

Form ADV Part 2A

Appendix 1

ANNUAL UPDATING AMENDMENT

MEYERS WEALTH MANAGEMENT, LLC

PORTFOLIO MANAGEMENT

WRAP-FEE PROGRAM

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This Wrap-Fee Program brochure provides information about the qualifications and business practices of Meyers Wealth Management, LLC (the “Company”). If you have any questions about the contents of this brochure, please contact the Company by calling 614-442-6787, or you may send an email to the following address Matthew@meyerswealthmgmt.com. The information contained in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about Meyers Wealth Management, LLC is also available on the SEC’s website located at www.adviserinfo.sec.gov. You may search the site for registered investment advisors by an identifying number known as a CRD Number. The CRD Number for Meyers Wealth Management, LLC is CRD No. 289801.

Please recognize that the language stated in this document as “registered investment advisor” or “registered” does not imply or guarantee that a registered advisor has achieved a certain level of skill, competency, sophistication, expertise, or training in providing advisory services to Clients.

Item 2 – Material Changes

This is the Company’s “Annual Updating Amendment” made this 11th day of March 2024. This amendment updates the Company’s fiscal year-end numbers and the Company’s last filing made on March 10, 2023. This amendment also updates Item 4 to add: Natalie Braun (Meyers) among the owners of the Company; and disclosure related to investment servicing fees charged with respect to certain alternative/private investments held outside of a qualified Client’s account.

There are no other material changes to report. This information is being provided in a narrative format.

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Item 4 – Services, Fees and Compensation

Meyers Wealth Management, LLC (the “Company”) is an Ohio Limited Liability Company (“LLC”) formed as a Registered Investment Advisor in July 2017 and registered with the Securities and Exchange Commission. And, as of July 1, 2022, there is an additional owner of the Company, Natalie Meyers, bringing the total number of owners to five. As of March 11, 2024, the Company’s owners are as follows: Robert D. Meyers, Matthew D. Meyers, Martin M. Meyers, Alexandra Buehler (Meyers) and Natalie Braun (Meyers). The principal owners are also licensed as Investment Advisor Representatives (“IARs”) of the Company. In addition to Matthew Meyers holding the position as an IAR, he is also the Company’s President and Chief Compliance Officer. Meyers Wealth Management, LLC does not have a parent company or intermediate subsidiaries. The Company’s principal business is to provide investment advice and portfolio management services to its Clients who are typically individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations and other business entities. The Company strives to achieve and meet the Clients’ investment objectives and personal priorities.

Meyers Wealth Management, LLC has a dedicated team of professionals to assist its Clients with meeting their goals. Robert Meyers, Martin Meyers, and Matthew Meyers have earned various industry certifications. Robert and Matthew are Certified Investment Management Analysts and hold the (“CIMA”) designation. Martin has obtained the Certified Financial Planner™ (“CFP”) designation. Matt moved from the world of public accounting where he was a Certified Public Accountant to join his father, Robert, and now his uncle, Martin, in developing Meyers Wealth Management, LLC. Over the last few years, two of Matthew’s siblings, Alexandra and Natalie, have also joined the practice and helped with its growth.

The Company sponsors a Wrap-Fee Program called the *Meyers Wealth Management Portfolio Management Wrap-Fee Program* (“the Program”). This program is an investment advisory program in which the Client pays a single fee for a variety of services, including but not limited to, investment advisory services, portfolio management, brokerage, custodial, and other associated account fees. This type of account allows Clients the ability to trade in certain investment products without incurring additional fees. The Company receives a portion of the wrap-fee for its services. The overall cost that the Client will incur if they participate in the wrap-fee program may be higher or lower than the Client might incur by separately purchasing the types of securities available in the Program. A Client may choose to have the Company serve as a portfolio manager for their wrap-fee account or the Company may recommend the use of other investment advisers (referred to as “Sub-Advisers”) to manage a portion of a Client’s assets in the wrap-fee account. The Company will receive compensation as a result of a Client’s participation in the wrap-fee program.

Through the Program, the Company provides “portfolio management services”, defined as giving continuous advice to the Client about the investment of funds on the basis of the Client’s individual needs and objectives. The asset allocation of the Client’s assets will be structured to follow the recommended asset allocation model recommended by the IAR. The IAR will determine what best fits the Client’s desired investment objectives and goals after discussions with the Client. The IAR will make recommendations to the Client when developing an individualized plan for the Client’s account. The recommended asset allocation will be determined from an in-depth profile and

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conversation with the Client regarding goals, current financial condition, timeline, and risk appetite. A single investment may be enough to fulfill a Client's goals and objectives, provided that the investment is suitable and all factors that the Client has disclosed to us have been taken into consideration.

Clients may impose restrictions on investing in certain securities or types of securities. If a client imposes restrictions, the Client is responsible for communicating these restrictions to the IAR. The Client's account will be managed according to the developed plan for the account. Clients should be aware that certain restrictions can limit our ability to act, and as a result, the Account's performance may differ from and may be lower than that of other accounts that have not limited the Company's discretion.

Depending upon the particular investment portfolio and/or investment strategy, the Company employs a variety of security analysis methods including charting, fundamental, technical, and cyclical analysis. The Company also consults a wide range of information to analyze and execute investment strategies, such as: financial newspapers and magazines, various internet services, inspection of corporate activities, third-party research materials, corporate rating services, timing services, annual reports, prospectuses, regulatory filings, and press releases. See Methods of Analysis and Investment Strategies for additional information.

Additional Information about the Company and Potential Conflicts of Interest

The Company engages in activities as a Registered Investment Advisor and utilizes Schwab Advisor Services, a division of Charles Schwab & Co., Inc. ("Schwab"), an unaffiliated registered broker-dealer, investment advisor, and member of the Securities Investors Protection Corporation ("SIPC") that provides clearing and custodial services for the Company through Schwab's AS Platform.

Some of the Company's IARs are also independent licensed insurance agents with various insurance companies and may offer insurance products to the Company's advisory Clients. Clients are under no obligation to engage these individuals in their capacities as licensed insurance agents while executing their advisory recommendation. The implementation of any or all recommendations is solely at the discretion of the Client.

The Custodian

Pursuant to the Investment Advisors Act of 1940 Rule 206(4)-2 and its requirements, "Custody" means holding, directly or indirectly, Client funds or securities, or having any authority to obtain possession of them. Although each Client will have a qualified Custodian to maintain their assets and funds, the Company is still considered to have custody due to their ability to deduct fees from the Client's account.

Each Client appoints, or will appoint, a separate qualified Custodian (the "Custodian") to take possession of the cash, securities, and other assets in their account. At least quarterly, the Custodian will send an account statement to the Client indicating all amounts disbursed from the account

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(including the amount of any fees paid to Meyers Wealth Management, LLC pursuant to the Client's authorization), all transactions occurring in the account during the period covered by the statement, and a summary of the account positions and portfolio values at the end of the period. The Custodian will be directed to send copies of the Clients' account statements to the Company along with an indication that the account statements have been sent to the Client.

In the event that the Client directs Meyers Wealth Management, LLC to use a particular Custodian or broker-dealer, the Client will be responsible for all costs associated with this relationship. Meyers Wealth Management, LLC may not be authorized under those circumstances to negotiate commission and may not be able to obtain volume discounts or best execution. In addition, under these circumstances a disparity in commission charges may exist between the commission charged to Clients who direct Meyers Wealth Management, LLC to use a particular broker-dealer and other Clients who do not direct the Company to use a particular broker-dealer.

Clients that choose to participate in the Company's Meyers Wealth Management Portfolio Management Wrap-Fee Program are required to execute an agreement outlining the terms and conditions of the advisory relationship. Upon execution of an Investment Management Agreement, either Discretionary or Non-Discretionary, the Company shall assist Clients with establishing an account with a qualified Custodian. The Program accounts may be custodied at Schwab, an unaffiliated broker-dealer, registered investment advisor, and qualified custodian, or another qualified institution. The Custodian provides brokerage, clearing and/or custodial services for the Company. Should the Client desire to use another Custodian, the Client must submit this information in writing to the Company. The Custodian will provide the Client with services related to custody of securities, trade execution, and trade clearance and settlement.

