

# Form ADV Part 3 – Client Relationship Summary

Date: 7/9/2024

## Item 1: Introduction

MERIDIAN WEALTH ADVISORS, LLC (MWA) is an investment adviser registered with the Securities and Exchange Commission offering advisory services. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

***Questions to ask us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?***

What investment services and advice can you provide me?

MWA utilizes a consultative approach in providing solutions for each client's needs. MWA works with each client to determine the client's investment objectives and investor risk profile and then designs a written investment policy statement. MWA uses investment and portfolio allocation software to evaluate alternative portfolio designs. In addition to managing clients' investment portfolios, MWA may provide additional wealth management services to clients based upon their unique circumstances and needs. Such services may include income and estate tax planning, personal cash flow analysis, college funding, retirement planning, insurance analysis, establishment of and counsel on retirement plans, business sale structures, trust designs, and assistance with assets outside our direct management.

MWA offers asset management services on a “discretionary” and “non-discretionary” basis. When MWA is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your financial goals and asset allocation. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others. Asset allocation strategies are developed for each client based on the financial plan created. Cash may be included in this allocation strategy. In certain circumstances MWA will provide asset management services on a non-discretionary basis, which means we will manage the clients' accounts as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation.

Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

***Questions to ask us: 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? 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? How might your conflicts of interest affect me, and how will you address them?***

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What fees will I pay? You will pay an ongoing advisory fee based on the value of the investments in your account. Advisory fees are asset based, so the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee, although our fees as a percentage go down. Advisory fees shall be prorated and payable in advance; and shall be based upon the market value of the assets on the last business day of the previous quarter. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Financial planning fees will be charged as a fixed fee, typically ranging from \$5,000-\$20,000 plus applicable NM Gross Receipts Tax, depending on the nature and complexity of each client's circumstances and upon mutual agreement with the client.

Third Party Costs: Some investments (e.g., mutual funds) impose additional fees (including transactional and product-level fees) that reduce the value of your investment over time. Additionally, you may also pay fees to a custodian that will hold your assets. 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. Please also see our [Brochure](#) for additional details.

Conflicts of Interest: *When we act as your investment adviser*, we must act in your best interest and not put our interest ahead of yours. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means: When comparing various investment opportunities, we have an additional incentive to have you invest in an account that we manage on your behalf, rather than advise you to pay off debt or purchase real estate.

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

## Item 4: Disciplinary History

***Questions to ask us:*** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? No. We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

## Item 5: Additional Information

***Questions to ask us:*** *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?*

For additional information on our advisory services, see our brochure available at <https://adviserinfo.sec.gov/firm/summary/140991> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at (505) 828-2220.