

Firm Brochure

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of MERIDIAN MANAGEMENT, INC. If you have any questions about the contents of this brochure, please contact us at: (402) 342-1400, or by email at: info@meridianmanagement.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about MERIDIAN MANAGEMENT, INC is available on the SEC's website at www.adviserinfo.sec.gov

March 17, 2015

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (402) 342-1400 or by email at: info@meridianmanagement.com.

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Advisory Business

Firm Description

MERIDIAN MANAGEMENT, INC, was founded in 1998.

MERIDIAN MANAGEMENT, INC provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

MERIDIAN MANAGEMENT, INC is a fee-based financial planning and investment management firm. The firm does sell non- variable insurance and annuities for a commission. The firm is not affiliated with entities that sell financial products or securities.

Investment advice is an integral part of financial planning. In addition, MERIDIAN MANAGEMENT, INC advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. MERIDIAN MANAGEMENT, INC does not act as a custodian of client assets. The client always maintains asset control. Unless such authority is withheld by client, MERIDIAN MANAGEMENT, INC will supervise and direct the investments of the account subject to such limitations as client may impose by notice in writing. MERIDIAN MANAGEMENT, INC, as agent and attorney-in-fact with respect to the Account, may direct custodian to buy, sell, exchange, convert, and otherwise trade in any stocks, bonds, index futures and index options, and other securities (including money market, limited partnerships, mutual funds and listed stock options). MERIDIAN MANAGEMENT, INC will supervise and direct the investments of the account held at custodian on a discretionary basis, unless client specifically requests otherwise.

An overview of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. Additional reviews may occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Patrick Tucker is a 100% stockholder.

Types of Advisory Services

MERIDIAN MANAGEMENT, INC provides asset management services and furnishes investment advice through consultations. Client establishes an investment advisory account(s) and appoints MERIDIAN MANAGEMENT, INC as the advisor to supervise and develop an asset allocation strategy using an appointed custodian to implement said strategy in accordance with the client's stated objectives, time horizon, risk tolerance and financial goals. At a minimum, client will receive a quarterly account statement from the custodian showing the account activity as well as the positions held in the account at quarter end. The client may also receive quarterly a written statement of investments of the account from the custodian showing portfolio values including performance results for the quarter.

MERIDIAN MANAGEMENT, INC uses the custodial services of SEI, TD Ameritrade Institutional and Betterment Institutional. SEI is a global provider of asset management, investment processing, and investment operations solutions for personal wealth management. SEI provides investment advisors with comprehensive wealth management services through outsourced investment management, back office, and administrative functions.

TD Ameritrade Institutional is a provider of brokerage and custody services to investment advisors and their clients. Betterment Institutional is a provider of brokerage and custody services to investment advisors and their clients.

Given that each client's situation is unique, a determination of which custodian to appoint is determined after an evaluation of all relevant facts and circumstances.

On more than an occasional basis, MERIDIAN MANAGEMENT, INC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of March 17, 2015, MERIDIAN MANAGEMENT, INC manages approximately \$125,802,776 assets for approximately 85 clients.

Approximately \$125,802,776 is managed on a discretionary basis, and \$0 is managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system.

Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Advisory Agreement

Financial Planning Services

MERIDIAN MANAGEMENT, INC shall provide for client the services identified on the statement of work (see below), or in any statement of work subsequently entered into between the parties from time to time in accordance with the requirements set forth on such statement of work. Client shall pay MERIDIAN MANAGEMENT, INC fees for the services as set forth on the statement of work. MERIDIAN MANAGEMENT, INC has made and will make no guarantees or assurances as to the outcome of any engagement or to the extent of time and effort that will be involved in connection therewith, and specifically disclaims any warranties client may be entitled to as a consumer. It is understood and agreed that during the course of the engagement, client may elect not to implement specific recommendations outlined and/or recommended by MERIDIAN MANAGEMENT, INC. MERIDIAN MANAGEMENT, INC may appoint or otherwise designate suitable employees, agents and representatives to fulfill its obligations under this agreement and the employment, supervision and compensation of such individuals shall be at its sole and direct expense, responsibility and risk.

Statement of Work

Freedom of lifestyle requires clarity, focus and a unique perspective. At MERIDIAN MANAGEMENT, INC we partner with our clients to maintain lasting financial independence for more enjoyment today and confidence about tomorrow. Our approach allows clients to capture a wealth of opportunities through multi-faceted personal and business planning solutions.

Discovery

Maximize your personal and financial vision. During the first step of our process, we'll meet to discuss your lifestyle and legacy goals and will collect current financial documents to assess areas of opportunities, challenges, and strengths.

