

**Meridian Financial, LLC**  
**March 12, 2024**  
**FORM CRS - CUSTOMER RELATIONSHIP SUMMARY**

**Item 1. Introduction**

Meridian Financial, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Meridian Financial Advisors is an independent, fee-only firm. We do not receive any compensation from any product we recommend or firm we may refer you to for outside services such as a CPA, Estate Planning Attorney or insurance Agent. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

**Item 2. Relationships and Services**

**What investment services and advice can you provide me?**

We offer investment advisory services to retail investors, including financial planning and portfolio management to individuals, family foundations and trusts. Our advice is holistic, broadly covering each client's financial situation, and our investment recommendations most often involve stock, bonds, mutual funds, and exchange traded funds. As a part of our standard services, we monitor and advise on clients' investment portfolios on an ongoing basis. In addition to investment advice, we offer advice and direction on Insurance, Taxes, Workplace Benefits including options, deferred compensation, retirement plan asset allocation, Estate Planning, Debt reduction, Education Funding and Long-Term Care.

**Monitoring:** We utilize various analytical frameworks to determine which investment strategies best serve our clients' needs. We regularly monitor portfolios and research holdings. These services are part of our ongoing relationship.

**Investment Authority:** Our clients typically grant us ongoing discretionary authority to manage their accounts, which means that we can buy and sell investments on behalf of our clients without seeking permission on a trade-by-trade basis. We do incorporate client wishes within reason regarding cash holdings and buying or selling specific securities.

**Limited Investment Offering:** We can buy or sell most anything that is publicly traded; however, management of workplace retirement plans will be limited to the security choices available in the plan.

**Account Minimums and Other Requirements:** We accept clients with a minimum of \$500,000 of investible assets. Assets of family members are aggregated for purposes of meeting this minimum.

**More Additional information** about Meridian Financial, LLC services is available on Part 2 of our Form ADV, which is available at <https://adviserinfo.sec.gov/firm/summary/119679>.

**Conversation Starters.** Ask your financial professional—

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- Will you provide me with specific recommendations on Insurance, Taxes, Retirement Planning, Estate Planning, Long Term Care, Debt reduction and Education Funding?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

**Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

**A. What fees will I pay?**

We charge clients a flat fee for the initial financial plan. Afterwards we charge an investment management fee that is based on the value of each client's assets under management. Fees are charged quarterly in advance, based on account values at the start of each quarter. When the client leaves employment and the 401k is able to be rolled over, we recommend the client roll to Charles Schwab & Co., Inc. ("Schwab"). If the client chooses not to roll the 401k asset to Schwab, we will no longer provide guidance on those assets.

In addition to our investment management fee, clients also pay fees to the custodian for mutual fund transactions for the initial buy and when selling the fund. There are no commissions on equity trades.

Clients will pay a \$25 ticket fee for bonds purchased outside Schwab to be held in their Schwab account. Our firm often selects and purchases mutual funds and exchange traded funds for a portion of clients' portfolios. Such investment vehicles pay their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including our clients.

**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 firm's fees are included in Item 5 of Part 2 of Form ADV, available at <https://adviserinfo.sec.gov/firm/summary/119679>.

**Conversation Starter.** Ask your financial professional—

- **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 a fiduciary duty to act in your best interest and disclose all conflicts of interest. At the same time, the way we make money puts us on the same side of the table. When you do better, we do better. However, some feel there are inherent conflicts of interest in our business model. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here is an example to help you understand what this means.

- Some firms may advise clients to put off paying down debt because that would reduce the assets under management and therefore their fee; we do not share this approach. Paying down debt is an integral part of client success. Achieving a more successful outcome for the client is our entire goal. We measure our success against client outcomes, not revenues.

**Conversation Starter.** Ask your financial professional—

- **How might your conflicts of interest affect me, and how will you address them?**

**More information** about conflicts of interest between us and our clients is available on Part 2 of our Form ADV, which is available at <https://adviserinfo.sec.gov/firm/summary/119679>.

#### **How do your financial professionals make money?**

Our financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention.

#### **Item 4. Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history? No**

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional—

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

#### **Item 5. Additional Information**

Additional information about our services can be found at [www.meridianfinancial.net](http://www.meridianfinancial.net). If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Georgia Bruggeman, CFP

® at 508 429-2600.

**Conversation Starter.** Ask your financial professional—

- **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?**

**Meridian Financial, LLC**

March 12, 2024

**Exhibit to Form CRS**

Meridian Financial, LLC is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on March 12, 2024:

- We have amended the Item 3 - Fees, Costs, Conflicts, and Standard of Conduct disclosure to disclose that we now solely recommend the brokerage and custodial services of Charles Schwab & Co., Inc. and have removed all references to our previous custodian, TD Ameritrade, Inc.