As stated previously, under government regulations, MWM is deemed to have custody of Client assets if, for example, the Client authorizes MWM to instruct Schwab or another designated Custodian to deduct MWM's advisory fees directly from the Client's account(s) [or if the Client provides appropriate instructions to Schwab and grants MWM the authority to direct Schwab to move your money to another person's account identified by the Client]. Schwab or the designated Custodian maintains actual custody of Client assets. Clients will receive account statements directly from Schwab at least quarterly. Clients' statements will be sent to the email or postal mailing address they provided to Schwab. Clients should carefully review those statements promptly when the Client receives them. MWM also urges Clients to compare Schwab's account statements with the periodic account statements and/or portfolio reports Clients will receive from MWM. The Company is deemed to have custody of Client funds or securities due to their ability to have fees automatically deducted from the Client's Accounts.

This wrap-fee brochure is limited to describing information pertaining to the Meyers Wealth Management Portfolio Management Wrap-Fee Program. For information regarding the Company's other services, please refer to the Company's complete Form ADV, Part 2A Brochure. For information regarding the Company's owners or Investment Advisor Representatives, please refer to Form ADV, Part 2B Brochure Supplement(s).

Discretionary Accounts

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When a Client opens a discretionary account and signs the “Investment Management Agreement – Discretionary”, the Client authorizes and grants Meyers Wealth Management, LLC the authority to buy and sell securities (invest/reinvest) the assets under management on the Client’s behalf without prior consultation from the Client (“discretionary basis”). The IAR will make decisions regarding the Client’s account based upon the information, and documents provided by the Client, as well as the in-depth conversations between the IAR and the Client, and the Client’s stated investment goals. Clients may impose restrictions on investing in certain securities or types of securities. If a Client imposes restrictions, these restrictions become part of the plan established for the Client’s account. Clients should be aware that certain restrictions can limit the Company’s ability to act, and as a result, the Client’s Account’s performance may differ from and may be lower than that of other Accounts that have not limited the Company’s discretion.

The Client also authorizes Meyers Wealth Management, LLC to take any other necessary action in connection with the opening and maintenance of the Client’s account, as well as for the completion and payment of transactions for the account. Meyers Wealth Management, LLC will make investment decisions for the Client’s account according to the Client’s investment objectives and financial circumstances as described by the Client. The Client agrees to promptly inform Meyers Wealth Management, LLC if the information provided by the Client, in the Client’s information and investor profile, becomes materially inaccurate and to consult with Meyers Wealth Management, LLC or their Investment Advisor Representative to provide updated information on an annual basis.

Non-Discretionary Accounts

When the Client opens a non-discretionary account, the Client makes all the trading decisions. With this type of account, the IAR will make recommendations to the Client on what to purchase, and the amount, but will obtain the Client’s consent before buying or selling securities in the Client’s account.

Services to Retirement Plans and Plan Participants

As an added benefit to the Client, and with no charge, the Company offers Retirement Plan Advisory and Pension Consulting services to employee benefit plans (“Plan”) and to the Participants of these Plans (“Participants”). The services are provided to assist the Plan sponsors in meeting their management and fiduciary obligations to Participants under the Employee Retirement Income Securities Act (“ERISA”). Pursuant to adopted regulations of the U.S. Department of Labor, the Company is required to provide the Plan’s responsible Plan fiduciary (the person who has the authority to engage us as an investment adviser to the Plan) with a written statement of the services the Company provides to the Plan, the compensation the Company receives for providing those services, and the status.

The pension-consulting services that the Company provides to employee benefits plans and their fiduciaries are based upon an analysis of the needs of the Plan. In general, these services may include the selection of the Plan, an existing Plan review, formation of an investment policy statement for those accounts that are 401k plans or endowments, asset allocation advice, assist

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with establishing criteria and standards for selecting and monitoring the investments, and/or communication and education services where the Company will assist the Plan sponsor in providing valuable information regarding the retirement plan to its participants. The Company will prepare periodic reports to assist Plan fiduciaries in monitoring the performance and overall fees and expenses against the guidelines set for the account.

All employee benefit plans are regulated under the Employee Retirement Income Securities Act (“ERISA”). The Company will provide consulting services to the Plan fiduciaries as described above. Typically, the named Plan fiduciary must make the ultimate decision as to retaining the services of such investment advisors or purchases or sales through registered broker-dealers as the Company may recommend. The Plan fiduciary is free to obtain independent advice about the appropriateness of any recommended services for the Plan. In performing fiduciary services, the company is acting either as a non-discretionary fiduciary of the Plan as defined in Section 3(21) under ERISA, or as a discretionary fiduciary of the Plan as defined in Section 3(38) under ERISA, as set forth in the arrangement with each Plan sponsor. The Company may also assist with participant enrollment meetings and provide investment-related educational seminars to Plan participants, as well as their individual needs.

Changes in the Client’s Circumstances

Neither the Company nor its Investment Advisor Representatives are required to verify any information that it receives from the Client or anyone acting on behalf of the Client. The Company is authorized to rely upon the information provided by the Client or anyone acting on the Client’s behalf. In addition, unless the Client states to the contrary, the Company shall assume that there are no restrictions on the Company’s services, other than to manage their account in accordance with their designated investment objectives. It is the responsibility of the Client to promptly notify the Company and/or their IAR if there are any changes in the Client’s financial situation, investment objective, time horizon or risk tolerance. This is important because it affects the process of evaluating, and/or revising the Company’s or the IAR’s previous recommendations made to the Client or recommended services.

Pre-Payment of Fees

Fees are calculated on the daily average account value of the preceding quarter and at a rate reflected in the fee schedule. Fees are billed quarterly in advance. Meyers Wealth Management, LLC does not require the prepayment of more than \$1,200 in fees per Client, six months or more in advance. If the investment advisory contract terminates prematurely, the Client will receive a pro-rata refund of the pre-paid fees less any fees or expenses the Company or custodian may have incurred as mentioned above.

Termination of Advisory Contract

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The Client's Investment Management Agreement for the Meyers Wealth Management Portfolio Management Wrap-Fee Program may be terminated by the Client without penalty within the first five (5) business days of its execution. In addition, either party may terminate the Agreement upon thirty (30) calendar days advance written notice to the other party. Meyers Wealth Management, LLC will not impose start-up, closing, or penalty fees in connection with an account; however, the custodian may charge some or all of these fees. The Company's fees do not include variable life and annuity contracts, or hedge fund fees/expenses. Some other types of assets would also be subject to additional advisory and other fees/expenses, which are described in the prospectuses or other offering documents of those investments and paid by the investments, but ultimately by the investor. If the investment advisory contract terminates prematurely, the Client will receive a pro-rata refund of the pre-paid fees less any fees or expenses the Company or custodian may have incurred as mentioned above.

Wrap-Fee Program ("Program") – Fees

The Company sponsors a wrap-fee program called the *Meyers Wealth Management Portfolio Management Wrap-Fee Program*. To participate in the Program, the Client is required to execute an Investment Management Agreement outlining the terms and conditions of the advisory relationship. The range of fees are identified below in the "Fee Schedule". The Company negotiates fees with the Client and the negotiated fee will be identified in the Exhibit A attached to the back of the Investment Management Agreement signed by the parties.