Direction

Once we've identified objectives and completed a financial review, we'll meet to provide direction for moving forward. During this discussion, we'll present an assessment report of your current planning, as well as the unique opportunities and challenges you face.

Depth

Because successful long-term planning requires a deep understanding of personal and financial objectives, we'll meet to conduct a financial personality review and lifetime vision discussion. We'll incorporate your core values, habits and risk tolerance into a comprehensive strategy.

Delivery

In step four, we are actively engaged in the implementation of your personal and financial vision. During the initial implementation phase, we will meet to discuss project deliverables and time lines and will provide training for the online component of our services.

Dynamic

Because life is dynamic, we'll coordinate periodic reviews to ensure that plans are growing with you as your needs and objectives evolve. By maintaining an active process, you'll achieve lasting financial independence and an enduring lifetime legacy.

Financial Planning Fees

Client shall pay MERIDIAN MANAGEMENT, INC for its services, as set forth in the Advisory Agreement, an annual planning fee due upon receipt of invoice from Meridian. This fee entitles the client to participate in MERIDIAN MANAGEMENT, INC's financial planning process. Fees charged may be negotiated. Such fees may differ based upon a number of factors, including, but not limited to, the number and range of supplemental advisory and client-related services to be provided by MERIDIAN MANAGEMENT, INC to the client.

Investment Management Services

Client hereby establishes an investment advisory account(s) and appoints MERIDIAN MANAGEMENT, INC as the advisor to supervise and develop an asset allocation strategy using an appointed custodian to implement said strategy in accordance with the client's stated objectives, time horizon, risk tolerance and financial goals. At a minimum, client will receive a quarterly account statement from the custodian showing the account activity as well as the positions held in the account at quarter end. The client may also receive quarterly a written statement of investments of the account from the custodian showing portfolio values including performance results for the quarter.

Investment Management Fees and Expenses

Client shall pay MERIDIAN MANAGEMENT, INC for its services, as set forth in the Advisory Agreement, an annual portfolio management fee (see “Annual Fee Schedule” below) to be paid quarterly in arrears (on a calendar quarter basis) as a percent of the portfolio’s market value. The portfolio’s market value will be based on the closing value as of the final business day of each calendar quarter. Certain customary costs or charges are assessed to the client by the custodian. These costs are payable by the client and are not included, or a part of, the management fee.

Payment of fees will be made through a quarterly debit to client’s account. However, management fees may be billed directly to the client if so requested in writing by the client. Client authorizes custodian to deduct for MERIDIAN MANAGEMENT, INC any and all fees, when due, from the assets contained in the account.

Additional assets received into the account during any fee period may be charged a pro-rated management fee based on the number of days remaining in the fee period as against the total number of days in the fee period. In the event the Advisory Agreement is terminated by either party prior to the end of the fee period, a pro-rata billing of the management fee will be made.

The management fee and/or fee schedule may be modified by MERIDIAN MANAGEMENT, INC upon notice to client. Fees charged may be negotiated. Such fees may differ based upon a number of factors, including, but not limited to, the type of account, the size of the account, and the number and range of supplemental advisory and client-related services to be provided by MERIDIAN MANAGEMENT, INC to the client. All accounts owned by the client and managed by MERIDIAN MANAGEMENT, INC will be aggregated to determine a discount, if any, to be applied to the management fee as outlined in the Fee Schedule below:

Meridian Management, Inc.

Annual Fee Schedule

<u>Account Asset Value</u>	<u>Annual Management Fee</u>
All Assets Managed	1.00%

Investment Management Agreement

Investment Management Services

Client hereby establishes an investment advisory account(s) and appoints MERIDIAN MANAGEMENT, INC as the advisor to supervise and develop an asset allocation strategy using an appointed custodian to implement said

strategy in accordance with the client's stated objectives, time horizon, risk tolerance and financial goals. At a minimum, client will receive a quarterly account statement from the custodian showing the account activity as well as the positions held in the account at quarter end. The client may also receive quarterly a written statement of investments of the account from the custodian showing portfolio values including performance results for the quarter.

Investment Management Fees and Expenses

Client shall pay MERIDIAN MANAGEMENT, INC for its services, as set forth in the Investment Management Agreement, an annual portfolio management fee (see "Annual Fee Schedule" below) to be paid quarterly in arrears (on a calendar quarter basis) as a percent of the portfolio's market value. The portfolio's market value will be based on the closing value as of the final business day of each calendar quarter. Certain customary costs or charges are assessed to the client by the custodian. These costs are payable by the client and are not included, or a part of, the management fee.

