

# **Howard Materetsky**

## **Materetsky Financial Group, Inc. d/b/a: Materetsky Financial Group**

**2240 Woolbright Road, Suite 354  
Boynton Beach, FL 33426**

**Telephone: 561-735-9227  
Facsimile: 561-735-9815**

**6800 Jericho Turnpike, Suite #120W  
Syosset, NY 11791**

**Telephone: 516-227-1111  
Facsimile: 516-227-1144**

**July 18, 2022**

### **FORM ADV PART 2B BROCHURE SUPPLEMENT**

This brochure supplement provides information about Howard Materetsky that supplements the Materetsky Financial Group brochure. You should have received a copy of that brochure. Contact us at 561-735-9227 if you did not receive Materetsky Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Howard Materetsky (CRD # 1003610) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Howard Materetsky

Year of Birth:1942

#### Formal Education After High School:

- Long Island Univ. Brooklyn College of Pharmacy, BS Pharmaceutical Sciences,1965

#### Business Background:

- Materetsky Financial Group, Inc., Principal/Investment Adviser Representative, 5/2018 - Present
- Private Client Services, LLC, Registered Representative, 6/2018 - Present
- Materetsky Financial Group, President/Insurance Agent, 12/1979 - Present
- Royal Alliance Associates, Inc., Investment Adviser Representative, 10/2016 - 6/2018
- Royal Alliance Associates, Inc., Registered Representative, 12/1991 - 6/2018

## Item 3 Disciplinary Information

On May 23, 2017, a regulatory action was commenced by the Florida Office of Financial Regulation, ("FOFR") against Howard Materetsky alleging violations of Rule 69W-600.002(1)(C) and 69W-600.002(3) F.A.C.(Case No. 71728-S), for failing to maintain an accurate Form U4 related to the a Florida Branch Office Address. Howard Materetsky entered into an Stipulation of Consent Agreement with the Division of Securities, dated May 23, 2017, and without admitting or denying the allegations, Mr. Materetsky agreed to a monetary fine of \$3,000, which was paid on May 23, 2017.

The details on these matters related to Howard Materetsky's disciplinary history can be found on the BrokerCheck database of the Financial Industry Regulatory Authority ("FINRA"). The BrokerCheck link is <https://brokercheck.finra.org/>. Mr. Materestsky's CRD number: 1003610.

## Item 4 Other Business Activities

Registered Representative of Private Client Services, LLC. Mr. Materetsky is a registered representative of Private Client Services, LLC ("PCS"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Materetsky in his individual capacity as a registered representative of PCS, to implement investment recommendations on a commission basis.

Conflict of Interest: The recommendation by Mr. Materetsky that a client purchase a securities commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Materetsky. Clients are reminded that they may purchase investment products recommended by Mr. Materetsky through other, non-affiliated broker dealers. Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Commissions: In the event the client chooses to purchase investment products through PCS, brokerage commissions will be charged by PCS to effect securities transactions, a portion of

which commissions shall be paid by PCS to Mr. Materetsky. The brokerage commissions charged by PCS may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Materetsky is separate and apart from Materetsky Financial Group's investment management services discussed in its *Brochure*.

Licensed Insurance Agent. Mr. Materetsky, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Materetsky to purchase insurance products on a commission basis.

Conflict of Interest: The recommendation by Mr. Materetsky that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Materetsky. Clients are reminded that they may purchase insurance products recommended by Mr. Materetsky through other, non-affiliated insurance agents. Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

## **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Materetsky's receipt of additional compensation as a result of his other business activities.

As an owner of the Materetsky Financial Group, Mr. Materetsky's compensation is indirectly contingent on the number of clients he and other advisers refer to the firm, the performance of client accounts, and the addition of money to current client accounts.

## **Item 6 Supervision**

Materetsky Financial Group provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of Materetsky Financial Group's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, is primarily responsible for the implementation of its policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of Materetsky Financial Group have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding Materetsky Financial Group's supervision or compliance practices, please contact Mr. Materetsky at 561-735-9227.

