

**Brochure Supplement**  
(Part 2B of Form ADV)

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This brochure supplement provides information about Meyer Gates Financial Advisors, Inc. ("Meyer Gates") that supplements the Meyer Gates firm brochure. You should have received a copy of that brochure. Please contact Joseph Gates of Meyer Gates if you did not receive Meyer Gates' brochure or if you have any questions about the contents of this supplement.

Additional information about Meyer Gates is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

April 12, 2024

# Advisors

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## A. Education and Business Standards

Meyer Gates requires that advisor representatives in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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## B. Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.

### Certified Public Accountant

- Bachelor's degree and 150 semester hours from an accredited college or university
- 30 semester hours in accounting areas including Auditing, Financial Accounting, Management Accounting, Professional ethics, and Taxation.
- 24 semester hours in business courses other than accounting
- Completion of a four-part examination (14 hours) where all four parts must be passed within an 18 month window. The four parts are as follows:

- Auditing and Attestation
- Business Environment and Concepts
- Financial Accounting and Reporting
- Regulation
- Successful completion of a professional standards and responsibilities course.
- Minimum two years' experience in public accounting.

#### Certified Management Accountant

- Bachelor's degree from an accredited college or university
- Two years of professional management accounting or financial management experience.
- Completion of a two-part (8 hour) examination in Financial Planning, Reporting, Performance and Control, and Financial Decision Making.

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#### **C. Douglas Meyer**

**YOB 1986**

##### Educational Background and Business Experience:

- Wright State University, BA (2010)
- CPA (2014)
- Series 65 (2015)
- CFP® (2017)
- National Social Security Advisor Certificate Holder (2021)
- Experience - Doug started with Meyer Gates (Formerly, SS+D Financial) in **October of 2014**. Prior to Meyer Gates, Doug prepared individual tax returns for Big Beaver Returns in Avon, Colorado (**November 2013 – October 2014**). Doug's most extensive accounting and tax experience was at a small Public Accounting Firm called Brown and Campbell, CPA's in Dayton OH, where he prepared individual and business tax returns; managed client accounts, books, and financial statements; assisted in large business sales and purchases; and managed the sales tax and payroll services department (**October 2011 – November 2013**). Prior to Brown and Campbell CPA's, Doug worked at a small tax Public Accounting Firm called Delk and Rutherford, where he assisted with payroll, sales tax, and individual and business tax returns (**November 2010 – May 2011**).

##### Disciplinary Information:

- Doug has not been the subject of any legal or disciplinary events.

Other Business Activities:

- None

Additional Compensation:

- None

Supervision:

- Doug is the Chief Executive Officer of Meyer Gates and supervises all the employees.
- Doug & Joe are co-owners of Meyer Gates and supervise each other.

Requirements for SEC-Registered Advisers:

- Doug has not been the subject of any legal or disciplinary event.
- Doug does not receive any economic benefit from anyone who is not a client of Meyer Gates for providing advisory services.
- Doug has not been involved in any of the events listed below:
  - An award or otherwise been *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;
    - (c) theft, embezzlement, or other wrongful taking of property;
    - (d) bribery, forgery, counterfeiting, or extortion; or
    - (e) dishonest, unfair, or unethical practices..
  - An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;
    - (c) theft, embezzlement, or other wrongful taking of property;
    - (d) bribery, forgery, counterfeiting, or extortion; or
    - (e) dishonest, unfair, or unethical practices.
- Doug has not been the subject of a bankruptcy petition.

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**D. Joseph Gates**

**YOB 1986**

Educational Background and Business Experience:

- Wright State University, BA (2010)
- Series 65 (2018)

- CFP® (2021)
- Experience - Joe started with Meyer Gates (Formerly, SS+D Financial) in **May of 2018**. Joe is a co-owner of Meyer Gates, acting CCO and Secretary. Prior to Meyer Gates, Joe worked for Principal Financial Group in Blue Ash, OH, as an account executive, managing a block of business for group insurance benefits (**September 2016 – May 2018**). Prior to Principal Financial Group, Joe worked as an internal auditor for American Financial Group, in Cincinnati, OH (**April 2012 – September 2016**). Prior to Principal Financial Group, Joe worked as a junior accountant for Lerner, Sampson & Rothfuss, in Cincinnati, OH (**April 2011 – February 2012**).

