

I. Introduction

Matter LLC, doing business as Matter Family Office (Matter), is an investment advisor registered with the United States Securities and Exchange Commission ("SEC") and is a Limited Liability Company formed under the laws of the State of Missouri. Matter combined with IWP Wealth Management LLC, doing business as IWP Family Office ("IWP"), in August 2025 and is merging with and integrating its firm with IWP. Like Matter, IWP is a family office firm providing family office and investment advisory services to clients and is an investment advisor registered with the SEC. IWP's CRD number is 136314. BW Forsyth Partners, a private investment firm, is a minority owner of IWP and Matter. Through the merger and integration, IWP will become part of Matter and BW Forsyth Partners will continue to be a minority owner.

Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research Matter Family Office and its financial professionals by visiting Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

II. What investment services and advice can you provide me?

We provide investment advisory services which include Investment Management, Wealth Planning Coordination and Family Culture & Learning. A more detailed description of these services is included in Item 4 of our [ADV Part 2 Brochure](#) ("Brochure"). Matter's investment Management service is available on a discretionary or non-discretionary basis.

We provide you with asset allocation models and investment management services, generally through funds with outside managers, across multiple asset classes. Our recommendations to you include both active and passive (index) managers. Additionally, Matter engages an independent research consultant, [Asset Consulting Group \(ACG\)](#), to serve on our investment committee. We pay ACG a fee for services provided. It is Matter's understanding that ACG receives no compensation from any of the investments they recommend. Your accounts are regularly monitored by your client relationship team and generally reviewed with you quarterly. Although we do not have an account minimum, our fee minimum is normally \$75,000 annually. For additional information, please see Item 3 below and Item 5 of our [Brochure](#).

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?

III. Fees, Costs, Conflicts and Standard of Conduct

A. What fees will I pay?

Matter typically charges fees in two ways:

- 1) **Percentage of investment assets under management (AUM)** – this fee covers Investment Management services and basic Wealth Planning and Coordination services. Fees generally range between .30 and 1.0% depending on size and complexity. Your contract with Matter will always detail your exact fee schedule.
- 2) **Family office fee** – this fee covers complex Wealth Planning and Coordination support and Culture & Learning services. These fees are always custom and vary widely based on the size and complexity of the engagement and are discussed following a detailed assessment and agreement on a Scope of Services with your family. Annual retainer fees are charged quarterly in advance.

Additional notes about fees. Fees are pro-rated based on start or termination date. Our engagement allows for you or Matter to terminate with thirty days written notice. Unless specifically structured differently, our fee is charged quarterly in advance and deducted from your account. Asset-based fees are calculated on the value of your assets under management approximately 60 days prior to the billing date. The broad scope of our offering generally warrants a minimum total fee of \$75,000.

In addition to fees you pay directly to Matter, you may pay additional expenses directly to custodians, traders, and fund managers. Matter can help you estimate these fees based on your anticipated account size and our recommended investments. 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 make on your investments over time. Please make sure you understand what fees and costs you are paying. Item 5 of our [Brochure](#) provides more detail on our fees.

Conversation starter: 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?

B. 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 that means: when you pay an asset-based fee, the more assets you have in your account, the greater the fee you will pay; therefore we have an incentive to encourage you to increase the assets in your account.

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

C. How do Matter professionals make money? All Matter employees and owners are paid salary and bonus based on experience, knowledge, and contributions to the firm. Matter employees may be paid a referral fee for clients they refer to Matter.

IV. Do you or your financial professional have legal or disciplinary history?

No. Neither Matter nor any individuals registered as an investment advisor has disciplinary history. You may visit Investor.gov/CRS for a free and simple search tool to research Matter and our financial professionals.

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

V. Additional Information

You can find additional information about Matter Family Office via:

[Matter Family Office Website](#); [Matter Family Office LinkedIn Company Page](#); [Matter Family Office ADV Brochure](#)

If you want to confirm you have the most recent relationship summary or wish to receive a paper copy you can call us at 314-862-5190.

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

Exhibit – Summary of Material Changes

Since our initial filing of Form CRS/ADV Part 3 on June 30, 2020, the following changes have been made:

- 03/31/2021:
 - o Fee schedule was replaced with descriptive language
 - o Chief Compliance Officer updated
- 03/31/2022: Increased fee minimum of \$75,000
- 03/31/2023: Disclosed *referral fee* in “How do Matter professionals make money?”
- 03/30/2024: Added custody language to Item 3
- 10/28/2024: Disclosed minority ownership interest by BW Forsyth
- 11/30/2024:
 - o Item 2: Removed lists of specific asset classes
 - o Item 3: Removed language describing custody
 - o Item 4: Modified Disciplinary History language to comply with instructions
 - o Added conversation starters throughout to comply with instructions
- 03/31/2025
 - o Item 2: added “discretionary” as an available service
 - o Item 4: added heading to this section
- 10/329/2025
 - o Provides information about merger and integration with IWP Wealth Management LLC

Form CRS - Client Relationship Summary**October 2025****Introduction**

IWP Wealth Management LLC (“IWP”) is an investment adviser registered with the U.S. Securities and Exchange Commission. IWP 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.

IWP combined with Matter LLC, doing business as Matter Family Office (“Matter”), in August 2025 and is merging and integrating its firm with Matter. Like IWP, Matter is a family office firm providing family office and investment advisory services to clients and is an investment adviser registered with the SEC. Matter’s CRD number is 106806. BW Forsyth Partners, a private investment firm, is a minority owner of IWP and Matter. Through the merger and integration, IWP will become part of Matter and BW Forsyth Partners will continue to be a minority owner.

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?

IWP 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, and will continue to do so as part of Matter. These services include a broad range of investment and cash flow management services, comprehensive estate and financial planning, and consulting services including non-investment related matters. We accept discretionary investment authority, but we typically operate on the basis of nondiscretionary investment authority in which the client makes the ultimate decision regarding the purchase or sale of investments. 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. More information about our services is available at www.matterfamilyoffice.com and www.iwpfo.com and by reviewing the annual firm brochure filed with the SEC for [IWP Wealth Management LLC here](#) and for [Matter LLC here](#).

What fees will I pay?

IWP 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 and will continue to do so as part of Matter. The fee for family office services might also include investment advisory services. We typically charge an on-going asset-based fee for investment advisory services, billed quarterly, based on the value of the assets in a client’s advisory account.

Form CRS - Client Relationship Summary**October 2025**

We do not accept performance-based fees from any client. 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 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 for IWP Wealth Management LLC [here](#) and for Matter LLC [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 for IWP Wealth Management LLC [here](#) and for Matter LLC [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 www.iwpfo.com and by reviewing the annual firm brochure filed with the SEC for Matter and IWP. You also may call us at 720-328-9700 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?



IWP Wealth Management LLC

Form CRS - Client Relationship Summary

October 2025

Exhibit to Form CRS October 2025

Form CRS October 2025 updates the Form CRS for IWP Wealth Management LLC, d/b/a IWP Family Office, by providing information about its merger with and integration into Matter LLC, d/b/a Matter Family Office and the minority ownership interest of BW Forsyth Partners, and by making general edits.

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