

Firm Brochure
(Part 2A of Form ADV)

MEYER GATES FINANCIAL ADVISORS, INC.
9078 Union Centre Blvd., Suite 350
West Chester, OH 45069
ph: 937-220-4915
www.meyergates.com
jgates@meyergates.com

This brochure supplement provides information about the qualifications and business practices of Meyer Gates Financial Advisors, Inc. ("Meyer Gates"). If you have any questions about the contents of this brochure, please contact us at: 937-220-4915, or by email at: jgates@meyergates.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 Meyer Gates is available on the SEC's website at www.adviserinfo.sec.gov

March 26, 2024

Item 1: Annual Updates

A. 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.

Last Annual Update: 03/26/2024

B. Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us:

- by telephone at: 937-220-4915
 - or by email at: jgates@meyergates.com
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Item 2: Material Changes

A. Material Changes since the Last Update

We are moving from State registered advisors to U.S. Securities and Exchange Commission (SEC) registered, as our assets under management now exceed the \$110 million threshold. We have also changed our primary mailing address from 40 N. Main Street, Dayton, OH to 9078 Union Centre Blvd., Suite 350, West Chester, OH 45069.

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Item 4: Advisory Business

A. Description of the Advisory Firm

SS+D Financial, Inc. ("SS+D Financial") was founded in 2002 as a limited liability company. On March 1, 2012 SS+D Financial changed its legal status to a corporation. On September 22, 2021, Douglas Meyer & Joseph Gates purchased SS+D Financial. In 2022, we changed the name to Meyer Gates Financial Advisors, Inc. ("Meyer Gates").

B. Types of Advisory Services

Meyer Gates offers the following services to advisory clients:

Investment Supervisory Services

Meyer Gates offers ongoing asset management services based on the individual goals, objectives, time horizon and risk tolerance of each client. Clients engage in a discussion with Meyer Gates advisor representatives using research and portfolio construction tools. The dialogue balances objective expectations of portfolio return with the clients' investment goals.

In collaboration with clients, Meyer Gates creates an Investment Policy Statement which outlines the client's current situation, states the investment goals of the portfolio and constructs a plan to aid in the selection of investments that fits each client's specific situation. Investment Supervisory Services include, but are not limited to:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

Financial Planning Services

On more than an occasional basis, Meyer Gates furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, life insurance, long-term care insurance, college planning, estate planning and budgeting. Charges for these services will be based on a fixed fee that will be documented as an Exhibit to the Advisory Contract.

Insurance Planning Services

Meyer Gates helps clients analyze and plan for insurance needs, however we do not sell any insurance products.

C. Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Specific client goals, risk tolerance, and

investment return needs are included in that client's Investment Policy Statement and/or their financial plan. Clients may impose restrictions on investing in certain securities or types of securities in accordance with their values or beliefs.

D. Types of Agreements

The following agreements define the typical client relationships:

1. Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Asset allocation and investment recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. Fees range from \$50 to \$5,000 and are negotiable. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary.

2. Asset Management

Most clients choose to have Meyer Gates manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes: cash flow management; insurance review; investment management (including performance reporting); education

planning; retirement planning; and estate planning; as well as the implementation of recommendations within each area.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or Meyer Gates may terminate an Agreement by written notice to the other party. At termination, fees will be billed/refunded on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Assets are invested primarily in no-load mutual funds and exchange-traded funds, through an institutional broker. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Brokers may charge a transaction fee for the purchase and sale of some funds.

Stocks and bonds will also be purchased or sold through a brokerage account. The brokerage firm charges a fee for stock and bond trades. Meyer Gates 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, U. S. government securities, options contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through Meyer Gates.

3. Retainer Agreement

In some circumstances, a *Retainer Agreement* is executed in lieu of an *Advisory Service Agreement* when it is more appropriate to work on a fixed-fee basis. The annual fee for a *Retainer Agreement* is negotiable.

Meyer Gates also provides hourly planning services for clients who need advice on a limited scope of work

4. Termination of Agreement

A client may terminate any of the aforementioned agreements at any time by notifying Meyer Gates 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, Meyer Gates will refund any unearned portion of the advance payment.

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

E. Wrap Fee Programs

Meyer Gates does not participate in any wrap fee programs.

F. Amounts Under Management

As of March 26, 2024, Meyer Gates manages approximately \$141,127,000 in assets for approximately 153 clients. All the assets are managed on a discretionary basis.

G. Educational Seminars

Most years, Meyer Gates will host a retirement planning seminar. Mailers are sent to prospective attendees and these seminars are typically hosted at local universities. The goal of the seminar is to educate on the broad topics of retirement planning (Saving, Investing, Social Security, Medicare, Insurance, ext.).

