



FAMILY OFFICE

Matter LLC, d/b/a Matter Family Office

Form CRS - Client Relationship Summary

July 2026

Introduction

Matter LLC d/b/a Matter Family Office (“Matter”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Matter is a family office firm, providing family office services to families throughout the United States, as well as an investment advisory firm, providing investment advisory services to clients.

Matter merged with IWP Wealth Management LLC d/b/a IWP Family Office. IWP was a family office firm providing family office and investment advisory services to clients and an investment adviser registered with the SEC, like Matter. IWP’s CRD number was 136314. BW Forsyth Partners, a private investment firm, is a minority owner of Matter.

Brokerage and investment advisory services and fees differ. Understanding the differences is important. Free tools are available to research firms and financial professionals at www.investor.gov/CRS where you will also find educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Matter provides family office, wealth management, and investment advisory services primarily to high net worth individuals, families, and their small businesses, which can include retail investors. These services include a broad range of investment and cash flow management services, comprehensive estate and financial planning, family learning and communication, and consulting services including other non-investment related matters. We provide investment management and advisory service on a discretionary and nondiscretionary basis. The type of investment authority is selected at the time we enter into an advisory agreement and can be changed as desired. We do not restrict our advice to limited types of products or investments. We do not have a fixed minimum net worth necessary to establish a relationship with us. Matter engages an independent research consultant, Asset Consulting Group (“ACG”), to serve on our investment committee and support our investment advisory service. We pay ACG a fee for services provided. More information about our services is available at www.matterfamilyoffice.com and by reviewing the annual firm brochure filed with the SEC for [Matter LLC here](#).

What fees will I pay?

Matter charges a fixed annual fee for family office services, typically billed quarterly, based on the amount and type of work we do for each client and value we bring to the relationship. The fee for family office services might also include investment advisory services. For investment advisory services, we typically charge an on-going asset-based fee, billed quarterly, based on the value of the assets in a client’s advisory account. This is known as an assets under management, or, AUM fee. We do not accept performance-based fees from any client. You will pay fees and



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costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information about our fees is described in the annual firm brochure filed with the SEC [here](#).

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 to 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. You should understand and ask us about conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. If you were to have a fee arrangement based on a percentage of investment assets under management, the more investment assets we manage, the higher the fee, and the firm may have an incentive to encourage increasing assets under management. Additional information about how we make money and conflicts of interest is described in the annual firm brochure filed with the SEC [here](#).

How do your financial professionals make money?

Our financial professionals, like all our employees, are salaried employees with no commissions or bonuses for assets under management. They are compensated from revenue earned from fees clients pay.

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

No, neither our firm nor our financial professionals have legal or disciplinary history. Visit www.investor.gov/CRS for a free tool to research our firm and our financial professionals.

Additional Information

Additional information about our firm is available at www.matterfamilyoffice.com and by reviewing the annual firm brochure filed with the SEC for Matter. You also may call us at 303-552-0900 to request a copy of this summary and other up-to-date information. Questions you might consider asking as you evaluate what adviser makes sense for you include:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- 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?

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Exhibit to Form CRS July 2026

Form CRS July 2026 updates the Form CRS for Matter LLC, d/b/a Matter Family Office, following the merger with IWP Wealth Management LLC d/b/a IWP Family Office, and integrates the firms' Form CRS documents into one while also making general edits.

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