and then if the client later added another \$150,000 which becomes subject to our services, an additional fee would be due on the additional \$150,000.

All advisory fees are negotiable, subject to the applicable range set forth in the table above, and each client's fee is set forth in the client's financial advisory agreement with RWA. Fees are payable monthly based on the assets that become subject to our services during the prior month. Fees payable to RWA in some cases if the client chooses may be deducted from the client's account when due. The client will receive an invoice from RWA as well as reports from the account's custodian showing the fee calculation and debit. Authorization for the deduction of fees this way is contained in the financial advisory agreement.

ITEM 5: Fees and Compensation (cont.)

Hourly Fees

An hourly fee may be available in limited circumstances in the discretion of RWA. The hourly fee is negotiable and varies from \$200 to \$300 and depends on the nature and scope of the advice requested by the client, the nature and number of investments in a client's portfolio, the amount and nature of the research required to complete the project and the scope and number of reports requested by a client. Prior to engagement, each client signs an agreement which provides an estimate of the total fee for the services.

We may modify our payment terms prospectively on at least 30 days prior written notice. If such amendment is not acceptable to a client, the client may terminate its financial advisory agreement with RWA at any time.

ITEM 6: Performance-Based Fees and Side-by-Side Management

RWA does not charge performance-based fees for its financial advisory services. The fees charged by RWA are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any client.

RWA does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or ETF) and has no financial incentive to recommend any particular investment options to its clients.

ITEM 7: Types of Clients

RWA may and generally provides advisory and financial management services to a wide variety of clients including:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Pension and profit-sharing plans
- Trusts and estates
- Corporations and other entities not listed above

RWA does not require a minimum account size but does reserve the right to refuse or terminate an account at its discretion.

ITEM 8: Methods of Analysis, Investment Strategies and Risk of Loss

RWA will analyze securities using the following methods:

Fundamental analysis: Evaluating financial performance of securities, including historical, current and projected performance. But fundamental analysis does not attempt to anticipate market movements due to the inherent risk of the price of securities.

Technical Analysis: Analyzing past market movements and, when applicable, applying that analysis to present strategy. This is done in order to utilize the recurring patterns of investor behavior and potentially predict future price movement.

Cyclical Analysis: Taking account of the market trends and timing in order to determine a price cycle of the securities and identify the stage of a security within that cycle.

Risk of Loss

Investing in securities involves a risk of loss. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. RWA will assist clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a client will meet their investment goals and RWA does not offer any strategies or services that guarantee rates of return on investments for any time period to any client. All clients assume the risk that investment returns may be negative or below the rates of return of other investment advisers, market indices, or investment products.

Each client's engagement will entail a review of the client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for the client. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a client's individual circumstances. We will rely on the financial and other information provided by the client or the client's designees without the duty or obligation to validate the accuracy and completeness of the information provided. It is the responsibility of the client to inform RWA of any changes in financial condition, goals or other factors that may affect this analysis.

Potential clients should consider the following risks before engaging RWA:

General Market and Economic Risk: The value of a client's investments may decline due to changes in general economic and market conditions. This includes developments affecting markets in general, such as political, regulatory, market or economic developments, or other developments that impact specific economic sectors, industries and segments of the market.

ITEM 8: Methods of Analysis, Investment Strategies and Risk of Loss (cont.)

Investment Selection Risk: The performance of a client's portfolio may depend on appropriately selecting investments and anticipating future price movements, economic and market conditions, and/or the value of equity securities, and/or other investments. The value of investments held by a client may be adversely impacted by developments affecting the specific issuer of the security, even if the overall industry or economy is unaffected. These developments may include a variety of factors, such as management issues, political or regulatory factors, a decline in revenues or profitability, losses of key suppliers, customers or material contracts, a failure to meet expectations for earnings or other financial or business metrics, litigation, bankruptcy, an increase in operating or other costs, defaults under credit arrangements or material contracts, weak demand for the issuer's products or services, or other events that adversely impact the issuer's competitive position.

Common Stock Risk: Common stocks are susceptible to market fluctuations and to volatile increases and decreases in value as investors' confidence in and perceptions of issuers change. Investments in common stocks are subject to the risk that in the event of a company's liquidation, the holders of the preferred stock and creditors will be paid in full before any payments are made to holders of common stock.