A Percentage of Assets Under Management Fees

Portfolio Management fees are calculated on the daily average account value of the preceding quarter and at a rate generally within the range reflected in the fee schedule below, billed on a quarterly basis and paid in advance. The fees will be identified and agreed upon in writing by the parties and identified in Exhibit A attached to the back of the Client's Investment Management Agreement. The general range of management fees for assets under management is as follows:

Portfolio Management Services

Assets Under Management Fee Table

AUM	FEE
\$250,000 and Below	1.50 % – 2.00 %
\$250,001 – \$749,999	1.25 % – 1.50 %
\$750,000 – \$1,499,999	1.00 % – 1.25 %
\$1,500,000 – \$4,999,999	0.75 % – 1.00 %

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\$5,000,000 and Above	Negotiable
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The Client is charged a single asset-based fee for participation in the wrap-fee program. This program provides Clients the ability to trade in certain investment products without incurring additional brokerage or transaction charges. The Company considers a wrap-fee program to be any arrangement under which Clients receive investment advisory services and the execution of Client transactions for a specified fee or fees not based upon transactions in their account(s). The fee is a flat annual sum based on the amount of assets under management (in contrast to separate fees for each transaction), and the price includes brokerage commissions based on the amount or type of securities transactions executed for a given account. Generally, these programs involve one or more investment advisors and a broker-dealer. These entities provide the Client with portfolio management and asset-allocation services, maintains custody of the Client's funds and securities, and executes the Client's securities transactions. The Company will pay the service providers for their fees.

The Wrap-Fee Program is billed quarterly in advance and calculated on the daily average account value of the preceding quarter. The billing for each quarterly period will be adjusted for additional contributions or withdrawals. If the investment advisory contract terminates prematurely, the Client will receive a pro-rata refund. See Termination of Contract section above. Please note that at the end of each quarter, accounts other than those held at Schwab, captive accounts and 401k plans, the fees will be calculated based on the account value of the assets under management of the preceding quarter.

The Client must sign an Investment Management Agreement, and by signing the Agreement, the Client provides written authorization to Meyers Wealth Management, LLC to send an invoice to the Custodian for its advisory fees for the management of the Client's account(s). It is the Client's responsibility to verify the accuracy of fee calculations. The qualified Custodian will not determine whether the fee has been properly calculated. Fees are billed *quarterly in advance*. The Client also authorizes the Custodian to pay the invoiced fees described above to Meyers Wealth Management, LLC directly from the Client's account(s) held by the Custodian. The Client agrees that the Custodian will send, at least quarterly, an account statement showing all disbursements from the Client's account(s), including the amount of fees paid directly to Meyers Wealth Management, LLC.

In determining whether to establish a Wrap-Fee Program account, the Client should be aware that the overall cost to the Client may be higher or lower than the Client might incur by purchasing separately the types of securities available in the Program. In order to compare the cost of the Program with unbundled services, the Client should consider the turnover rate in the Company's investment strategies, trading activity in the account and standard advisory fees and brokerage commissions that would be charged at Schwab, or at other broker-dealers and investment advisors.

Depending upon the percentage of the wrap-fee charged by the Company as outlined in the Investment Management Agreement, Exhibit A, the amount of portfolio activity in the Client's

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account, and the value of custodial and other services provided, the wrap-fee may or may not exceed the aggregate cost of such services if they were to be provided separately and/or if the Company were to negotiate transaction fees and seek best price and execution for transactions in the Client's individual account. Inasmuch as the execution costs for transactions effected in the Client's account will be paid by the Company, a conflict of interest arises in that the Company may have a disincentive to trade securities in the Client's account.

Wrap-Fee Program Disclosures

- Wrap-fee programs may not be suitable for all investment needs, and any decision to participate in a wrap-fee program should be based on the Client's financial situation, investment objectives, tolerance for risk, and investment time horizon, among other considerations.
- The benefits under a wrap-fee program depend, in part, upon the size of the account, the management fee charged and the number of transactions likely to be generated in the Account. For example, a wrap-fee program may not be suitable for Accounts with little trading activity. In order to evaluate whether a wrap-fee program is suitable for the Client, the Client should compare the Program Fee and any other costs of the Programs with the amounts that would be charged by other advisers, broker-dealers, and custodians, for advisory fees, brokerage and other execution costs, and custodial services comparable to those provided under the Programs.
- Participating in a wrap-fee program may cost more or less than the cost of purchasing advisory, brokerage, and custodial services separately from third parties.
- The Company and its IARs receive compensation as a result of the Client's participation in the Program. This compensation may be more than the amount the Company or the IAR would receive if the Client paid separately for investment advice, brokerage, and other services. Accordingly, a conflict of interest exists because the Company and its IARS have a financial incentive to recommend the Program.
- IARs may have a disincentive to execute transactions in the Client's account because transaction fees are absorbed by the IAR.

Fees for Non-Account Investment Services

In consideration of the Non-Account Investment Services provided by MWM described above, the Client and MWM will enter into an addendum to the Investment Management Agreement (the "Addendum") whereby the Client agrees to pay an investment servicing fee to MWM at an annual rate of 0.50% of the fair market value of the Client's investment in each Non-Account Investment

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(the “Investment Servicing Fee”). The Investment Servicing Fee will be paid quarterly in arrears (i.e., 0.125% per quarter) based on the fair market value of the Client’s investment in each Non-Account Investment on the last business day of the previous calendar quarter, as determined by the Non-Account Investment in accordance with its procedures and shown on quarterly reports, statements and/or valuations provided by the Non-Account Investment or its manager. The Investment Servicing Fee will be prorated for any period that is less than a full quarter. In the event the Addendum or the Investment Management Agreement is terminated, the Investment Servicing Fee for the final billing period will be prorated through the effective date of the termination and the outstanding portion of the Investment Servicing Fee will be charged to the Client. By entering into the Addendum, the Client provides (1) written authorization to MWM to send notice to the Custodian of the amount of the Investment Servicing Fee on a quarterly basis, and (2) written authorization for the Custodian to pay the Investment Servicing Fee directly from the Client’s Account(s) held by the Custodian to MWM. The Custodian will send to the Client a statement, at least quarterly, indicating all amounts disbursed from the account, including the amount of the Investment Servicing Fee paid directly to MWM.

Additional Fees, Expenses and Billing Information

The Company utilizes unaffiliated money market funds as temporary investment vehicles for the cash balances in all investment accounts. In such cases, the overall fees charged on managed account values will include these money market balances. Where permitted by law, in order to provide concise reporting and administration of such money market balances for its Clients, the Company, the custodian or its affiliate has arrangements with the money market funds to provide advisory, administrative, distribution and/or other services subject to applicable restriction. The Custodian, clearing firm and/or investment sponsors, will charge certain transactional costs for traditional investment management accounts. This may include mutual fund fees and expenses, commissions on equities, options and fixed income securities, and certain service fees and/or service charges. Commission rates vary by different types of transactions and by custodian. These transaction costs may change. For Clients that are subject to ERISA or the prohibited transaction provisions of the Internal Revenue Code, applicable law may limit the extent to which such fees may be retained and may require a fee offset.

As part of our investment advisory services to the Client, the Company may invest, or recommend that the Client invest in mutual funds, exchange-traded funds, and other investment company assets that are subject to additional advisory and other fees and expenses. These fees and expenses are described to you in the prospectuses of those funds, and are paid for by the funds, but are ultimately borne by the Client. The fees that the Client pays to the Company for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds to their shareholders. These fees will generally include a management fee and other fund expenses. To fully understand the total cost, the Client should review all the fees charged by mutual funds, exchange traded funds, the Company, and others. For information on the Company’s brokerage practices, please refer to the *Brokerage Practices* section of this Brochure.

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As part of the Company's duty to obtain the best execution, the Company looks to determine, in good faith, that the commission is reasonable in relation to the overall quality of brokerage services received.

Additional Outside Compensation, Commissions for the Sale of Securities or Other Investment Products and Fee Offset

Securities

All income Meyers Wealth Management, LLC receives is based on the fee schedule in Exhibit A attached to the back of the Client's Investment Management Agreement and, for any Non-Account Investments, the Addendum. Fees are negotiated and agreed upon in writing by the parties and identified in Exhibit A attached to the back of the Client's Investment Management Agreement and, for any Non-Account Investments, the Addendum. The Company does not accept or receive additional fees or commissions for buying or selling securities or other products on behalf of its Clients.

Insurance

In addition, some of the Company's IARs may also be licensed as independent insurance agents with various insurance companies. If the Client elects to purchase insurance products through the Company's IARs in this separate capacity, they may earn commissions from the sale of insurance to the Company's Clients. Insurance commissions earned are separate and in addition to the Company's advisory fees. This is also a potential conflict of interest because they could receive fees for the advice and also receive commissions for implementing insurance transactions. The Client is not obligated to implement the advice provided by the Company's IAR or to implement transactions through the IARs in their separate capacity as insurance agents.

