



Financial Professional Brochure

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THE CAPACITY IN WHICH I ACT

All business communications with you and any recommendations I make for you will be in my capacity as a registered representative of a broker-dealer, unless we have established a written advisory relationship.

An advisory relationship may only be created by your signing an advisory agreement that has been approved by the Investment Adviser.

If you hold both brokerage and advisory accounts, when I communicate with you, I will discuss some, none, or all your accounts held with me. When we discuss brokerage accounts, I am acting as your broker. When we discuss advisory accounts, I am acting as your advisor. When we discuss your household or all accounts generally, I will verbally explain to you when I am speaking as your advisor or as your broker.

If you have questions at any time as to the capacity in which I am acting, please ask me and I will clarify my capacity to you.

ACCOUNT MONITORING AND REVIEW

My firm does not provide formal brokerage account monitoring programs. As a broker, I will from time-to-time review your holdings, and I may contact you to discuss some or all your holdings to make recommendations. Alternatively, you may contact me to discuss your account holdings or specific securities you may wish to purchase or sell, and I may make recommendations. In neither case is this considered account monitoring, nor should you assume that my silence as to any position is the equivalent of a recommendation to hold a security. If you desire continuous and regular supervisory or management services, you should consider an investment advisory relationship instead of a brokerage relationship. Additionally, I will not monitor your account(s) periodically or continuously on a formal basis. I may review your accounts and meet with you from time-to-time, but such practice is not considered account monitoring, and the practice may be modified or terminated informally at any time at my discretion.

When I am acting as an Investment Advisor, I will meet with you, or at least offer to meet with you, annually or more frequently to review your accounts and provide investment advice to you. This service is part of my fee charged to you, and you will not be billed additional time or fee for this service.

ACCOUNT MINIMUMS AND REQUIREMENTS

Neither the firm nor I have formal account opening or maintenance minimum balance requirements.

MATERIAL LIMITATIONS ON THE TYPES OF SERVICES I OFFER

In order to provide brokerage recommendations, a financial professional must be registered in the state where she/he is located, and the state in which you are located when he/she makes a recommendation. I currently hold brokerage licenses (Series 7, 63, and 22) in the following states: AR, CA, CO, FL, GA, NV, OH, SC, TX, VI and WA

MY INVESTMENT APPROACH, PHILOSOPHY, OR STRATEGY

I network with COIs (CPAs, Attorneys, M&A and CRE professionals) to educate them on tax-advantage reinvestment options for their clients. After working with HNW clients to save taxes we help them access private markets for real estate to create passive income for lifestyle with an economic lift to stay ahead of inflation over time. Then we carve off around 10% of capital to access to the PE and Venture deals as a satellite opportunity for upside. Many of my clients have assets at wire houses so there isn't always a need to do managed portfolios but we can execute if needed. I outsource the financial planning process and portfolio reviews to CFAs trained in portfolio construction and management. Finally I work with clients on their risk management needs to make sure there are no blind spots. My practice is focused on Accredited investors with a large concentration of Qualified Purchasers.

MATERIAL CONFLICTS OF INTEREST

Coastal has identified several conflicts of interest in Form CRS and the Reg BI Disclosure Documents which apply to my services.

I have no individual conflicts to disclose