Growth Style Risk: The prices of growth stocks may be more sensitive to changes in current or expected earnings than the prices of other stocks.

Value Style Risk: Value stocks may perform differently from the market as a whole and may never reach their full market values.

Exchange Traded Funds Risk: To the extent a client invests in ETFs, in addition to risks applicable to other equity securities, the client will be subject to the risk that the ETFs may trade at prices below their net asset value and that an active market for an ETF's shares may not develop. ETFs have their own management fees and expenses, which may be duplicative, and we have no control over the ETF's investment strategies or objectives.

Leveraged and inverse ETFs typically make extensive use of derivatives, are subject to additional risks and may be considered speculative.

Small-Cap Risk: Investing in securities of small-cap companies generally involves a higher degree of risk than investing in securities of larger companies. The prices of securities of smaller companies are generally more volatile than those of larger companies, and they generally will have less market liquidity.

Fixed Income Risks: Investing in bonds and other fixed income securities are subject to certain risks, including but not limited to, interest rate risk, credit risk, prepayment risk and market risk, which could reduce the yield that an investor receives.

ITEM 8: Methods of Analysis, Investment Strategies and Risk of Loss (cont.)

High-Yield Bond Risk: Investments in high-yielding, non-investment grade bonds involve higher risk than investment grade bonds. Adverse conditions may affect the issuer's ability to make timely interest and principal payments on these securities.

Security Selection and Asset Allocation Risk: Securities selected from a particular asset class (e.g., stocks, bonds, money market instruments) may experience unusual market volatility or may not perform as expected. An asset allocation program does not guarantee achievement of a client's investment objective nor protect against loss.

Options and Futures Risk: The writing and purchasing of options is a highly specialized activity that involves investment techniques and risks different from those associated with ordinary portfolio securities transactions. Imperfect correlation between the options and securities markets may detract from the effectiveness of the option transaction.

ITEM 9: Disciplinary Information

RWA is required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of RWA's advisory business or the integrity of its management. RWA does not have any such disciplinary information to report.

ITEM 10: Other Financial Industry Activities and Affiliations

RWA and Osaic

Representatives of RWA are also representatives for Osaic and a significant percentage of our representatives time is spent providing services for Osaic.

Real Wealth Tax Advisors, LLC

Real Wealth Tax Advisors, LLC is a separate, but related entity that provides tax planning, compliance, and specialty services. The firm is 100% owned by Don Mathias, and John Sanders is the primary service provider for Real Wealth Tax Advisors, LLC. Services offered include but are not limited to the following:

- **Tax Planning & Strategy:** Proactive analysis to reduce tax liability, integration with wealth management, specialized strategies (e.g., Roth conversions, charitable giving), and business planning.
- **Preparation & Compliance:** Tax return preparation, regulatory guidance, and audit representation.
- **Specialized Areas:** Estate and trust planning, tax credits, and incentives.

Referral Relationship and Conflict of Interest

RWA refers clients who need tax services to Real Wealth Tax Advisors, LLC. We most commonly refer Real Wealth Tax Advisors, LLC when a client is searching for tax

preparation services due to their current tax preparer retiring or no longer being a good fit, the client no longer desiring to prepare their own taxes, or due to a client's tax situation becoming complicated enough where professional preparation will make an impactful difference in assisting with their tax planning and preparation. We do not solely recommend Real Wealth Tax Advisors, LLC to clients as many of our new and existing clients already work with tax preparers and accounting firms. The option to work with Real Wealth Tax Advisors, LLC is always at the discretion of the client.

Our recommendation of Real Wealth Tax Advisors, LLC creates a conflict of interest because Don Mathias owns Real Wealth Tax Advisors, LLC and John Sanders provides services for that entity. RWA does not receive compensation or referral fees for these recommendations. However, Don Mathias and John Sanders have a financial incentive to recommend Real Wealth Tax Advisors, LLC over other providers offering similar services.

Client Choice and Fee Responsibility

Clients are not required to use Real Wealth Tax Advisors, LLC and can select any accounting or tax preparation firm of their choice. Other firms offer similar services and may charge lower fees. Clients are encouraged to conduct independent due diligence before engaging any provider.