Item 5: Fees and Compensation

A. Description***Asset Management***

Meyer Gates bases its asset management fees on a percentage of the investable assets according to the following schedules:

- 1) Clients with less than \$500,000 of assets under management, the annual charge is 1.25%, or
- 2) Clients with \$500,000 or more of assets under management, the following fee schedule applies:
 - \$500,001 to \$1,000,000 – 1.00% per year on all amounts under \$1,000,000.
 - \$1,000,001 to \$2,000,000 – 0.75% per year on amounts above \$1,000,000; and
 - Above \$2,000,000 – 0.50% per year on amounts above \$2,000,000.

Current client relationships may exist where the fees are higher or lower than the fee schedule above. Meyer Gates, in its sole discretion, may charge a lesser 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.).

Financial Planning

Financial plans are priced according to the degree of complexity associated with the client's situation. Average costs range from \$2,000 to \$5,000, but is included at no cost for clients' Meyer Gates manages investments.

Retainer Agreements

Retainer Agreements may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship. The hourly rate for limited scope engagements is \$375.00.

All fees are negotiable.

Compensation for the Sale of Insurance Products

Meyer Gates does not sell insurance products or compensate their representatives for advice directly relating to insurance recommendations.

B. Fee Billing

Asset management fees are billed quarterly, in advance, based on the value of the accounts under management. The fee covers only those portfolio assets described and domiciled with a custodian brokerage agreement granting the advisor trading authority. In most cases, fees are withdrawn directly from clients' accounts with clients' written authorization. Meyer Gates collects fees in advance, meaning that Meyer Gates takes fees based on the beginning account balance before the quarterly billing period has begun. If an account is closed prior to the end of a billing period, fees collected in advance will be refunded based on the prorated number of days worked and the total days during the billing period. If an account is opened or funded after the beginning of a billing period, clients are charged in arrears based on the prorated number of days worked and the total days during the billing period.

Fees for financial plans and retainer arrangements are billed upon delivery of the financial plan or completion of the designated work.

C. Clients Are Responsible for Third Party Fees

Custodians may charge transaction fees on purchases or sales of stocks, certain mutual funds and exchange-traded funds. Mutual funds generally charge a management fee for their services as investment managers. These fees are separate and distinct from the fees charged by Meyer Gates. Clients are responsible for the payment of all such third-party fees.

D. Outside Compensation for the Sale of Securities to Clients

Neither Meyer Gates nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

Item 6: Performance-Based Fees

A. Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities because of the potential conflict of interest. Performance-based compensation may create an incentive for the advisor representative to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

A. Description

Meyer Gates generally provides investment advice to:

- Individuals
- Pension and profit-sharing plans
- Trusts and estates
- Charitable organizations
- Small businesses

B. Account Minimums

Meyer Gates has a minimum investment requirement of \$500,000. Account minimums can be adjusted for instances a client was active prior to said minimum or if the client has the potential for future deposits in excess of the minimum balance.

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

A. Methods of Analysis

Meyer Gates' analysis methods include fundamental analysis and technical analysis.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical Analysis involves the analysis of past market data - primarily price and volume.

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

Other sources of information that Meyer Gates may use include Morningstar mutual fund information, Morningstar stock information, and the World Wide Web.

B. Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that Meyer Gates uses asset class mutual index and exchange-traded funds as the core investments, and then add customized investment strategies where there are greater opportunities to make a difference. 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. Each client executes an Investment Policy Statement that documents the client's objectives and desired investment strategy.

C. 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. Meyer Gates seeks strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

D. Risks of Specific Securities Utilized

Margin accounts are required for some option transactions. Margin transactions and options writing generally hold greater risk. Although Meyer Gates designs option strategies to reduce traditional equity market volatility, clients should be aware that there is a chance of material risk of loss using any of those strategies.

Item 9: Disciplinary Information

A. Legal and Disciplinary

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

Item 10: Other Financial Industry Activities and Affiliations

A. Other Financial Industry Activities

Neither Meyer Gates nor its representatives are registered as a broker/dealer or as representatives for a broker/dealer.

Neither Meyer Gates nor its representatives are registered as a futures commission merchant (FCM), a commodity pool operator (CPO) or a commodity trading advisor (CTA).

B. Affiliations

Meyer Gates is no longer affiliated with Sebaly, Shillito + Dyer, as the silent partners at the law firm were bought out when Douglas Meyer & Joseph Gates purchased SS+D Financial (September 2021).

Item 11: Code of Ethics, Client Transactions and Personal Trading

A. Code of Ethics

The employees of Meyer Gates have committed to a Code of Ethics of the Certified Financial Planner Board of Standards 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.