Mutual Funds - 12b-1 Fees

As part of our investment advisory services to the Client, the Company may invest, or recommend that the Client invest in mutual funds, exchange-traded funds, and other investment company assets that are subject to additional advisory and other fees and expenses. These fees and expenses are described to you in the prospectuses of those funds, and are paid for by the funds, but are ultimately borne by the Client. The fees that the Client pays to the Company for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds to their shareholders. These fees will generally include a management fee and other fund expenses. To fully understand the total cost, the Client should review all the fees charged by mutual funds, exchange traded funds, the Company, and others. For information on the Company's brokerage practices, please refer to the *Brokerage Practices* section of this Brochure.

If the Client has funds that pay 12b-1 fees and Schwab has custody, these 12b-1 fees are retained by Schwab. They do not pass through to the Company's IAR. In no case would the Company receive a 12b-1 fee on an account held at Schwab that the Company is also charging a fee on.

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All fees paid to the Company for its investment management services are separate and distinct from the fees and expenses charged by mutual funds, exchange traded funds, closed-end investment companies or other managed investments to their shareholders. These fees and expenses are described in each of such fund's prospectuses or other offering documents. Fees charged by mutual funds and others will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, the Client may pay an initial or deferred sales charge.

As well as the additional fees discussed above relating to Mutual Fund charges, there may be other costs assessed, which are not included in the Program Fee, such as national securities exchange fees; charges for transactions with respect to assets not executed through the Custodian, costs associated with exchanging currencies; wire transfer fees; or other fees required by law.

The Wrap-Fee Program fee includes the costs of brokerage commissions/ticket charges for transactions executed through the Qualified Custodian (or a broker-dealer designated by the Qualified Custodian), and charges relating to the settlement, clearance, or custody of securities in the Account. The Program Fee does not include mark-ups and mark-downs, dealer spreads or other costs associated with the purchase or sale of securities, interest, taxes, or other costs, such as national securities exchange fees, charges for transactions not executed through the Custodian, costs associated with exchanging currencies, wire transfer fees, or other fees required by law or imposed by third parties. The Account will be responsible for these additional fees and expenses.

The Company and its IAR receive compensation as a result of the Client's participation in the wrap-fee program. This compensation may be more than the amount the Company or the IAR would receive if you paid separately for investment advice, brokerage, and other services. Accordingly, a conflict of interest exists because the Company and its IARs have a financial incentive to recommend the Wrap-Fee Program.

Payment of Fees

The Company obtains authorization from the Client for Meyers Wealth Management, LLC to bill the Custodian the fees described above, as well as obtain authorization from the Client for the Custodian to pay the Company directly. All fees will be paid as directed in the agreed upon fee schedule identified in the Exhibit A attached to the Investment Management Agreement and, for Non-Account Investments, the Addendum and signed by all parties.

The Client shall sign an Investment Management Agreement, and by signing this agreement, the Client hereby provides written authorization to Meyers Wealth Management, LLC to send an invoice to the Custodian at the same time that a copy is provided to the Client for its advisory fees for the management of the Client's account(s). It is the Client's responsibility to verify the accuracy of fee calculations. The qualified custodian will not determine whether the fee has been properly calculated. Fees are paid *quarterly in advance*. The Client also authorizes the Custodian to pay the invoiced fees described above to Meyers Wealth Management, LLC directly from the Client's account(s) held by the Custodian. The Client agrees that the Custodian will send, at least quarterly,

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an account statement showing all disbursements from the Client's account(s), including the amount of fees paid directly to Meyers Wealth Management, LLC.

Selection of Other Advisers or Managers and How This Adviser is Compensated for those Selections

When appropriate, Meyers Wealth Management, LLC may recommend third-party asset managers to Clients. In most cases, fees for this type of service are included in the negotiated fee associated with a wrap-fee account. Fees paid to third-party asset managers are negotiated on either a single contract or dual contract basis depending on the arrangement options available to either Meyers Wealth Management, LLC; the custodian of Client assets; or both and are included in the wrap-fee account fees. Note: The execution of equity transactions may not always result in best execution.

Outside Compensation, Commissions for the Sale of Securities to Clients

All income Meyers Wealth Management, LLC receives is based on the fee schedule identified in the Exhibit A at the end of the Investment Management Agreement and, for any Non-Account Investments, the Addendum. The Company does not accept or receive additional fees or commissions for buying or selling securities or other products on behalf of Clients.

The Company's IARs may also be licensed insurance agents of various unaffiliated entities. And, as such, may receive compensation based on the sale of insurance products from these unaffiliated entities.

Potential Conflicts of Interest

The Company and its IARs may receive more compensation from the Client if they participate in this wrap-fee program than if the Client received advisory services and brokerage services separately. Therefore, the Company may have a financial incentive to recommend the Program to the Client over other types of advisory services.

Due to the single fee charged to a Program Account, the Company may be regarded as having a conflict of interest in that it may realize a greater profit on a Program account with a relatively low rate of portfolio turnover compared to other types of accounts, assuming the same level of fees.

Some of the Company's IARs are also licensed as independent insurance agents with various insurance companies. If the Client elects to purchase insurance products through the Company's IARs in this separate capacity, they may earn commissions from the sale of insurance to the Company's Clients. Insurance commissions earned are separate and in addition to the Company's advisory fees. This is also a potential conflict of interest because the IARs could receive fees for the advice and also receive commissions for implementing insurance transactions. The Client is not obligated to implement the advice provided by the Company's IAR or to implement transactions through the IARs in their separate capacity as insurance agents.

Brokerage Practices

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

Meyers Wealth Management, LLC (“MWM”) does not maintain custody of the assets we manage in your account(s) that we advise, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15 – Custody, below). The Client’s assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. We have a relationship with Schwab Advisor Services, a division of Charles Schwab & Co., Inc. MWM is independently owned and operated and not affiliated with Schwab. Schwab will hold Clients’ assets in a brokerage account and buy and sell securities when either the Client or MWM, depending upon the Client’s advisory contract, instruct them to. While we recommend that Clients use Schwab as custodian, the Client will decide whether to do so and will open the account with Schwab or the designated custodian by entering into an account agreement directly with them. We do not open the account for the Client, although we may assist Clients in doing so. Even though the Client’s account may be maintained at Schwab, MWM can still use other brokers to execute trades for Clients’ accounts. The Company may execute the majority of its trades with Schwab Advisor Services, or the Company may execute a trade with another broker-dealer for better execution. MWM may recommend broker-dealers for Client transactions based in part on the research or other services made available by those broker-dealers. The Company does not intend to pay brokerage commissions higher than those obtainable from other broker-dealers in return for research and brokerage products or services.

How Meyers Wealth Management, LLC Selects Brokers/Custodians

MWM seeks to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. MWM considers a wide range of factors, including:

1. Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
2. Capability to execute, clear, and settle trades (buy and sell securities for the Client’s account)
3. Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
4. Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
5. Availability of investment research and tools that assist us in making investment decisions
6. Quality of services
7. Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices

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8. Reputation, financial strength, security and stability
9. Prior service to us and our clients
10. Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”).

Clients’ Brokerage and Custody Costs

Since this is a Wrap-Fee Program (“the Program”) and it is an investment advisory program in which the Client pays a single fee for a variety of services, including but not limited to, investment advisory services, portfolio management, brokerage, custodial, and other associated account fees, the Client does not need to worry about paying separate fees (with the exception of the Investment Servicing Fee for Non-Account Investments). This type of account allows Clients the ability to trade in certain investment products without incurring additional fees. The Company receives a portion of the wrap-fee for its services. The overall cost that the Client will incur if they participate in the wrap-fee program may be higher or lower than the Client might incur by separately purchasing the types of securities available in the Program. A Client may choose to have the Company serve as a portfolio manager for their wrap-fee account of the Company may recommend the use of other investment advisers (referred to as “Sub-Advisers”) to manage a portion of a Client’s assets in the wrap-fee account. (See Item 4. Services, Fees and Compensation).