**Ira Materetsky, CFP®**

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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Ira Materetsky that supplements the Materetsky Financial Group brochure. You should have received a copy of that brochure. Contact us at 561-735-9227 if you did not receive Materetsky Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Ira Materetsky (CRD # 2749161) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Ira Materetsky, CFP®**

*Year of Birth:* 1966

### *Formal Education After High School:*

- Rutgers University, BS Business and Finance, 1988

### *Business Background:*

- Materetsky Financial Group, Inc. d/b/a Materetsky Financial Group, Chief Compliance Officer/Principal/Investment Adviser Representative , 5/2018 - Present
- Private Client Services, LLC, Registered Representative, 6/2018 - Present
- Materetsky Financial Group, President Vice President Insurance Agent, 5/1996 - Present
- Royal Alliance Associates , Inc., Investment Adviser Representative, 9/2003 - 6/2018
- Royal Alliance Associates, Inc., Registered Representative, 7/1996 - 6/2018

### *Certifications:* **CFP® professional**

Ira Materetsky is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ira Materetsky has no required disclosures under this item.

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

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Commissions: In the event the client chooses to purchase investment products through PCS, brokerage commissions will be charged by PCS to effect securities transactions, a portion of which commissions shall be paid by PCS to Mr. Materetsky. The brokerage commissions charged by PCS may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Materetsky is separate and apart from Materetsky Financial Group’s investment management services discussed in its *Brochure*.

Licensed Insurance Agent. Mr. Materetsky, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Materetsky to purchase insurance products on a commission basis.

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### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Materetsky's receipt of additional compensation as a result of his other business activities.

As an owner of Materetsky Financial Group, Mr. Materetsky's compensation is indirectly contingent on the number of clients he and other advisers refer to the firm, the performance of client accounts, and the addition of money to current client accounts.

### **Item 6 Supervision**

Materetsky Financial Group provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of Materetsky Financial Group's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, is primarily responsible for the implementation of its policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of Materetsky Financial Group have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding Materetsky Financial Group's supervision or compliance practices, please contact Mr. Materetsky at 561-735-9227.

**Mark Furman**

**Materetsky Financial Group, Inc.  
d/b/a: Materetsky Financial Group**

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Boynton Beach, FL 33426**

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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Mark Furman that supplements the Materetsky Financial Group brochure. You should have received a copy of that brochure. Contact us at 561-735-9227 if you did not receive Materetsky Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Furman (CRD # 2205804) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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

### **Mark Furman**

*Year of Birth:* 1953

#### *Formal Education After High School:*

- John Jay College of Criminal Justice, Certificate in Police Science, 1973

#### *Business Background:*

- Materetsky Financial Group, Inc. d/b/a Materetsky Financial Group, Investment Adviser Representative , 5/2018 - Present
- Private Client Services, LLC, Registered Representative, 6/2018 - Present
- Royal Alliance Associates , Inc., Investment Adviser Representative, 9/2015 – 6/2018
- Royal Alliance Associates, Inc., Registered Representative, 4/1999 – 6/2018

#### *Certifications:* **RFC**

Mark Furman has held the designation of Registered Financial Consultant (RFC) since 2015. The RFC designation is awarded by the International Association of Registered Financial Consultants (IARFC) to financial advisors who meet high standards of education, experience and integrity. Prior to obtaining the RFC designation, a candidate must attain either a professional designation (i.e. Chartered Life Underwriter, Chartered Financial Consultant and Certified Financial Planner) or have earned a bachelor or graduate degree in financial planning, have four (4) years of experience, pass an examination and subscribe to the IARFC Code of Ethics. The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special Needs Funding, Estate Planning, Survivor Income Needs Analysis, and Retirement Income. In addition, designees must agree to devote a minimum of forty (40) hours per year to continuing professional education in the field of personal finance and professional practice management.

## **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mark Furman has no required disclosures under this item.

## **Item 4 Other Business Activities**

Registered Representative of Private Client Services, LLC. Mr. Furman is a registered representative of Private Client Services, LLC ("PCS"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Furman in his individual capacity as a registered representative of PCS, to implement investment recommendations on a commission basis.

