



## Client Relationship Summary– March 31, 2025

Matthias Private Wealth, LLC (“our firm”, “we”, “our”, “us”) is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](http://investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

**What investment services and advice can you provide me?** We offer investment advisory services to retail investors that include portfolio management, financial planning, estate planning, charitable planning, tax planning and consulting services, though we are not a law firm or CPA firm. Specific to the client’s age, financial circumstances, occupation and employment, investment goals and risk tolerance level, we develop with you, your investment objectives and guidelines (the “Investment Plan”). We utilize sub-advisers to manage individual publicly traded equities and we offer opportunities to invest in private securities. As part of our standard investment advisory services, we will monitor and review your portfolio on at least a quarterly basis, and if necessary, rebalance your account to keep your portfolio consistent with the goals and objectives of your Investment Plan.

We offer discretionary and non-discretionary investment management. For discretionary investments, there are no material limitations on our management authority and your investments may be purchased or sold without first obtaining your permission. For non-discretionary investments, you make the ultimate decision regarding the purchase or sale of investments and your investments will only be purchased or sold after we receive your specific, detailed instruction. While we can advise on any investment type, our investment recommendations are generally intended to execute your Investment Plan. The minimum account size for portfolio management services is generally \$5 million; however, this minimum can be waived in certain circumstances.

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES, PLEASE SEE THE ADVISORY BUSINESS AND TYPES OF CLIENTS SECTIONS OF OUR [FORM ADV PART 2A](#).

**Conversation Starters: Ask a Financial Adviser** *Given my financial situation, should I choose an investment advisory service? Why or why not?; How will you choose investments to recommend to me?; What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

**What fees will I pay?** For portfolio management services, we generally charge clients an annual fee of 1.00% of the fair market value of assets under management at the end of each quarter. However, clients that engage our firm to provide services in addition to portfolio management, may be charged a fee per service under a separate agreement or incorporated as part of an annualized fee of up to 2.00% of the fair market value of assets under management, depending on the nature and scope of such additional services. The greater the fair market value of the assets in your investment account, the more you pay us in fees. Our firm may therefore have an incentive to encourage you to increase the amount and value of assets in your account. Fees paid to us are exclusive of and in addition to all fees and expenses of custodians, brokers, sub-advisers, third-party money managers and consultants. In addition, if we invest your assets in mutual funds, exchange traded notes or funds or private securities, including pooled investment funds, you will pay additional expenses charged by those securities.

**Financial Planning, Estate Planning, Charitable Planning:** When we provide financial planning, estate planning and/or charitable planning services, these fees generally will be included in the portfolio management fees, up to an annual maximum of three hours total. If such services exceed three hours on an annual basis, typically hourly fees will be charged as negotiated with the client. We generally do not provide stand-alone financial planning, estate planning or charitable planning services.

**Tax Planning & Preparation Services:** Tax Planning & Preparation services are provided pursuant to one or more separate agreements with the client for an additional fee.

**Consulting Services:** The Adviser offers consulting services including business strategy, operations, succession, management and other consulting services and are provided pursuant to one or more separate agreements with the client for an additional fee.

**Bookkeeping Services:** Bookkeeping services are provided pursuant to one or more separate agreements with the client and are generally for an additional fee payable quarterly, in advance, as either a flat fee or a percentage of the fair market value of assets under management.

**Bill Pay Services:** Bill Pay services are provided pursuant to one or more separate agreements with the client and are generally for an additional fee payable quarterly, in advance, as either a flat fee or a percentage of the fair market value of assets under management.

**Special Asset Transactions and Ancillary Services Fees:** When we provide services with respect to the purchase or sale of a business, real estate, or other special assets or provide other ancillary services to clients, these fees are negotiated at the time of the engagement pursuant to one or more separate agreements.

YOU WILL PAY FEES AND COSTS WHETHER YOU MAKE OR LOSE MONEY ON YOUR INVESTMENTS. FEES AND COSTS WILL REDUCE ANY AMOUNT OF MONEY YOU WILL MAKE ON YOUR INVESTMENTS OVER TIME. PLEASE MAKE SURE YOU UNDERSTAND WHAT FEES AND COSTS YOU ARE PAYING.

FOR ADDITIONAL INFORMATION REGARDING OUR FEES, COSTS AND EXPENSES, PLEASE SEE THE FEES AND COMPENSATION SECTION OF OUR [FORM ADV PART 2A](#). ANY FEES OR EXPENSES NOT PAID WITHIN TEN (10) DAYS OF THE DUE DATE WILL ACCRUE INTEREST AT A RATE OF 8% PER ANNUM, CALCULATED AS SIMPLE INTEREST.

**Conversation Starters: Ask a Financial Adviser** *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?** When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

With respect to private securities, our employees may invest alongside clients and we may benefit from lower fees based on the size of the total investment, which will benefit us and our clients. This may create a conflict of interest as we are incentivized to place clients in investments alongside employees, in order to receive fee breaks or satisfy any minimum investment thresholds.

**Conversation Starters: Ask a Financial Adviser** *How might your conflicts of interest affect me, and how will you address them?*

FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE THE CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING AND THE BROKERAGE PRACTICES SECTIONS OF OUR [FORM ADV PART 2A](#).

**How do your financial professionals make money?** Our revenue is based mainly on assets under management. Therefore, our financial professionals and the sole owner, Richard R. Matthias, are indirectly incentivized by the amount of client assets we service.

**Do you or your financial professionals have legal or disciplinary history?** No. For a free and simple search tool to research our firm and its financial professionals, visit [Investor.gov/CRS](http://Investor.gov/CRS).

**Conversation Starters: Ask a Financial Adviser** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

For additional information about our investment advisory services, please see our Form ADV Part 2A ("[Brochure](#)"), or visit our website at <https://www.matthiaspw.com/>. If you would like additional, up-to-date information or a copy of this disclosure, please call our office at (407) 691-3300.

**Conversation Starters: Ask a Financial Adviser** *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

## Exhibit A – Material Changes

There have no material changes since the last Client Relationship Summary was filed on March 27, 2024.