Products and Services available to Meyers Wealth Management from Schwab

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients’ account(s), while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Schwab’s support services:

Services that Benefit Clients

Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which MWM might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab’s services described in this paragraph generally benefit our Client’s and their account(s).

Services that may not directly Benefit the Client.

Schwab also makes available to us other products and services that benefit MWM but may not directly benefit the Client or their account. These products and services assist us in managing and administering our Clients’ accounts. They include investment research, both Schwab’s own and

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that of third parties. MWM may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to Client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients' accounts
- Assist with back-office functions, recordkeeping, and client reporting

Services that generally Benefit only Meyers Wealth Management, LLC.

Schwab also offers other services intended to help MWM manage and further develop its business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to MWM. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third-party's fees. Schwab may also provide MWM with other benefits such as occasional business entertainment of our personnel, which may include but not be limited to meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities.

Meyers Wealth Management's Interest in Schwab's Services

The availability of these services from Schwab benefits MWM because we do not have to produce or purchase them. We don't have to pay for Schwab's services. During our first year in business, Schwab agreed to pay up to \$130,000 that we would otherwise incur for technology, research, marketing, and compliance consulting products and services once the value of our Clients' assets in accounts at Schwab reaches a specified dollar amount. After the first year, the Company did not receive any additional benefits. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. This creates an incentive to recommend Clients maintain their account with Schwab, based on MWM's interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which MWM would otherwise have to pay rather than based on the Client's interest in receiving the best value in custody services and the most favorable execution of Client's transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our Clients. Our selection is primarily supported by the scope,

quality, and price of Schwab's services (see "How we select brokers/custodians") and not Schwab's services that benefit only us.

As previously mentioned, Schwab's services include software and other technology (and related technological training) that provide access to Client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple Client accounts), provide research, pricing information and other market data, facilitate payment of the Company's fees from its Clients' accounts, and assist with back-office training and support functions, recordkeeping, and Client reporting. Many of these services generally may be used to service all or some substantial number of the Company's accounts, including accounts not maintained at Schwab Advisor Services. Schwab Advisor Services may also make available to the Company other services intended to help Meyers Wealth Management manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business successions, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to Meyers Wealth Management by third parties. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to the Company. While, as a fiduciary, Meyers Wealth Management endeavors to act in its Clients' best interests, the Company's recommendation that its Clients maintain their assets in accounts at Schwab may be based in part on the benefit to the Company of the availability of some of the foregoing products and services and other arrangements and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Meyers Wealth Management, LLC has owners, and Investment Advisor Representatives that are also in their individual capacities licensed as independent insurance agents for various insurance companies. As such, these individuals will receive separate, yet customary commission compensation resulting from implementing product transactions on behalf of the Company's advisory Clients.

Meyers Wealth Management, LLC may select or recommend broker-dealers for Client transactions based in part on the research or other services made available by those broker-dealers. The Company does not intend to pay brokerage commissions higher than those obtainable from other broker-dealers in return for research and brokerage products or services.

1. Research and other Soft-Dollar Benefits

Meyers Wealth Management, LLC does not have any fixed soft-dollar relationships with any broker-dealers, vendors of research information, or vendors of equipment or other services. As of October 2019, the Company no longer receives economic benefit directly or indirectly from Charles Schwab or its affiliates.

2. Brokerage for Client Referrals

Meyers Wealth Management, LLC receives no referrals from broker-dealers or third-parties in exchange for using that broker-dealer or third-party.

3. Clients Directing Which Broker-Dealer or Custodian to Use

In circumstances where a Client directs Meyers Wealth Management, LLC to use a certain broker-dealer, the Company will request the Client put their instructions in writing, and the Company will make each of the following disclosures that may apply:

1. Our inability under those circumstances to negotiate commissions or obtain best execution;
2. Our inability to obtain volume discounts;
3. That there may be a disparity in commission charges; and
4. Any conflicts of interest arising from brokerage firm referrals.

B. Aggregating (Block) Trading for Multiple Client Accounts

Meyers Wealth Management, LLC maintains the ability to block trade purchases across accounts. Block trading may benefit a large group of Clients by providing the Company the ability to purchase larger blocks resulting in smaller transaction costs to the Client. Declining to block trade can cause more expensive trades for Clients.

Assets Under Management

Meyers Wealth Management, LLC manages its Client's accounts primarily on a discretionary basis but may elect to manage a Client's account on a non-discretionary basis. This is the Company's Annual Updating Amendment of its Form ADV, and as of December 31, 2023, the Company manages assets on a discretionary basis in the amount of \$1,261,000,000. In addition, as of December 31, 2023, the Company manages assets on a non-discretionary basis in the amount of \$51,100,000.

Item 5 – Account Requirements and Types of Clients

Participation in the Meyers Wealth Management Portfolio Management Wrap-Fee Program is available to the following: Individuals, high-net-worth individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

Clients that choose to participate in the wrap-fee program are required to execute an agreement outlining the terms and conditions of the advisory relationship. The Company does not require a minimum dollar amount to open and maintain an advisory account.

Item 6 – Portfolio Manager Selection and Evaluation

The Company is the sponsor of the *Meyers Wealth Management - Portfolio Management Wrap-Fee Program*, and the IARs, on behalf of the Company, act as the portfolio managers Portfolio Management Wrap-Fee Program. The Company does not have a minimum or maximum fee for acting as portfolio manager of the wrap-fee program. The Company will not charge the Client additional fees for participating in the program.

Methods of Analysis and Investment Strategies

Depending on the particular investment portfolio and/or investment strategy, Meyers Wealth Management, LLC employs a variety of security analysis methods including charting, fundamental, technical, and cyclical analysis. The Company works directly with you to evaluate your stated needs and objectives. IARs meet with the Client and discuss the Client's stated risk tolerance, time horizon, goals and investment objectives through an interview and data-gathering process in an effort to determine an investment plan or portfolio to best fit the Client's profile. The Company also consults on a wide range of information to analyze and execute investment strategies, such as: financial newspapers and magazines, various internet services, inspection of corporate activities, third-party research materials, corporate rating services, timing services, annual reports, prospectuses, regulatory filings, and press releases. The strategy of this asset management method is to create diversified portfolios consisting of a wide variety of investment vehicles and asset classes tailored specifically to each individual Client's unique needs, time horizon, risk tolerance, and personal goals. Technical Analysis involves studying past price patterns and overall market and specific stocks. The risk of market timing based on technical analysis is that it may not accurately predict future price movements. Fundamental Analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. Each portfolio's custom asset allocation takes into account economic risks, expected return, standard deviation and correlation of the various asset classes as well as over-weighting or under-weighting specific asset classes or market sectors based on their relative strength or weakness in comparison to the overall market.

Investment strategies may be based upon a number of concepts and determined by the type of Client. IARs each provide individualized advisory services to their Clients. IARs' investment advisory strategies may range from speculative to conservative, each designed to meet the varying needs of and within the direction set forth by the Client. IARs will determine a portfolio best suited to the Client's needs after they have defined their objectives, risk tolerance, and time horizons and the Client approves the selection.

IARs generally follow a portfolio construction and review process and generally look to the long-term when developing advice and recommendations based upon information provided by the

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Client. There are two parts to our portfolio management process: individual security selection and the asset allocation process.

The IAR will generally start with a review of all investments that may be suitable and then reviews each individual asset class seeking investments who may possess the following characteristics: Peer group relative performance, manage tenure, investment process, investment style, and other performance measures. IARs review these investment characteristics on a periodic basis for changes in investment management personnel, poor performance on a relative basis, and any changes in investment style.

Following a specific security selection, IARs may create allocations to specific asset classes that they believe carry acceptable risk and return characteristics. The IAR will then seek to optimize the allocation among each asset class to an effort to maximize the level of return assuming a certain level of risk for each portfolio. Portfolio models may be utilized which are designed to target specific degrees of investment risk, ranging from conservative to aggressive. IARs generally conduct portfolio reviews on a quarterly basis to ensure adherence to the risk objective for each portfolio. IARs may also utilize asset allocation software and historical performance modeling software.