*Conflict of Interest:* The recommendation by Mr. Furman that a client purchase a securities commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Furman. Clients are reminded that they may purchase investment products recommended by Mr. Furman through other, non-affiliated broker dealers. Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

*Commissions:* In the event the client chooses to purchase investment products through PCS, brokerage commissions will be charged by PCS to effect securities transactions, a portion of which commissions shall be paid by PCS to Mr. Furman. The brokerage commissions charged by PCS may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Furman is separate and apart from Materetsky Financial Group's investment management services discussed in its *Brochure*.

Licensed Insurance Agent. Mr. Furman, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Furman to purchase insurance products on a commission basis.

*Conflict of Interest:* The recommendation by Mr. Furman that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Furman. Clients are reminded that they may purchase insurance products recommended by Mr. Furman through other, non-affiliated insurance agents. Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

## **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Furman's receipt of additional compensation as a result of his other business activities.

Mr. Furman's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Furman introduces to Materetsky Financial Group. Accordingly, Mr. Furman has a conflict of interest for recommending the firm to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

## **Item 6 Supervision**

Materetsky Financial Group provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of Materetsky Financial Group's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, is primarily responsible

for the implementation of its policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of Materetsky Financial Group have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding Materetsky Financial Group's supervision or compliance practices, please contact Mr. Materetsky at 561-735-9227.

**Thomas Benson Gau, CFP®**

**Materetsky Financial Group, Inc.  
d/b/a: Materetsky Financial Group**

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**July 18, 2022**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Thomas Benson Gau that supplements the Materetsky Financial Group brochure. You should have received a copy of that brochure. Contact us at 561-735-9227 if you did not receive Materetsky Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Benson Gau (CRD # 1294982) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Thomas Benson Gau, CFP®

*Year of Birth:* 1957

#### *Formal Education After High School:*

- California State University, Long Beach, BS in Accounting & Management, 1983
- Pepperdine University, MBA, 1982

#### *Business Background:*

- Materetsky Financial Group, Inc. d/b/a Materetsky Financial Group, Investment Adviser Representative, 3/2018 – Present
- Thomas B. Gau, CPA®, CFP®, President, 01/1985 – Present
- Tax and Estate Planning Specialists, Inc., President, 01/1985 – Present

#### *Certifications:* **CFP® professional**

Thomas Gau is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Thomas Gau has held the designation of Certified Public Accountant (“CPA”) since 1984. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college [education](#) (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum [experience](#) levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Thomas Gau has no required disclosures under this item.

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

Thomas B. Gau, CPA®, CFP® and Tax and Estate Planning Specialists, Inc. Thomas Gau is a certified public accountant and President of both Thomas B. Gau, CPA®, CFP® and Tax and Estate Planning Specialists, Inc., and may recommend his tax planning and/or accounting services. To the extent a client determines to engage Mr. Gau to provide tax preparation and/or accounting services, such services shall be provided by Mr. Gau in his individual capacity as a certified public accountant, independent of Materetsky Financial Group. Materetsky Financial Group shall receive no portion of fees charged by Mr. Gau for such services.

*Conflict of Interest:* The recommendation by Mr. Gau that a client elect the tax preparation and/or accounting services of Thomas B. Gau, CPA®, CFP® and/or Tax and Estate Planning Specialists, Inc. presents a conflict of interest, as the receipt of fees for tax preparation and/or accounting services may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Thomas B. Gau, CPA®, CFP® nor Tax and Estate Planning Specialists, Inc. for tax preparation and/or accounting services. Clients are reminded that they may elect to obtain tax preparation and/or accounting services recommended by Materetsky Financial Group through other non-affiliated certified public accountants. Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Academy of Preferred Financial Advisors, Inc. Thomas Gau is a Keynote Instructor for the Academy of Preferred Financial Advisors, Inc., a financial consulting firm that provides tax and estate planning advice. Mr. Gau also teaches financial, tax, and estate planning to other professionals.

#### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Gau's receipt of additional compensation as a result of his other business activities.

Mr. Gau's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Gau introduces to Materetsky Financial Group. Accordingly, Mr. Gau has a conflict of interest for recommending the firm to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding Materetsky Financial Group's supervision or compliance practices, please contact Mr. Materetsky at 561-735-9227.