Disciplinary Information:

- Joe has not been the subject of any legal or disciplinary events.

Other Business Activities:

- None

Additional Compensation:

- None

Supervision:

- Doug is the Chief Executive Officer of Meyer Gates and supervises all the employees.
- Doug engages in weekly direct communication with all supervised persons as to all aspects of their roles with the investment advisor. In addition, Doug supervises through quarterly meetings of investment committee, quarterly directors' meetings, and review of any client complaints.

Requirements for SEC-Registered Advisers:

- Joe has not been the subject of any legal or disciplinary event.
- Joe does not receive any economic benefit from anyone who is not a client of Meyer Gates for providing advisory services.
- Joe has not been involved in any of the events listed below:
  - An award or otherwise been *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;
    - (c) theft, embezzlement, or other wrongful taking of property;
    - (d) bribery, forgery, counterfeiting, or extortion; or
    - (e) dishonest, unfair, or unethical practices..

- An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
  - (a) an investment or an *investment-related* business or activity;
  - (b) fraud, false statement(s), or omissions;
  - (c) theft, embezzlement, or other wrongful taking of property;
  - (d) bribery, forgery, counterfeiting, or extortion; or
  - (e) dishonest, unfair, or unethical practices.
- Joe has not been the subject of a bankruptcy petition.

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#### **E. MICHAEL P. MOLONEY (Consultant)**

**YOB 1952**

##### Educational Background and Business Experience:

- Miami University, BA (1974)
- The Ohio State University, JD (1980)
- CFP® (2007) (Inactive)
- Experience - Mike Moloney is a lawyer at Sebaly Shillito + Dyer, where he is a partner. Previously an Ohio State Bar Association Certified Specialist in Estate Planning, Trust & Probate Law, Mike has done extensive estate and business succession planning for individuals, families, and family businesses. Mike was the founder of SS+D Financial, and an active participant in Meyer Gates. The combination of Mike's legal expertise and financial planning training provides clients with a unique experience in both estate planning and financial planning. Mike is a member of the Dayton Bar Association. Mike is registered in Ohio as an Investment Adviser Representative.

##### Disciplinary Information:

- Mike has not been the subject of any legal or disciplinary events.

##### Other Business Activities:

- Mike is a lawyer at Sebaly, Shillito, + Dyer where his primary focus is on Estate Planning.

##### Additional Compensation:

- Mike receives additional compensation for his services as a lawyer with Sebaly, Shillito, + Dyer.

##### Supervision:

- Doug is the Chief Executive Officer of Meyer Gates and supervises all the employees.
- Doug engages in weekly direct communication with all supervised persons as to all aspects of their roles with the investment advisor. In

addition, Doug supervises through quarterly meetings of investment committee, quarterly directors' meetings, and review of any client complaints.

Requirements for SEC-Registered Advisers:

- Mike has not been the subject of any legal or disciplinary event.
- Mike does not receive any economic benefit from anyone who is not a client of Meyer Gates for providing advisory services.
- Mike has not been involved in any of the events listed below:
  - An award or otherwise been *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;
    - (c) theft, embezzlement, or other wrongful taking of property;
    - (d) bribery, forgery, counterfeiting, or extortion; or
    - (e) dishonest, unfair, or unethical practices.
  - An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;
    - (c) theft, embezzlement, or other wrongful taking of property;
    - (d) bribery, forgery, counterfeiting, or extortion; or
    - (e) dishonest, unfair, or unethical practices.
- Mike has not been the subject of a bankruptcy petition.

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**F. EDWARD G. WILEY (Consultant)**

**YOB 1951**

Educational Background and Business Experience:

- College of Wooster, BA (1974)
- Vanderbilt University, MBA (1977).
- CMA, 1981 (Inactive)
- Experience - Ed has over 25 years of experience in corporate finance and investment management. Prior to joining SS+D Financial in July 2009, Ed was Vice President with BancorpSouth Investment Services, Inc. and a Managing Director with FTN Financial, where he worked with structured bank and institutional funding. Earlier, Ed managed the

corporate finance and treasury management group at FedEx where he worked with the company's bank credit relationship and corporate-wide capital financing and reporting. Ed has taught corporate finance, personal finance, and investment courses at the University of Dayton and the University of Memphis. He is registered in Ohio and Tennessee as an Investment Adviser Representative.