The Company may recommend the services of third-party investment advisors (“TPIAs”) who may offer various investment platforms. Where the IAR is managing the Client’s assets, he/she will monitor the TPIAs investment strategies, past performance and risk results extent available. The methods of analysis and investment strategies of TPIAs are disclosed in the respective TPIA’s brochure.

As previously stated, the Company may provide financial planning services to Clients that desire this service. When providing this service, the IARs generally look to the long-term. After the IAR evaluates the Client’s short-term cash needs and emergency funds, he/she can design investment and insurance strategies to assist the Client in achieving their stated goals and objectives.

Investing in securities involves risk of loss that Clients should be prepared to bear. Meyers Wealth Management, LLC uses the following security analysis methods:

Chart Analysis – Chart Analysis is a technical analysis that reviews the overall trend, previous lows below the current price, previous highs above the current price, momentum, buying and selling pressure, and relative strength.

Fundamental Analysis – Fundamental Analysis involves the analysis of financial statements, the financial stability of companies, and/or the analysis of management or competitive advantages.

Technical Analysis – Technical Analysis is the forecasting of future financial price movements based on an examination of past price movements. This does not result in absolute predictions about the future, but it can help anticipate what is “likely” to happen to prices over time.

Cyclical Analysis – Cyclical Analysis is the evaluation of an equity security whose price is affected by ups and downs in the overall economy. Cyclical stocks rise and fall with the business cycle.

Long-Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short-Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.

Margin Transactions – a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

Options Trading/Writing – This is a securities transaction that involves buying or selling (writing) an option. If you write an option, and the buyer exercises the option, you are obligated to purchase or deliver a specified number of shares at a specified price at the expiration of the option regardless of the market value of the security at expiration of the option. Buying an option gives you the right to purchase or sell a specified number of shares at a specified price until the date of expiration of the option regardless of the market value of the security at expiration of the option.

Strategies

Depending on the particular investment portfolio and/or investment strategy, Meyers Wealth Management, LLC employs a variety of strategies including the following:

1. Tactical Asset Allocation Strategy

Clients may choose to participate in a discretionary tactical asset allocation portfolio which utilizes Modern Portfolio theory. The strategy of this asset management service is to construct a diversified portfolio of high-quality investments from a wide range of different asset classes based on the client's liquidity needs, risk tolerance and objectives. The portfolio's custom asset allocation model takes into account expected rate of return, standard deviation and correlation of the various asset classes utilized as well as over-weighting specific asset classes that are expected to out-perform the general market and/or their asset class and the under-weighting specific asset classes that are expected to under-perform the general market and/or their asset class. Tactical asset allocation portfolio management may be utilized in a wide variety of investment vehicles including, but not limited to: brokerage accounts, qualified accounts, insurance products such as variable life and variable annuity contracts, self-held investments or any combination of these.

2. Value Investing Strategy

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The value investing discipline applies Modern Portfolio Theory asset allocation models in order to provide clients with broad-based diversification, as well as strategic asset concentrations where economically advantageous market segments encourage this orientation. This approach seeks to further mitigate risk by acquiring investment interests in sound businesses at prices we believe are below their intrinsic value. Portfolio construction is typically built upon a screened base of mutual funds, historically out-performing their respective benchmarks. Additionally, strategic holdings in publicly traded, individual securities, private equity and other instruments are employed in prudent allocations, where our analysis suggests significant potential for market out-performance.

This screening and analysis of investments, with an emphasis on sound fundamentals, seeks always to invest in a manner consistent with practices pioneered by Benjamin Graham in the 1930s and keenly sharpened by Warren Buffett and others more recently. Due to our size and independent market positioning, investments are available to our clientele that may be undetected by larger financial services organizations.

3. Dynamic Money Management Strategies

Clients may also choose to participate in a discretionary timing service program. Meyers Wealth Management provides a timing service for clients in mutual funds and/or like investments. The strategy of this timing service is to switch a client's investment account(s) between money market and equity accounts within the same family of funds, depending on the trend of the market and indicators monitored by the Company. Clients participating in this timing service are placed in mutual funds or in accordance with the plan developed for the Client's account and as documented on account forms and in detailed discussions with the Client concerning risk tolerance and financial situations.

Another timing strategy involves switching a client's investments between money market and equity subaccounts among the available funds within an insurance product. Clients participating in this timing service are placed in insurance policies, variable annuities, variable life and separate accounts in accordance with the Client's plan developed for their account.

4. Equity and Fixed Income Strategy

Clients may choose to participate in a customized investment portfolio. One's tolerance to volatility will dictate the ratio of equity to fixed income in the portfolio. The mix will contain, but is not limited to: value stocks, preferred stocks and discounted bonds. The portfolio is actively managed, utilizing up to five strategies, and could have 100% turnover of investments in two to three years, depending on the market.

Before creating a Client's portfolio, careful consideration is given to the asset allocation. Factors that determine a Client's asset allocation include the following variables:

- The Client's time horizon;
- The Client's investment objectives;

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- The Client's liquidity needs
- The Client's risk tolerance and capacity to take risk, and.
- The tax treatment of the account that the investments will be held.

Process and Investment Strategy

The investment strategies are identified above. The investment process begins by gathering data from the Client. Data gathering is generally documented on the Client's new account forms, as well as in the Investment Advisor Representative's notes. Ancillary documents may include tax returns, investment statements for current investments, estate planning documents, life insurance contracts and bank statements. The purpose of gathering this data, and information is to assess the Client's current financial situation.

In addition to assessing the Client's current financial situation, it is important to understand the goals or intent for a particular investment. Identifying the purpose, time horizon and liquidity needs of a particular portfolio are of utmost importance.

Once the purpose and time horizon are identified, it is important to understand the Client's investment experience and attitude towards risk. This can be accomplished in a number of ways including the Client completing a risk tolerance questionnaire or by the Client completing a suitability or investment experience form. Conversations with the Client can also be used to gather qualitative information that can be considered when providing recommendations to the Client.

Factors to consider include:

- Age
- Investment Objectives
- Investment Knowledge and Experience
- Risk Tolerance
- Income
- Net Worth
- Tax Rate
- Annual Expenses
- Liquidity Needs

Once this information is gathered, the Company will provide recommendations to the Client. The IAR will explain the risk factors of the portfolio, any liquidity limitations, fees and expenses, and the overall allocation to cash, bonds and stocks. Risk factors may include beta, standard deviation, Sharpe ratio and interest-rate risk. With respect to investment rate of return, it is important that

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the IAR stress that past performance is no guarantee of future results and that investment returns reflected on various reports are historical in nature and not implied to continue in the future.

Due Diligence

Meyers Wealth Management, LLC's owners meet regularly. They perform due diligence on the funds that are recommended to Clients and uses this due diligence to create an "Approved List" of investments that an IAR may recommend to Clients. This due diligence generally begins with analytics provided by third parties such as Morningstar. The below list includes but is not limited to the criteria used to screen investments:

- Investment objective
- Equity or fixed income style box
- Expense ratio
- Manager tenure
- Performance versus benchmark
- Standard deviation
- Beta
- Sharpe ratio
- Upside/Downside Capture
- Portfolio turnover
- Number of securities held in the portfolio
- Morningstar stewardship rating
- Manager(s) Investment in the Fund
- Other qualitative analysis

After the initial screening process and group discussion is complete, the Company may conduct interviews with managers or representatives of the Investment Company or ETF.

Monitoring

On a regular basis, the Company not only reviews the investments it recommends to Clients, but the Company also selects various investments to review. Depending on the outcome of the review, investments may be placed in a buy, watch or sell category.

While changes to Client's investment portfolios typically occur in face-to-face meetings, the Company may make changes to investment portfolios between meetings.

