

**MEYER HANDELMAN COMPANY LLC**  
**FORM CRS – CUSTOMER RELATION SUMMARY**  
**DATED: April 23, 2024**

**Item 1. Introduction**

Meyer Handelman Company LLC is registered in New York State with Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

**Item 2. Relationships and Services**

**What Investment Services and Advice Can You Provide Me?**

Meyer Handelman Company LLC offers investment advisory services to retail investors, including continuous and regular supervisory and management services to individuals, trusts, estates, LLCs, LLPs and other business entities. Members and staff also act as fiduciaries of trusts and estates, and are involved in estate administration, business counsel and financial administration for investment clients. These activities are integrated with and related to the investment advisory business. Our company formulates investment strategy with review of current macroeconomic data to determine basic general policy toward equity and fixed-income investments. Our company's basic approach is "fundamental", with reliance on balance sheet and income statement analysis for various qualitative and quantitative ratio measurements. Each client's income needs, goals, risk-acceptance, age, family situation, tax situation and other personal concerns are considered.

**Monitoring**

Client accounts receive formal review at least quarterly. There are certain circumstances which may cause an account to be reviewed more frequently.

**Investment Authority**

Our company generally has discretionary authority to determine the type and amount of securities to be bought and sold without obtaining specific client consent, but will accede to certain client restrictions. A small percentage of client accounts are non-discretionary.

**Limited Investment Offering**

Our company does not invest in initial public offerings (IPOs) and does not advise on hedge funds or commodities. Clients may impose restrictions on investing in certain securities, types of securities or industry sectors. Any such request is noted by the member handling the account and disclosed to other members and staff.

**Account Minimums and Other Requirements**

Our company will not take unrelated new accounts of less than \$1,000,000.

More information about Company services can be found on Part 2 of Form ADV, which is available at <https://adviserinfo.sec.gov/firm/summary/107309>.

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

**Given My Financial Situation, Should I Choose an Investment Adviser Service? Why or Why Not?**

**How Will You Choose Investments to Recommend to Me?**

**What Is Your Relevant Experience, Including Your Licenses, Education and Other Qualifications? What Do These Qualifications Mean?**

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

**What Fees Will I Pay?**

Variable annual-rate fees for new accounts are generally 0.75% per annum and are billed quarterly. Fixed annual-rate fees may be agreed upon under special circumstances. Our company does not accept performance-based fees. Trustee's and executor's commissions are taken in accordance with states involved when Company members and employees act individually as fiduciaries, with such commissions endorsed over to our company. No other investment advisory fees are

charged in those instances. Fees are also charged for trust tax return preparation when Company members or supervised persons are serving as trustees of clients' trusts.

More information about our company's fees are included in Part 2 of Form ADV at <https://adviserinfo.sec.gov/firm/summary/107309>.

Our company advisory fee does not cover charges imposed by third parties (e.g. custodian fees and bank charges) for investments held in client accounts. Clients may incur brokerage and other transaction costs.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand the fees and costs you are paying.**

*Conversation Starter:* Ask your financial professional--

**Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

### **What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

Our company may enter into arrangements with brokers that include research products and/or services that may assist in investment decisionmaking processes which may be used to service all clients. Such arrangements may include receiving credit to be applied to offset partially costs of Advent portfolio management system that benefits all clients. Our company keeps such arrangements within the safe harbor provisions of Section 28(e) of the Exchange Act of 1934 through confirming determination of their eligible research or brokerage, lawful and appropriate assistance and reasonable commissions.

*Conversation Starter.* Ask your financial professional—

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

**More information** about conflicts of interest between our company and its clients is available on Part 2 of Form ADV which can be found at <https://adviserinfo.sec.gov/firm/summary/107309>.

### **How Do Your Financial Professionals Make Money?**

Our company members and supervised persons who make up the six-member Investment Committee are compensated entirely through the fee structure as delineated above. They receive no additional compensation based on any other factors.

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

#### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No, our company, its members, its supervisory persons, and its staff do not have legal or disciplinary history.

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our company and its financial professionals.

*Conversation Starter.* Ask your financial professional—

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

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

More information about our company services can be found at <https://adviserinfo.sec.gov/firm/summary/107309>. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Our company at (914) 939-4060, or [RussH@mhcompany.org](mailto:RussH@mhcompany.org).

*Conversation Starter.* Ask your financial professional—

**Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?**

**Who can I talk to if I have concerns about how this person is treating me?**