Payment of fees will be made through a quarterly debit to client's account. However, management fees may be billed directly to the client if so requested in writing by the client. Client authorizes custodian to deduct for MERIDIAN MANAGEMENT, INC any and all fees, when due, from the assets contained in the account.

Additional assets received into the account during any fee period may be charged a pro-rated management fee based on the number of days remaining in the fee period as against the total number of days in the fee period. In the event the Investment Management Agreement is terminated by either party prior to the end of the fee period, a pro-rata billing of the management fee will be made.

The management fee and/or fee schedule may be modified by MERIDIAN MANAGEMENT, INC upon notice to client. Fees charged may be negotiated. Such fees may differ based upon a number of factors, including, but not limited to, the type of account, the size of the account, and the number and range of supplemental advisory and client-related services to be provided by MERIDIAN MANAGEMENT, INC to the client. All accounts owned by the client and managed by MERIDIAN MANAGEMENT, INC will be aggregated to determine a discount, if any, to be applied to the management fee as outlined in the Fee Schedule below:

Meridian Management, Inc.

Annual Fee Schedule

<u>Account Asset Value</u>	<u>Annual Management Fee</u>
All Assets Managed	1.00%

Hourly Planning Engagements

MERIDIAN MANAGEMENT, INC provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$300.

Asset Management

Assets are invested primarily with third party money management firms, no-load or low-load mutual funds and exchange-traded funds, usually through custodians, discount brokers or fund companies. Custodians and fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. MERIDIAN MANAGEMENT, INC does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through MERIDIAN MANAGEMENT, INC.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying MERIDIAN MANAGEMENT, INC in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, MERIDIAN MANAGEMENT, INC will refund any unearned portion of the advance payment.

MERIDIAN MANAGEMENT, INC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, MERIDIAN MANAGEMENT, INC will refund any unearned portion of the advance payment.

Fees and Compensation

Description

MERIDIAN MANAGEMENT, INC bases its fees on a percentage of assets under management, hourly charges, fixed fees, and commissions.

Advisory Agreements and Investment Management Agreements may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Fees are negotiable.

Fee Billing

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account. Investment management fees may be billed directly to the client if so requested in writing by the client.

Financial planning fees are billed annually or quarterly dependent upon client's preference.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain securities. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

MERIDIAN MANAGEMENT, INC, in its sole discretion, may waive its financial planning fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to MERIDIAN MANAGEMENT, INC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

MERIDIAN MANAGEMENT, INC reserves the right to stop work on any account that is more than 90 days overdue. In addition, MERIDIAN MANAGEMENT, INC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and

appropriate, in MERIDIAN MANAGEMENT, INC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

MERIDIAN MANAGEMENT, INC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

MERIDIAN MANAGEMENT, INC generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

MERIDIAN MANAGEMENT, INC has no account minimums.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include the World Wide Web, financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation focused on the goals and objectives of the client. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the

terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

MERIDIAN MANAGEMENT, INC has no other financial industry activities.

Affiliations

MERIDIAN MANAGEMENT, INC has no arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of MERIDIAN MANAGEMENT, INC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

MERIDIAN MANAGEMENT, INC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the MERIDIAN MANAGEMENT, INC Policies and Procedures Manual.

Personal Trading

The Chief Compliance Officer of MERIDIAN MANAGEMENT, INC is Thad Hedin. He reviews all employee trades each quarter. His trades are

reviewed by Patrick Tucker. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

Brokerage Practices

Selecting Brokerage Firms

MERIDIAN MANAGEMENT, INC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. MERIDIAN MANAGEMENT, INC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

MERIDIAN MANAGEMENT, INC currently custody's client accounts with SEI Private Trust Company and TD Ameritrade.

MERIDIAN MANAGEMENT, INC does not receive transaction fees or commissions from any of these arrangements.

Best Execution

MERIDIAN MANAGEMENT, INC reviews the execution of trades at each custodian and also the trading fees charged by each custodian. MERIDIAN MANAGEMENT, INC does not receive any portion of the trading fees.

Soft Dollars

Due to MERIDIAN MANAGEMENT, INC's affiliations with custodians such as SEI Private Trust Company and TD Ameritrade, MERIDIAN MANAGEMENT, INC may receive discounts on software purchases or other business services. All clients benefit from this discount as it reduces the firm's overall expenses.

The selection of SEI Private Trust Company and TD Ameritrade as a custodian for clients is not affected by these nominal discounts.

Order Aggregation

Most trades are through third party money managers, mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Patrick Tucker is the primary reviewer of client accounts. At his discretion, he may delegate review of a client's account to another qualified member of MERIDIAN MANAGEMENT, INC as seen appropriate. Each account is

reviewed as changes in a client's expressed goals, needs or financial condition change. Certain accounts or groups of accounts may be reviewed in the event of significant changes in the market or sociopolitical factors deemed to affect those accounts.