Meyers Wealth Management's IARs meet with Clients regularly. The frequency depends on the needs of the Client. Telephone conversations can take the place of in-person meetings. The IARs will contact Clients to schedule a review of their portfolio and to discuss any changes the Client may have in their circumstances and/or in their goals, objectives, time frame, risk tolerance and

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the Client's personal situation. Financial planning issues such as investments, income taxes, retirement or education planning, estate planning and others are ongoing.

From time to time, however, Clients may not feel the need to have a meeting to review their account. For those Clients that do not feel the need to come in for a review, the IAR may handle a review by phone or internet. If a Client is unresponsive to our telephone calls to review their account, the IAR will do an in-house review to determine if any changes need to be made to the Client's portfolio. While it is the Client's responsibility to schedule an appointment, the Company cannot force clients to come in. If Clients are persistently unavailable to communicate with us about their account, investments and planning, the Company may review the nature of the relationship to determine if the relationship should be terminated. Please refer to Item 13 for more information.

Material Risks - 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. Investors face the following investment risks:

Interest-Rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk: Companies typically have substantial foreign investments which are subject to fluctuations in the value of the dollar against the currency of the investment's originating country causing exchange rate risk.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Cyber Security Risk: As the use of technology has become more prevalent in the ordinary course of business, Accounts have become potentially more susceptible to operational and other risks through breaches in cyber security. A breach in cyber security refers to both intentional and unintentional events that may cause an Account to lose proprietary information, suffer data corruption, or lose operational capacity. This in turn could cause an Account and/or the Company to incur regulatory penalties, reputational damage, and additional compliance costs associated with corrective measures, and/or financial loss. Cyber security breaches may involve unauthorized access to the digital information systems that support an Account (e.g., through “hacking” or malicious software coding), but may also result from outside attacks such as denial-of-service attacks (i.e., efforts to make network services unavailable to intended users). In addition, cyber security breaches of third-party service providers that provide services to an Account (e.g., administrators, custodians, broker-dealers, etc.) are also subject to many of the same risks associated with direct cyber security breaches.

Risks of Specific Securities Utilized

Meyers Wealth Management, LLC generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets. As with most products, there are risks associated with investing.

1. Real Estate Pooled Instruments

Any real estate or real property purchased and owned by a pooled investment vehicle is subject to certain market forces in the local, regional and macro areas where such properties are located. Many of these properties are located in western U.S. states which continue to experience depressed valuations. While there has been a generally positive trend since 2009, continued price stabilization and appreciation could easily be reversed. The financial and demand metrics could easily be interrupted or reversed by such events as a national or international financial crisis such as that which began in 2007 – 2008, runaway inflation or other unforeseen economic circumstances. If any of these were to occur, the value of the properties may be significantly diminished, with negative results for us and the Debenture Holders.

2. Equity Securities

The price of an equity security may drop in reaction to tangible and intangible events and conditions. This type of risk can be caused by external factors independent of a security's particular underlying circumstances.

3. Debt Securities

Debt Securities are subject to a number of risks including the credit worthiness of the issuer, the interest rate which can fluctuate in the market place, the price of the security which is impacted by interest rate fluctuations and liquidity risk which could occur when the security cannot be resold without incurring a loss.

4. Certificates of Deposit

Certificates of Deposit are guaranteed by the issuing bank and in the case of federally chartered banks, they are protected up to \$250,000 by the FDIC.

5. Investment Company Securities

Investment company securities are commonly referred to as Mutual funds are not guaranteed or insured by the FDIC or any other government agency. You can lose money investing in mutual funds because they fluctuate with the general market. All mutual funds have internal costs that lower your investment returns. Investment companies are subject to the same risks as equity and debt investments since investment companies invest in those types of securities.

6. U.S. Government Securities

U.S. Government Securities are considered to have very low credit risk, they are affected by other types of risk, mainly interest-rate risk and inflation risk. While investors are effectively guaranteed to receive interest and principal payments as promised, the underlying value of the bond itself may change depending on the direction of interest rates.

7. Alternative Investments

Alternative investment products, including real estate investments, and direct private equity, involve a high degree of risk, often engage in leveraging and other speculative investment practices that may increase the risk of investment loss, can be highly illiquid, are not required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, are not subject to the same regulatory requirements as mutual funds, often charge high fees which may offset any trading profits, and in many cases the underlying investments are not transparent and are known only to the investment manager. Alternative investment performance can be volatile. An investor could lose all or a substantial amount of his or her investment. Often, alternative investment fund and account managers have total trading authority over their funds or accounts; the use of a single advisor applying generally similar trading programs could mean lack of diversification and, consequently, higher risk. There is often no secondary market for an investor's interest in alternative investments, and none is expected to develop. There may be restrictions on transferring interests in any alternative investment.

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All investments involve different degrees of risk. Clients should be aware of their risk tolerance level and financial situation at all times. We cannot guarantee the successful performance of an investment and we are expressly prohibited from guaranteeing accounts against losses arising from market conditions. Investing in securities involves the risk of loss of principal. Clients should be prepared to bear such loss.

Proxy Voting - Voting Client Securities

Unless the parties have otherwise agreed in writing (and such writing, in the case of an account subject to the provisions of ERISA, is consistent with plan documents), Meyers Wealth Management, LLC shall have no authority or obligation to take any action or render any advice with respect to, issuers of securities in which assets of the Client's account may be invested from time to time. The Client (or the plan fiduciary in the case of an account subject to the provisions of ERISA) expressly retains the authority and responsibility for the voting of such proxies.

Item 7 – Client Information Provided to Portfolio Managers

This section does not apply to the Company because we are the sponsor and our IARs, acting on behalf of the Company, are portfolio managers to the Meyers Wealth Management - Portfolio Management Wrap-Fee Program.

Item 8 – Client Contact with Portfolio Managers

Clients participating in the Wrap-Fee Program must play an active role. The Company requires the Client to participate in the formation of the investment plan and investment advice and recommendations. During the course of the engagement, without restriction, the Client may call their IAR to discuss their portfolio or ask questions, and the Company recommends that the Client meet with their IAR no less than annually.

Item 9 – Additional Information

Disciplinary Information

There are no administrative proceedings or Self-Regulatory Organization proceedings against the Company, its employees or Investment Advisor Representatives except for Robert Meyers, one of the Company's principal owners who was found in violation of FINRA Rules 3280 and 2010. Between February 2016 and October 2017 (the "Relevant Period"), while associated with Wells Fargo, and without compensation, Robert Meyers participated in private securities transactions by facilitating and recommending private equity investments to 26 Firm clients without obtaining written approval from Wells Fargo in violation of FINRA Rules 3280 and 2010. Robert Meyers consented to the imposition of a suspension from association with any FINRA member firm in all capacities for a period of twelve months beginning November 4, 2019, through November 3, 2020, and pay a fine in the amount of twenty thousand dollars.

Other Financial Industry Activities and Affiliations

A. Registration as a Broker-Dealer or Broker-Dealer Representative

Meyers Wealth Management, LLC is not a registered Broker-Dealer nor does it have a pending application to become a broker-dealer. Neither the Company's owners, its Investment Advisor Representatives nor its employees are registered as a broker-dealer nor do they have a pending application to become a broker-dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Meyers Wealth Management, LLC, its owners, employees nor its Investment Advisor Representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interest

Neither Meyers Wealth Management, LLC nor its owners have any material relationships or arrangements with any related person listed below:

- An investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund);
- Futures commission merchant, commodity pool operator, or commodity trading advisor;
- Banking or thrift institution;
- Accountant or accounting firm;
- Lawyer or law firm;
- Insurance company or agency;
- Pension consultant;
- Real estate broker or dealer;
- Sponsor or syndicate of limited partnerships;
- Securities exchange, securities association, or alternative trading system;
- Broker-dealer, municipal securities dealer, or government securities dealer or broker, and
- Investment adviser or financial planner.

Schwab Advisor Services, Inc., a division of Charles Schwab & Co., Inc. ("Schwab") is an unaffiliated broker-dealer, registered investment advisor, and qualified Custodian that provides

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brokerage, securities clearing and custodial services to Meyers Wealth Management, LLC's advisory Clients.

