



Client Relationship Summary – Form CRS

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1. Introduction

Mattson Financial Services, LLC (“MFS”, “Firm”, “We”, “Us”, “Our”) is an investment advisor and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. *Investor.gov/CRS* offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer the following investment advisory services to you:

Asset Management/Assets Held Away: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance). We do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement. We do not have a minimum to open an account.

Co-Advisor/Sub-Advisory Services: We may recommend and manage your account through a platform provider program that offers access to third-party, non-affiliated investment managers who design and manage model portfolios. Based on your investment goals, objectives, risk tolerance, and time horizon, we select and monitor the model portfolio or portfolios used in your account. You give us and the platform provider discretionary authority to implement and maintain those model portfolios without asking you in advance for each change. We continue to monitor the account and the model managers on an ongoing basis. Although the platform provider has access to client information and provides administrative, reporting, workflow, and related support services, it does not serve as your investment adviser. You may place reasonable restrictions on your account, including instructing us not to purchase certain securities.

Financial Planning: Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Recommendations will be made periodically on an ongoing basis until terminated by either party.

In some cases, all or a portion of your account may be managed using one or more third-party model managers available through the platform provider program. We remain responsible for determining whether the arrangement is appropriate for you, for selecting and monitoring the model portfolio or manager, and for reviewing the account on an ongoing basis. We also have limited authority, with your written authorization, to direct your custodian to deduct our advisory fee from your account.

Additional Information

For more information about our services, we recommended reading our ADV Part 2A Items 4, 5, and 10.

Conversation Starters

“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?”

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

We are paid for our services as follows:

Asset Management/Assets Held Away: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment. Fees are billed quarterly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees. You may also pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our advisory fee even if there were not transactions within the account.

Co-Advisor/Sub-Advisory Services: The asset-based fee for these services reduces the value of your account and is generally deducted from your account. Our fees vary and are negotiable, and generally the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees. Some investments, such as mutual funds and variable annuities, impose additional fees that will reduce the value of your investment over time, and you may also pay

transaction fees, custody fees, and other account-related costs. If your account is administered through a platform provider program, the platform provider charges us an annual fee for each account on the platform. That fee is paid from the portion of the management fee we retain and does not increase the advisory fee stated in your agreement. You pay our advisory fee even if there were no transactions in the account.

Financial Planning: We charge an hourly fee payable upon delivery of the Advisory Agreement.

Conversation Starters

"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.

Platform Provider and Model Manager Selection: When we use a platform provider program, we select from third-party, non-affiliated model managers and model portfolios made available through that program. This creates a conflict of interest because we may have an incentive to recommend or continue using the platform provider program due to the operational, administrative, reporting, and billing support it provides to our firm. In addition, because the platform provider's annual fee is paid from the portion of the management fee we retain, we have an incentive to consider overall program economics when selecting or maintaining these arrangements. We address this conflict through our fiduciary duty and by selecting and monitoring managers and portfolios based on your investment profile and best interest.

Commissions: Our associated persons may receive commissions from the sale of insurance products and services. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to purchase insurance, the client's best interest will be the main determining factor

Conversation Starters

"How might your conflicts of interest affect me, and how will you address them?"

Additional Information

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

How do your financial professionals make money?

Our financial services professionals are compensated by a base salary, on a portion of the total advisory fees received by us, and with trips and attendance to conferences, including meals and entertainment, for meeting certain levels of business.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes, please visit Investor.gov/CRS for a free and simple search tool to research MFS and our financial professionals.

Conversation Starters

"As a financial professional, do you have any disciplinary history? For what type of conduct?"

Item 5. Additional Information

To find additional information about MFS and to request a copy of the *relationship summary*, please go to www.mattsonfinancial.com or send us an email at lsteward@mattsoncompanies.com. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 800-536-8907.

Conversation Starters

"Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"