

## Item 1: Cover Page

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### **Form ADV Part 2A – Firm Brochure**



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October 21, 2024

This brochure provides information about the qualifications and business practices of Meredith Wealth Planning, LLC ("MWP"). If you have any questions about the contents of this brochure, please contact us at 618-744-6755. 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.

MWP is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about MWP is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) using the firm's CRD number, 300019.

## Item 2: Material Changes

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### **Material Changes Since Last Update**

The last update of this brochure was filed on January 10, 2024. Since then, there has been one material change:

**Item 5** has been updated to reflect that our annual fee for Wealth Planning services has increased from the former rate of \$6,000 annually (\$500 monthly) to \$6,600 annually (\$550 monthly). This change will go into effect for existing clients on January 1<sup>st</sup>, 2025 and for new clients on October 21, 2024.

### **Future Changes**

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Meredith Wealth Planning.

### **Full Brochure Available**

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number, 300019.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 618-744-6755.

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## Item 4: Advisory Business

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### **Description of Advisory Firm**

Meredith Wealth Planning, LLC ("MWP") was founded in March of 2019. Mark Meredith is the principal and sole owner of MWP.

### **Types of Advisory Services**

#### **Wealth Planning**

Meredith Wealth Planning, LLC's Wealth Planning service provides ongoing financial planning and investment management services. The investment management and financial planning services included in this offering are:

#### **Investment Management Services**

MWP manages individually tailored investment portfolios, although many Clients will hold similar securities and allocations. Accounts are managed on a discretionary basis. We provide advice on accounts not under our direct investment management (such as employee retirement accounts, annuity contracts, 529 plans etc.) that we are able to view (but not make trades, disbursements, or withdrawals) through aggregation software in order to take a holistic approach to managing a Client's investable assets.

MWP provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

#### **Financial Planning**

For designing a comprehensive plan, a Client will be taken through establishing goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, employee benefit, retirement planning, insurance, investments, and college planning.

Once the Client's information is reviewed, MWP will build the Client's financial plan and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. The plan and the Client's financial situation and goals will be monitored. On an annual basis, MWP will perform a full review of the Client's plan to ensure its ongoing accuracy and appropriateness. Any needed updates will be implemented at that time.

**Limited Scope Financial Planning Services**

For clients who do not have the need or desire to engage in ongoing Wealth Planning services, we provide limited scope financial planning services. In general, the financial plan will address any or all the following areas of concern: retirement planning, risk management, college savings, cash flow, debt management, work benefits, and investment analysis.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. Through the financial planning process, the Client's questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

**Wrap Fee Programs**

We do not participate in wrap fee programs.

**Assets Under Advisement**

As of January 4, 2024, Meredith Wealth Planning had assets under advisement of \$260,774,929 which included regulatory assets under management of \$241,919,596.

## Item 5: Fees and Compensation

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How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

**Wealth Planning Services**

The Wealth Planning service is offered at a flat annual fee of \$6,600 annually (\$550 monthly). This fee may be adjusted annually for cost-of-living adjustments at the discretion of MWP. The fee for this service is billed monthly, in arrears. MWP's flat annual fee is negotiable under certain circumstances.

There are legacy clients of MWP who have existing engagements other than those described here with different fee schedules that are no longer offered.

Advisory fees are directly debited from Client accounts, or the Client may choose electronic funds transfer. Accounts initiated during a calendar month will be charged a pro- rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.

**Limited Scope Financial Planning Services**

Limited scope financial planning will be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$1,000 - \$6,000 and will

depend on the complexity of the Client's needs. The fee is negotiable. Half of the fee is due at the beginning of the process and the remainder is due at completion of the work. Fees for this service maybe paid by electronic funds transfer or check.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

### **Fees at Termination**

Please note, unless a Client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees or penalty.

In the event of early termination any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client and no further fees will be charged.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

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We do not offer performance-based fees and do not engage in side-by-side management.

## **Item 7: Types of Clients**

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We provide financial planning and portfolio management services to individuals, high net worth individuals, families, and corporations.

We do not require any investment minimum to engage with MWP since our annual fee is not linked to the amount of assets under management.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

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### **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds, passively managed mutual funds, and/or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and high relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy, or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we manage your portfolio with strategies and in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

## Item 9: Disciplinary Information

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### **Criminal or Civil Actions**

Neither MWP nor Mark Meredith have been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

Neither MWP nor Mark Meredith have been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

Neither MWP nor Mark Meredith have been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of MWP or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

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No MWP employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No MWP employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor. MWP only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

As a fiduciary, Meredith Wealth Planning LLC has certain legal obligations, including the obligation to act in clients' best interest. Meredith Wealth Planning LLC maintains a Business Continuity and Succession Plan and seeks to avoid a disruption of service to clients in the event of an unforeseen loss of key personnel, due to disability or death. To that end, Meredith Wealth Planning LLC has entered into a succession agreement with Buckingham Strategic Wealth, LLC, effective 09/09/2019.