Disciplinary Information:

- Ed has not been the subject of any legal or disciplinary events.

Other Business Activities:

- None

Additional Compensation:

- None

Supervision:

- Doug is the Chief Executive Officer of Meyer Gates and supervises all the employees.
- Doug engages in weekly direct communication with all supervised persons as to all aspects of their roles with the investment advisor. In addition, Doug supervises through quarterly meetings of investment committee, quarterly directors' meetings, and review of any client complaints.

Requirements for SEC-Registered Advisers:

- Ed has not been the subject of any legal or disciplinary event.
- Ed does not receive any economic benefit from anyone who is not a client of Meyer Gates Financial for providing advisory services.
- Ed has not been involved in any of the events listed below:
  - An award or otherwise been *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;
    - (c) theft, embezzlement, or other wrongful taking of property;
    - (d) bribery, forgery, counterfeiting, or extortion; or
    - (e) dishonest, unfair, or unethical practices..
  - An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;



- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

- Ed has not been the subject of a bankruptcy petition.

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**G. SIMON R. WADSWORTH (Consultant)****YOB 1947****Educational Background and Business Experience:**

- Cambridge University, UK: BA (1968)
- Harvard University, MBA (1973)
- Experience - From 1994 through 2009, Simon worked as Chief Financial Officer and Board Member for Mid-America Apartment Communities, a Real Estate Investment Trust with multi-family investments across the U.S. Sunbelt. During his tenure, the company's capitalization grew from \$200 million to \$3.5 billion. From 2010 – 2012, Simon was Special Assistant to the Chairman and Board of Mid-America Apartment Communities in Memphis TN. In 2010, Simon wrote the book Cash is King: Investing in REIT Preferreds to Generate Long-Term Income. His book describes the tools and steps investors need to take to significantly boost their portfolio's cash flow. Since 2012, Simon has been Senior Advisor for Almanac Realty Investors, New York, NY. Simon currently provides monthly REIT Preferred investment recommendations for Meyer Gates. Simon is registered in Ohio and Tennessee as an Investment Adviser Representative.

**Disciplinary Information:**

- Simon has not been the subject of any legal or disciplinary events.

**Other Business Activities:**

- Simon is a part-time advisor for Almanac Realty Investors, a leading provider of growth capital to public and private real estate companies. Simon has limited influence on Almanac's selection of investments and this does not create a material conflict of interest. Simon does not personally invest in or recommend to clients that they invest in public companies that Almanac is involved with or public companies that Almanac invests in.
- Simon sits on the boards of Mount Auburn (MA Multifamily Holdings, LLC), and HRI Properties, LLC. Neither of these companies are public companies.

**Additional Compensation:**

- None

Supervision:

- Doug is the Chief Executive Officer of Meyer Gates and supervises all the employees.
- Joe specializes in our REIT PFD investments and works closely with Simon. Simon does not have access to client information and does not perform any trading.
- Doug engages in weekly direct communication with all supervised persons as to all aspects of their roles with the investment advisor. In addition, Doug supervises through quarterly meetings of investment committee, quarterly directors' meetings, and review of any client complaints.

Requirements for SEC-Registered Advisers:

- Simon has not been the subject of any legal or disciplinary event.
- Simon does not receive any economic benefit from anyone who is not a client of Meyer Gates Financial for providing advisory services.
- Simon has not been involved in any of the events listed below:
  - An award or otherwise been *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;
    - (c) theft, embezzlement, or other wrongful taking of property;
    - (d) bribery, forgery, counterfeiting, or extortion; or
    - (e) dishonest, unfair, or unethical practices..
  - An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
    - (a) an investment or an *investment-related* business or activity;
    - (b) fraud, false statement(s), or omissions;
    - (c) theft, embezzlement, or other wrongful taking of property;
    - (d) bribery, forgery, counterfeiting, or extortion; or
    - (e) dishonest, unfair, or unethical practices.
- Simon has not been the subject of a bankruptcy petition.