



Matthew Cyril Staub, CFA®

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Matthew Cyril Staub that supplements the Planning Strategies, Inc. d/b/a PSI Capital Management brochure. You should have received a copy of that brochure. Contact us at 717-207-7123 if you did not receive PSI Capital Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Cyril Staub (CRD # 5927776) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: **Matthew Cyril Staub, CFA®**

Year of Birth: 1987

Formal Education After High School:

- Lebanon Valley College, BS Business Administration & Economics, 2010
- Temple University, MA Economics, 2013

Business Background:

- PSI Capital Management, Chief Operating Officer, 01/2019 - Present
- Planning Strategies, Inc. d/b/a PSI Capital Management ("PSICM"), Investment Adviser Representative, April 2018 - Present
- Pilot Capital Management, Inc., Vice President, September 2011 - March 2018

The Chartered Financial Analyst (CFA®) and Certification Mark (collectively, the "CFA marks") are professional certification marks granted in the United States and internationally by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards - The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition - Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders-often making the charter a prerequisite for employment. Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge - The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA

Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3 Disciplinary Information

PSICM is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of Matthew Cyril Staub. PSICM has no information to disclose in relation to this Item.

Item 4 Other Business Activities

Matthew Cyril Staub is co-owner of PSI Holdings, a real estate holdings LLC. Mr. Staub devotes less than 10% of his professional time as such. Mr. Staub's role in PSI Holdings, LLC does not create a conflict of interest to his provision of advisory services through PSICM.

Item 5 Additional Compensation

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

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of PSI Capital Management's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Bryce H. Brennan, Chief Compliance Officer, is responsible for supervising Matthew Staub's advisory activities on behalf of PSICM. Mr. Brennan's phone number is (717) 207-7123.

PSICM supervises its personnel and the investments made in client accounts. PSICM monitors the investments recommended by Matthew to ensure those investments are suitable for the particular client and periodically reviews his advisory activities, which may include individual client accounts and correspondence (including emails) sent to and received by Matthew Staub.