Meyers Wealth Management, LLC may recommend or require that Clients establish brokerage accounts with Schwab to maintain custody of the Clients' assets and to effect trades for their account(s). The final decision to custody assets with Schwab is at the discretion of the Client. This includes Clients with those accounts under ERISA or IRA rules and regulations, in which case, the Client is acting as either the plan sponsor or IRA accountholder. Meyers Wealth Management is independently owned and operated and is not affiliated with Schwab. Schwab provides the Company with access to its institutional trading and custody services, which are typically not available to retail investors. These services generally are availability to independent advisors on an unsolicited basis at no charge to the advisors. Schwab services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Schwab makes available to Meyers Wealth Management other products and services that may benefit the Company but may not necessarily benefit its Clients' accounts. These benefits may include national, regional or Meyers Wealth Management's specific educational events organized and/or sponsored by Schwab Advisor Services. Other potential benefits may include occasional business entertainment of personnel of the Company by Schwab Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist the Company in managing and administering Clients' accounts. These services include software and other technology (and related technological training) that provide access to Client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple Client accounts), provide research, pricing information and other market data, facilitate payment of the Company's fees from its Clients' accounts, and assist with back-office training and support functions, recordkeeping, and Client reporting. Many of these services generally may be used to service all or some substantial number of the Company's accounts, including accounts not maintained at Schwab. Schwab may also make available to the Company other services intended to help Meyers Wealth Management manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business successions, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to Meyers Wealth Management by third parties. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to the Company. While, as a fiduciary, Meyers Wealth Management endeavors to act in its Clients' best interests, the Company's recommendation that its Clients maintain their assets in accounts at Schwab may be based in part on the benefit to the Company of the availability of some of the foregoing products and services and other arrangements and not solely on the nature, cost or quality

of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Meyers Wealth Management, LLC has owners, and Investment Advisor Representatives that are also in their individual capacities licensed as independent insurance agents for various insurance companies. As such, these individuals will receive separate, yet customary commission compensation resulting from implementing product transactions on behalf of the Company's advisory Clients.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Meyers Wealth Management, LLC has adopted a Code of Ethics, a copy of which is provided to all Clients or prospective Clients upon request free of charge. The Company's goal is to protect the Client's interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with the Client. All of the Company's Investment Advisor Representatives are expected to adhere strictly to these guidelines. Meyers Wealth Management, LLC has a duty to exercise its authority and responsibility for the benefit of its Clients, to place the interest of its Clients first, and to refrain from having outside interests that conflict with the interests of its Clients and to disclose any conflicts that may exist. Meyers Wealth Management, LLC will disclose to each Client any material conflict of interest regarding the Company, any representative or employees of the Company in writing before entering or renewing an Investment Management Agreement either Discretionary or Non-Discretionary with the Client.

Meyers Wealth Management, LLC may maintain its own accounts and may buy and sell securities for its own account or the accounts of its principals. The advice given and the actions taken with respect to a Client and the Company's own account may differ from advice given or the timing and nature of actions taken with respect to other Client accounts.

The Company's Code of Ethics is available to Clients upon request at no charge. A copy of the Company's Code of Ethics may be obtained by calling the Chief Compliance Officer at 614-442-6787, or by email at Matthew@meyerswealthmgmt.com.

Review of Accounts

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

Meyers Wealth Management, LLC reviews Client accounts periodically throughout the calendar year, upon request of the Client, in response to a material change in the Client's investment situation and/or when specific investment recommendations change for a given asset class. These reviews are completed by one or more of the Investment Advisor Representatives familiar with the Client's account/situation.

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

Factors that will trigger a non-periodic review of a Client's account would be a material market, economic or political event, or if there is a change in the Client's financial circumstances.

C. Content and Frequency of Regular Reports Provided to Clients

Meyers Wealth Management, LLC does not currently, but may at its discretion, issue regular reports to Clients. The Custodian issues periodic statements and reports of accounts activity directly to Clients.

Client Referrals and Other Compensation

A. Economic Benefits Provided by Third-Parties for Advice Rendered to Clients

The Company receives an economic benefit from Schwab in the form of the support products and services it makes available to MWM and other independent investment advisors whose Clients maintain their accounts at Schwab. During the Company's first year, Schwab agreed to pay \$130,000 for certain products and services for which MWM would otherwise have to pay. After the first year, the Company did not receive any additional benefit. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 4 – Brokerage Practices). The Company receives economic benefit directly or indirectly from Schwab Advisor Services as an unaffiliated third-party for being on the Schwab AS platform.

B. Compensation to Non-Advisory Personnel for Client Referrals

The Company may offer remuneration to individuals or organizations that make referrals of potential Clients under the following circumstances:

1. Meyers Wealth Management, LLC has a written agreement with the person making the referral, and
2. A separate written disclosure document is furnished to the referral Client disclosing the relationship between the person making the referral and Meyers Wealth Management, LLC, the terms of the compensation arrangement between the person making the referral and Meyers Wealth Management, LLC and any additional charges the Client will incur as a result of the referral.

At the time of this filing, neither the Company nor any related person, directly or indirectly, receives compensation from any person for Client referrals.

Principal Transactions and Agency Cross Transactions

Section 206(3) of the Advisers Act prohibits an advisor (whether SEC registered or not), acting as principal for its own account, from knowingly selling any security to or purchasing any security from a Client ("principal transaction"), without notifying the Client in writing, and obtaining the Client's consent before the completion of the transaction. Notification and consent for principal transactions must be obtained separately for each transaction. Rule 206(3)-2 under the Advisers Act permits an advisor to act as broker for both its advisory Client and the party on the other side of the brokerage transaction ("agency cross transaction") without obtaining the Client's prior consent to each transaction, provided that the advisor obtains a prior consent for these types of transactions from the Client, and complies with other, enumerated conditions. The rule does not

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relieve advisors of their duties to obtain best execution and best price for any transaction. A principal or agency cross transaction executed by an affiliate of an advisor is deemed to have been executed by the advisor for purposes of Section 206(3) and Rule 206(3)-2.

Meyers Wealth Management does not do principal transactions or agency cross transactions. If the Company does decide to participate in these types of transactions, they will follow the rules and regulations set forth above in addition to the Company's policies and procedures.

Personal Trading Practices

The Owners and IARs of the Company may buy or sell the same securities for the Client at the same time the Company or persons associated with the Company buy or sell securities for their own accounts. The Company may also combine its orders to purchase securities with the Client's orders to purchase securities ("block trading"). A conflict of interest exists in such cases because the Company has the ability to trade ahead of the Client and potentially receive more favorable prices than the Client will receive. To mitigate this conflict of interest, the Company strives to always put the Client's interest first. Therefore, the Company shall not have priority over the Client's account in the purchase or sale of securities.

Financial Information

A. Balance Sheet

No disclosure of financial information (a balance sheet) is required because Meyers Wealth Management, LLC's Client's funds and assets are held by a qualified Custodian and the Company does not require prepayment of more than \$1,200 in fees per Client, six months or more in advance. Therefore, no balance sheet is included with this brochure.

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

Neither Meyers Wealth Management, LLC nor its owners have any financial conditions that are likely to reasonably impair the ability to meet contractual commitments to Clients.

C. Bankruptcy Petitions in Previous Ten Years

Neither Meyers Wealth Management, LLC, its owners, nor its personnel have been the subject of a bankruptcy petition at any time during the past ten (10) years.

Trade Errors

In the event a trading error occurs in the Client's account, the Company's policy is to restore the Client's account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an

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allocation, and/or reimbursing the Client's account. If a trade error results in a profit, the Client will keep the profit.

Cost Basis Reporting

As a result of revised IRS regulations, custodians and broker-dealers will begin reporting the cost basis of equities acquired in client accounts on or after January 1, 2011. Custodians will default to the FIFO accounting method for calculating the cost basis of your investments. You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax advisor believes another accounting method is more advantageous, please provide written notice to your IAR immediately and we will alert your account custodian of your individually selected accounting method. Please note that decisions about cost basis accounting methods will need to be made before trades settle, as the cost basis method cannot be changed after settlement.