B. Investing Personal Money in the Same Securities as Clients

Meyer Gates and its employees may buy or sell securities that are also recommended to clients. Employees may not trade their own securities ahead of client trades. The Chief Compliance Officer of Meyer Gates reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

C. Recommendations Involving Material Financial Interests

Meyer Gates does not recommend that clients buy or sell any security in which a related person to Meyer Gates has a material financial interest.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Meyer Gates may recommend/require that clients establish brokerage accounts with TD Ameritrade, Fidelity or Schwab Investments to maintain custody of clients' assets and to effect trades for their accounts. All three firms are FINRA registered broker-dealers, members SIPC. Although Meyer Gates may recommend/require that clients establish accounts at TD Ameritrade, Fidelity or Schwab, it is the clients' decision to custody assets with TD Ameritrade, Fidelity or Schwab. Meyer Gates is independently owned and operated and not affiliated with TD Ameritrade, Fidelity or Schwab.

These specific custodian recommendations are made to clients based on their need for such services. Meyer Gates recommends these custodians based on the proven integrity and financial responsibility of the firms and the best execution of orders at reasonable commission rates.

TD Ameritrade, Fidelity and Schwab provide Meyer Gates with access to their institutional trading and custody services, which are typically not available to retail investors. These services are generally available to independent registered investment advisors on an unsolicited basis at no charge to them so long as a minimum amount of the advisors' clients' assets are maintained in accounts with them.

Meyer Gates does not receive fees or commissions from any of these arrangements.

Some Financial Advisers recommend the use of broker-dealers to execute transactions and they may have other economic relationships that may create a material conflict of interest. Meyer Gates does not require clients to direct transactions through a broker dealer and does not have any economic relationship with a broker-dealer that would cause a material conflict of interest.

B. Best Execution

Trading fees charged by the custodians are reviewed on a quarterly basis. Meyer Gates does not receive any portion of the trading fees.

C. Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes those Reviews

Account reviews are performed quarterly by advisor representatives Douglas Meyer and Joseph Gates. Account reviews are performed more frequently when market conditions dictate. Client accounts are reviewed with regards to their investment policies and risk tolerance levels.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in clients' financial situations (such as retirement, termination of employment, physical move or inheritance). A client must promptly notify the advisor representatives of changes in the client's financial situation.

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive a written report from Meyer Gates quarterly. The report will detail the client's account performance. Clients may also receive monthly reports from the custodian detailing the current value and cost basis of all investments.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

Meyer Gates does not receive any economic benefit, directly or indirectly, from any third party for advice rendered to Meyer Gates clients.

B. Compensation to Non-Advisory Personnel for Client Referrals

Meyer Gates does directly compensate persons who are not advisory personnel for client referrals. If such a relationship exists, the client being referred to Meyer Gates must receive full disclosure of any such relationship that exists and the compensation received.

Item 15: Custody

A. Qualified Custodians

Meyer Gates does not take custody of any client's assets, with the two following exceptions: (1) To the extent that clients authorize Meyer Gates to withdraw advisory fees directly from their accounts. (2) There are four specific relationships where an owner of Meyer Gates is a trustee of a client's assets that are also managed by Meyer Gates. This trustee relationship exists for four clients.

All assets are held at qualified custodians which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Meyer Gates.

Item 16: Investment Discretion

A. Discretionary Authority for Trading

Meyer Gates obtains discretionary authority in writing from all clients to manage securities accounts on their behalf. This means that Meyer Gates 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.

Discretionary trading authority facilitates placing trades in clients' accounts on their behalf so that Meyer Gates may promptly implement the investment policy that clients have approved in writing.

Item 17: Voting Client Securities

A. Proxy Votes

Meyer Gates does not vote proxies on securities. Clients will receive proxies directly from the issuer of the security or the custodian unless the client opts not to receive them. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

Meyer Gates does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client six months or more in advance. Therefore, Meyer Gates has not included a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither Meyer Gates nor its management have any financial conditions that are likely to reasonably impair Meyer Gates' ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

Neither Meyer Gates nor its management have been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements for SEC Registered Advisors

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

Meyer Gates has the following management personnel and executive officers:

- Douglas Meyer, CPA, CFP® – Chief Executive Officer, Treasurer
- Joseph Gates – Chief Compliance Officer, Secretary

Advisor representatives' education and business backgrounds can be found on the Supplemental ADV Part 2B form.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Meyer Gates advisor representatives' other business activities can be found on the Supplemental ADV Part 2B form.

C. How Performance-Based Fees Are Calculated and Degree of Risk to Clients

Meyer Gates does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person of Meyer Gates has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

E. Material Relationships that Management Persons have with Issuers of Securities (If Any)

Neither Meyer Gates nor its management persons has any relationship or arrangement with issuers of securities.