Client Referrals

Incoming Referrals

MERIDIAN MANAGEMENT, INC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

MERIDIAN MANAGEMENT, INC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements & Performance Reports

The broker(s) and investment company(ies) carrying the client's account(s) send confirmations of each transaction directly to the client. Monthly statements may also be provided to the client. The monthly statements summarize all activity in the account. If an account has no activity in any specific month, a monthly statement may not be issued. In those instances statements will be issued quarterly. Clients participating in the SEI Asset Management programs will receive quarterly reports from SEI Private Trust Company indicating market value and performance as it relates to market indices and an annual tax report.

Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our financial planning software. Net worth statements contain approximations of account balances provided by the client.

Investment Discretion

Discretionary Authority for Trading

MERIDIAN MANAGEMENT, INC accepts discretionary authority to manage securities accounts on behalf of clients. MERIDIAN MANAGEMENT, INC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, MERIDIAN MANAGEMENT, INC consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. MERIDIAN MANAGEMENT, INC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in the client's accounts on the client's behalf so that we may promptly implement the client's expressed goals.

Discretionary trading authority is given to MERIDIAN MANAGEMENT, INC upon the client's signature on MERIDIAN MANAGEMENT INC's management agreements.

Voting Client Securities

Proxy Votes

MERIDIAN MANAGEMENT, INC does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, MERIDIAN MANAGEMENT, INC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

MERIDIAN MANAGEMENT, INC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because MERIDIAN MANAGEMENT, INC does not serve as a custodian for client funds or securities, and does not require prepayment of asset management fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

MERIDIAN MANAGEMENT, INC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, fire, bomb threat, nuclear emergency, chemical event, biological event, and Internet outage. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

MERIDIAN MANAGEMENT, INC has a Business Continuation Agreement with another financial advisory firm to support MERIDIAN MANAGEMENT, INC in the event of Patrick Tucker's serious disability or death.

Information Security Program

Information Security

MERIDIAN MANAGEMENT, INC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

MERIDIAN MANAGEMENT, INC requires that you provide current and accurate financial and personal information. MERIDIAN MANAGEMENT, INC will protect the information you have provided in a manner that is safe, secure and professional. MERIDIAN MANAGEMENT, INC and its employees are committed to protecting your privacy and to safeguarding that information.

Safeguarding Customer Documents

We collect non-public customer data in checklists, forms, in written notations, and in documentation provided to us by our customers for evaluation, registration, licensing or related consulting services. We also create internal lists of such data.

During regular business hours access to customer records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, the customer records will be locked.

No individual who is not so authorized shall obtain or seek to obtain personal and financial customer information. No individual with authorization to access personal and financial customer information shall share that information in any manner without the specific consent of a firm principal. Failure to observe MERIDIAN MANAGEMENT, INC's procedures regarding customer and consumer privacy will result in discipline and may lead to termination.

Sharing Nonpublic Personal and Financial Information

MERIDIAN MANAGEMENT, INC is committed to the protection and privacy of its customers' and consumers' personal and financial information. MERIDIAN MANAGEMENT, INC will not share such information with any affiliated or nonaffiliated third party except:

When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;

- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the customer's instruction or consent

Opt-Out Provisions

It is not a policy of MERIDIAN MANAGEMENT, INC. to share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out.

Brochure Supplement

Education and Business Standards

MERIDIAN MANAGEMENT, INC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning.

Patrick K. Tucker

Date of birth: 07/13/1964

Educational Background:

- University of St. Thomas in St. Paul, MN – Undergraduate degree in Business Administration - Account
- The American College in Bryn Mawr, PA – Completed extensive coursework in financial education
- Successfully completed the NASD Series 7, 63, and 65 exams

Business Experience:

Patrick K. Tucker, President, purchased MERIDIAN MANAGEMENT, INC in 2001. He has been actively working with clients in the securities industry for twenty-six years. He was employed at United Parcel Service working in the company's corporate finance and accounting group from 1985 until 1995. He worked as a registered representative at American Express Financial Advisors in Omaha, NE from 1995 to 1998, at Investment One - First National Bank of Omaha, NE from 1998 through July of 2001, and with Spectrum Capital located in Omaha, NE from 2001 through May 2007.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Patrick Tucker is supervised by Thaddeus Hedin, Chief Compliance Officer. He reviews Patrick Tucker's work through frequent office interactions. He also reviews Patrick Tucker's activities through Meridian's client relationship management system.

Thaddeus Hedin's contact information:

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