Clients who engage Real Wealth Tax Advisors, LLC are responsible for paying their fees, which are separate from and in addition to the advisory fees paid to RWA. RWA does not reimburse clients for these fees. Real Wealth Tax Advisors, LLC does not provide services without the client's express approval. Real Wealth Tax Advisors, LLC reserves the right to waive or discount its fees for clients of RWA, typically for clients with significant financial planning projects or assets under management through Osaic.

RWA is not engaged in any other financial industry activities.

ITEM 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We have adopted a Code of Ethics for all supervised persons of the firm describing our high standard of business conduct and fiduciary duties to its clients. The Code of Ethics includes written policies and procedures governing the conduct of the firm's supervised persons, including, but not limited to, provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at RWA must acknowledge the terms of the Code of Ethics annually, or as amended. Upon request, RWA will provide a copy of the Code of Ethics to clients and prospective clients. To request a copy of the Code of Ethics, please contact RWA at don@realwealthadvisors.com.

Neither RWA nor any of its employees recommends to clients, or buys or sells for client accounts, securities in which RWA has a direct material financial interest.

For our nondiscretionary service, we do not have investment authority, discretionary or otherwise, to purchase any securities on behalf of clients. Once a recommendation has been generated by us, it is in the discretion of the client whether to enter into a transaction based on any such recommendation, when to enter into any such transaction and which broker to use for the execution thereof. However, our officers and employees could conceivably purchase securities for their own accounts that may, in certain instances, be the same securities as those recommended for clients, including shares in the same ETF. The securities that are recommended to clients are highly personalized and are based on each client's profile. Any such purchase of the same securities would be coincidental.

ITEM 12: Brokerage Practices

While RWA does not exercise discretion over the selection of a broker-dealer, it may recommend a broker-dealer to clients for custody and execution services. Clients are not obligated to use the broker-dealer recommended by RWA and will not incur any extra fee or cost associated with using a broker-dealer not recommended by RWA. However, RWA may be limited in the services it can provide if the recommended broker-dealer is not engaged.

RWA will generally recommend that clients establish their accounts at Osaic, a FINRA-registered broker-dealer and member of SIPC. While RWA does not maintain a direct relationship with Osaic, our representatives may also be representatives of Osaic and receive fees and commissions directly from Osaic. RWA may recommend that its clients use Osaic in order to maintain custody of clients' assets, but such designation is optional as RWA does not have discretionary authority to select the broker-dealer or custodian for custody and execution services.

Following are additional details regarding the brokerage practices of RWA:

Soft Dollars: Soft dollars are revenue programs offered by broker-dealers/custodians whereby an adviser enters into an agreement to place security trades with a broker-dealer/ custodian in exchange for research and other services. RWA does not participate in soft dollar programs sponsored or offered by any broker-dealer/ custodian.

Brokerage Referrals: RWA does not receive any compensation from any third party in connection with the recommendation for establishing an account.

Directed Brokerage: RWA does not direct brokerage for its clients and does not have discretion to place trades for its clients. RWA will not engage in any principal transactions (i.e., trade of any security from or to the adviser's own account) or cross transactions with other client accounts (i.e., purchase of a security into one client account from another client account).

ITEM 13: Review of Accounts

The financial and investment recommendations provided to clients by RWA will be reviewed as frequently as agreed in advance by RWA and the client.

ITEM 14: Client Referrals and Other Compensation

RWA does not currently have any client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it. Also, as indicated above, the firm does not direct brokerage transactions to any third party, including Osaic, in return for client referrals.

ITEM 15: Custody

RWA does not assume custody of client assets, except to the extent a client authorizes RWA, in the client's financial planning agreement, to deduct planning fees from the client's account with Securities America, as described below. Assets of clients and client accounts are generally held in the name of each client and maintained in the custody of Osaic, a "Qualified Custodian" as defined by SEC Rule 206(4)-2. Clients will receive periodic statements from Osaic. RWA urges each client to carefully review such statements and compare such official custodial records to any account statements that RWA may provide. Statements from RWA may vary from the custodial statements based on accounting procedures, reporting dates or valuation methodologies of certain securities or other instruments.