**Matthew Joseph Welsh, CFP®**

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Additional information about Matthew Joseph Welsh (CRD # 5932439) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Matthew Joseph Welsh, CFP®

Year of Birth: 1989

#### Formal Education After High School:

- Florida State University, BS in Finance & Economics, 2011
- Florida State University, MS in Finance, 2012

#### Business Background:

- Materetsky Financial Group, Inc. d/b/a Materetsky Financial Group, Investment Adviser Representative, 5/2018 – Present
- Private Client Services, LLC, Registered Representative, 6/2018 - Present
- Materetsky Financial Group, Insurance Agent, 1/2014 - Present
- Royal Alliance Associates, Inc., Investment Adviser Representative, 8/2012 - 6/2018
- Royal Alliance Associates, Inc., Registered Representative, 7/2012 - 6/2018

#### Certifications: CFP® professional

Matthew Welsh is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Matthew Welsh has no required disclosures under this item.

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

Registered Representative of Private Client Services, LLC. Mr. Welsh is a registered representative of Private Client Services, LLC (“PCS”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Welsh in his individual capacity as a registered representative of PCS, to implement investment recommendations on a commission basis.

Conflict of Interest: The recommendation by Mr. Welsh that a client purchase a securities commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Welsh. Clients are reminded that they may purchase investment products recommended by Mr. Welsh through other, non-affiliated broker dealers. Materetsky Financial Group’s Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Commissions: In the event the client chooses to purchase investment products through PCS, brokerage commissions will be charged by PCS to effect securities transactions, a portion of which commissions shall be paid by PCS to Mr. Welsh. The brokerage commissions charged by PCS may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Welsh is separate and apart from Materetsky Financial Group’s investment management services discussed in its *Brochure*.

Licensed Insurance Agent. Mr. Welsh, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Welsh to purchase insurance products on a commission basis.

*Conflict of Interest:* The recommendation by Mr. Welsh that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Welsh. Clients are reminded that they may purchase insurance products recommended by Mr. Welsh through other, non-affiliated insurance agents. Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

## **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Welsh's receipt of additional compensation as a result of his other business activities.

Mr. Welsh's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Welsh introduces to Materetsky Financial Group. Accordingly, Mr. Welsh has a conflict of interest for recommending the firm to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

## **Item 6 Supervision**

Materetsky Financial Group provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of Materetsky Financial Group's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, is primarily responsible for the implementation of its policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of Materetsky Financial Group have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding Materetsky Financial Group's supervision or compliance practices, please contact Mr. Materetsky at 561-735-9227.

# **Michael Dawson Wright**

## **Materetsky Financial Group, Inc. d/b/a: Materetsky Financial Group**

**2240 Woolbright Road, Suite 354  
Boynton Beach, FL 33426**

**Telephone: 561-735-9227  
Facsimile: 561-735-9815**

**6800 Jericho Turnpike, Suite #120W  
Syosset, NY 11791**

**Telephone: 516-227-1111  
Facsimile: 516-227-1144**

**July 18, 2022**

### **FORM ADV PART 2B BROCHURE SUPPLEMENT**

This brochure supplement provides information about Michael Dawson Wright that supplements the Materetsky Financial Group brochure. You should have received a copy of that brochure. Contact us at 561-735-9227 if you did not receive Materetsky Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Dawson Wright (CRD # 1579617) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Michael Dawson Wright

Year of Birth: 1964

#### Formal Education After High School:

- State University of New York at Albany, BA in Communications, 1986

#### Business Background:

- Materetsky Financial Group, Inc. d/b/a Materetsky Financial Group, Investment Adviser Representative, 12/2019 – Present
- Private Client Services, LLC, Registered Representative, 12/2019 – Present
- Broadbrook Enterprises LLC, Partner, 4/2018 – 11/2019
- TCW Funds Distributors LLC, Senior Vice President, 5/2014 – 2/2018

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Michael Wright has no required disclosures under this item.

## Item 4 Other Business Activities

Registered Representative of Private Client Services, LLC. Mr. Wright is a registered representative of Private Client Services, LLC (“PCS”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Wright in his individual capacity as a registered representative of PCS, to implement investment recommendations on a commission basis.