Meredith Wealth Planning LLC can provide additional information to any current or prospective client upon request to Mark Meredith, Managing Principal at (618) 744-6755 or [mark@meredithwealth.com](mailto:mark@meredithwealth.com).

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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### **Code of Ethics Description**

MWP has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to persons associated with MWP (our "Supervised Persons"). The Code of Ethics was developed to comply with the various provisions of the Investment Advisers Act of 1940. MWP and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of MWP associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (618) 744-6755 or [mark@meredithwealth.com](mailto:mark@meredithwealth.com).

The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**



MWP, its associates, and any related person are not authorized to recommend to or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

MWP and its "related persons" may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. The fiduciary duty of an adviser to act in the best interest of its clients can potentially be violated if personal trades are made with more advantageous terms than client trades, or by trading based on material non-public information. In an effort to reduce or eliminate conflicts of interest involving the firm or related persons' personal trading, MWP's policies restrict or prohibit associates' transactions in specific reportable securities transactions, and we maintain the required personal securities transaction records per regulation.

### **Trading Securities At/Around the Same Time as Client's Securities**

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as Clients. In an effort to reduce or eliminate conflicts of interest involving the firm or related persons' personal trading, MWP will monitor and supervise the personal securities transactions of all employees and its owner. We maintain the required personal securities transaction records per regulation.

## **Item 12: Brokerage Practices**

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### **Factors Used to Select Custodians and/or Broker-Dealers**

MWP is independently owned and operated, and not affiliated with any Broker-Dealers. We recommend custodians based on the reputation and services provided by the firm. Advisor participates in Schwab Advisor Services™, a division of Charles Schwab & Co., Inc. ("Schwab"). Charles Schwab & Co., Inc. is an SEC-registered broker-dealer. MWP recommends Charles Schwab, and it does so based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, products and services made available to the Client, its reputation, and/or the location of the Custodian's offices.

### **Soft-Dollar Benefits**

MWP does not receive soft dollar benefits from service providers, meaning it does not direct commission business to any Custodian in exchange for products and services. Custodians offer independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from Schwab through its participation in their program. While participation in their program causes MWP to receive, without cost or at a discount, support services and/or products, educational or marketing events, research, software or other technology, which may assist MWP in

monitoring and servicing client accounts maintained at such institution that benefits all clients there is no direct link between MWP's participation in Schwab's institutional customer program and the investment advice it gives to its clients.

### **Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

### **Clients Directing Which Broker/Dealer/Custodian to Use**

Clients may custody their assets at a custodian of their choice and will not incur any extra fee or cost associated with using a Custodian not recommended by MWP. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing a client to choose a specific custodian, we may be unable to achieve most favorable execution in transactions in the Client's account and the Client may not receive all of the same services provided to other Clients that do use a recommended Custodian.

### **Aggregating (Block) Trading for Multiple Client Accounts**

We may combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

## **Item 13: Review of Accounts**

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Client accounts with the Investment Advisory Service will be reviewed regularly by Mark Meredith, Managing Principal and CCO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions, Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

## **Item 14: Client Referrals and Other Compensation**

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Meredith Wealth Planning, LLC does not compensate any individual or firm for client referrals, nor does the firm receive compensation for making referrals to other business contacts.

## **Item 15: Custody**

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Meredith Wealth Planning, LLC does not have physical custody of any client funds and/or

securities and does not take custody of client accounts at any time. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. Clients give written authorization to Meredith Wealth Planning, LLC to automatically deduct fees from client accounts, Meredith Wealth Planning, LLC. As a result, Meredith Wealth Planning, LLC is deemed to have limited custody of Client's cash and securities in their account. Clients will receive account statements from the independent, qualified custodian holding their funds at least quarterly. The account statement from the custodian will indicate the amount of advisory fees deducted from your account(s) each billing cycle. Clients should carefully review statements received from the custodian.

For SLOA's: All transfers from client custodial accounts to third party accounts will be preceded or accompanied by client written authorization. MWP will ensure that the SLOA will satisfy the requirements needed to avoid the need for the surprise annual audit for third-party money transfers and will contain the specific information needed to avoid custody when using a SLOA for a first-party money transfer.

## Item 16: Investment Discretion

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Clients authorize Meredith Wealth Planning, LLC with the discretionary authority. With discretionary authority, you grant the firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. Clients may impose limitations on discretionary authority for investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.), as well as other limitations as expressed by the client.

Limitations on discretionary authority are required to be provided to Meredith Wealth Planning, LLC in writing.

## Item 17: Voting Client Securities

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We do not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder. In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

## Item 18: Financial Information

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Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$1,200 in fees per Client six months in advance.