ITEM 16: Investment Discretion

RWA only offers non-discretionary advisory services, and as a result does not have discretionary authority to manage securities on behalf of any clients.

ITEM 17: Voting Client Securities

RWA does not vote proxies on behalf of clients who will receive such notices from their account's custodian. Furthermore, RWA does not take any action on legal notices it or a client may receive from issuers of securities held by a client.

ITEM 18: Financial Information

RWA does not require or solicit prepayment of more than \$1,200 in fees per Client, six months or more in advance, and thus no financial information is required to be provided by RWA.

ITEM 19: Requirements For State-Registered Advisers

Background Information. See the attached Schedule 2.B Brochure for background information about RWA's sole executive officer. RWA does not have any other management personnel.

Other Business. RWA is not engaged in any business not described in this Disclosure Brochure.

Legal Events. Neither RWA nor any of its management persons have been involved with any arbitration claim of any kind or any self-regulatory organization or administrative proceeding of any kind.

Relationships. Neither RWA nor any of its management personnel have a relationship with an issuer of securities.



**REAL WEALTH
ADVISORS**

FORM ADV SCHEDULE 2B - BROCHURE SUPPLEMENT

This Brochure Supplement provides information about the investment adviser representatives of Real Wealth Advisors LLC ("RWA") and supplements the RWA Disclosure Brochure. You should have received a copy of that brochure. Please contact us at don@realwealthadvisors.com if you did not receive RWA's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about investment adviser representatives of RWA is available on the SEC's website at www.adviserinfo.sec.gov.

Real Wealth Advisors, LLC

Donald R. Mathias, CFP

CRD No. 5756340

December 4, 2025

ITEM 2 | Educational Background and Business Experience

Donald Mathias was born in 1981. He attended Cedarville University in Ohio, where he received a bachelor's degree in Liberal Arts with an emphasis on Christian Education in 2006. Mr. Mathias has been working in the securities industry for several years, and has gone on to earn his designation as a Certified Financial Planner (CFP) in 2012.

Mr. Mathias is currently the founder and an Investment Advisor for RWA. From March 2015 to December 2021, he was an Investment Advisor for Alliance Wealth Management Milwaukee, Inc. In addition, from March 2015 to December 2021, Mr. Mathias was also a Registered Representative for Raymond James Financial Services, Inc. and an investment adviser representative for Raymond James Financial Services Advisors, Inc. Prior to that, from May 2011 through February 2015 he was a Registered Representative and Investment Adviser for JW Cole Advisors.

He is also an investment adviser representative and Registered Representative for Osaic Wealth, Inc. previously named - Securities America, Inc. and Securities America Advisors, Inc.

Mr. Mathias is also the founder of Real Wealth Tax Advisors, LLC, a tax planning and preparation firm that began operations on December 3, 2025. Refer to Item 10 of Form ADV Part 2A for information about Real Wealth Tax Advisors, LLC.

ITEM 3 | Disciplinary Information

Mr. Mathias does not have any legal or disciplinary events that would be material in your evaluation. He has not been party to: (a) a criminal or civil action in a domestic, foreign or military court, (b) an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority, or (c) a self-regulatory organization proceeding.

ITEM 4 | Other Business Activities

In addition to offering investment advisory services as an Investment Advisor Representative, Mr. Mathias is also a registered representative for Osaic, and investment adviser representative for Osaic, and licensed to sell insurance products through various insurance companies.

ITEM 5 | Additional Compensation

Mr. Mathias may receive commissions for the sale of insurance and securities products, as well as advisory service fees. He does not receive any additional economic benefit from third parties for providing advisory services other than noted above.

ITEM 6 | Supervision

Mr. Mathias is the Chief Executive Officer and Chief Compliance Officer for RWA, and is responsible for his own supervision as well as that of all investment adviser representatives of RWA. Mr. Mathias may be reached at 300 North Executive Drive, Suite 125, Brookfield, Wisconsin 53005 or at 414-808-2345.

ITEM 7 | Requirements for State Registered Advisors

Mr. Mathias has not been involved in: (a) any arbitration claim alleging damages in excess of \$2,500 resulting in an award or being found liable; (b) any civil, self-regulatory organization, or administrative proceeding resulting in an award or otherwise being found liable; or (c) any bankruptcy petition.