Conflict of Interest: The recommendation by Mr. Wright that a client purchase a securities commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Wright. Clients are reminded that they may purchase investment products recommended by Mr. Wright through other, non-affiliated broker dealers. Materetsky Financial Group’s Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Commissions: In the event the client chooses to purchase investment products through PCS, brokerage commissions will be charged by PCS to effect securities transactions, a portion of which commissions shall be paid by PCS to Mr. Wright. The brokerage commissions charged by PCS may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Wright is separate and apart from Materetsky Financial Group’s investment management services discussed in its *Brochure*.

Licensed Insurance Agent. Mr. Wright, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Wright to purchase insurance products on a commission basis.

*Conflict of Interest:* The recommendation by Mr. Wright that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Wright. Clients are reminded that they may purchase insurance products recommended by Mr. Wright through other, non-affiliated insurance agents. Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Wright's receipt of additional compensation as a result of his other business activities.

Mr. Wright's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Wright introduces to Materetsky Financial Group. Accordingly, Mr. Wright has a conflict of interest for recommending the firm to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

### **Item 6 Supervision**

Materetsky Financial Group provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of Materetsky Financial Group's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, is primarily responsible for the implementation of its policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of Materetsky Financial Group have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding Materetsky Financial Group's supervision or compliance practices, please contact Mr. Materetsky at 561-735-9227.

**Joseph Rocco Carpenito**  
**Materetsky Financial Group, Inc.**  
**d/b/a: Materetsky Financial Group**

**2240 Woolbright Road, Suite 354  
Boynton Beach, FL 33426**

**Telephone: 561-735-9227  
Facsimile: 561-735-9815**

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**Telephone: 516-227-1111  
Facsimile: 516-227-1144**

**July 18, 2022**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Joseph Rocco Carpenito that supplements the Materetsky Financial Group brochure. You should have received a copy of that brochure. Contact us at 561-735-9227 if you did not receive Materetsky Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Rocco Carpenito (CRD # 6228129) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 Educational Background and Business Experience

### Joseph Rocco Carpenito

*Year of Birth:* 1991

#### *Formal Education After High School:*

- The University of Central Florida, Bachelor of Financial Sciences, 2013

#### *Business Background:*

- Materetsky Financial Group, Inc. d/b/a Materetsky Financial Group, Investment Adviser Representative, 07/2022 – Present
- Raymond James Financial Services, Inc., Financial Advisor, 5/2013 – 7/2022

## Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Joseph Carpenito has no required disclosures under this item.

## Item 4 Other Business Activities

Registered Assistant of Private Client Services, LLC. Mr. Carpenito is a registered assistant of Private Client Services, LLC (“PCS”), an SEC Registered and FINRA member broker-dealer. Clients may choose to implement investment recommendations through commission securities sales provided by PCS. Although PCS charges commissions on securities sales, Mr. Carpenito is not compensated for this activity on a commission basis.

*Conflict of Interest:* The recommendation by Mr. Carpenito that a client engage the services of PCS presents a conflict of interest, as such recommendation could be based on non-commission compensation to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from PCS. Materetsky Financial Group’s Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

*Commissions:* In the event the client chooses to purchase investment products through PCS, brokerage commissions will be charged by PCS to effect securities transactions. The brokerage commissions charged by PCS may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by PCS is separate and apart from Materetsky Financial Group’s investment management services discussed in its *Brochure*.

Licensed Insurance Agent. Mr. Carpenito, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Carpenito to purchase insurance products on a commission basis.

*Conflict of Interest:* The recommendation by Mr. Carpenito that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance

commission products from Mr. Carpenito. Clients are reminded that they may purchase insurance products recommended by Mr. Carpenito through other, non-affiliated insurance agents. Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Carpenito 's receipt of additional compensation as a result of his other business activities.

Mr. Carpenito's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Carpenito introduces to Materetsky Financial Group. Accordingly, Mr. Carpenito has a conflict of interest for recommending the firm to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

### **Item 6 Supervision**

Materetsky Financial Group provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of Materetsky Financial Group's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). Materetsky Financial Group's Chief Compliance Officer, Ira Materetsky, is primarily responsible for the implementation of its policies and procedures and overseeing the activities of its supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of Materetsky Financial Group have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding Materetsky Financial Group's supervision or compliance practices, please contact Mr. Materetsky at 561-735-9227.