

# **Meridian Wealth Partners, LLC**

## **Form ADV Part 2A – Disclosure Brochure**

**Effective: July 13, 2017**

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (610) 272-4700.

Meridian Wealth is a registered investment adviser with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment adviser does not imply any specific level of skill or training. This Disclosure Brochure provides information about Meridian Wealth to assist you in determining whether to retain the Advisor.

Additional information about Meridian Wealth and its Advisory Persons are available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 287768.

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## **Item 2 – Material Changes**

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From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Meridian Wealth.

### Material Changes

On April 5, 2017, Meridian Wealth acquired the personnel and advisory clients of HJ Wealth Management LLC. Messrs. Brian T. Kohute and Jay L. Heller are Managing Directors of Meridian Wealth. This Disclosure Brochure has been amended to reflect the changes as a result of this transaction.

Mr. Brian T. Kohute replaced Mr. Michael Curry as the Advisor's Chief Compliance Officer.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Meridian Wealth.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our firm CRD# 287768. You may also request a copy of this Wrap Fee Program Brochure at any time, by contacting us at (610) 272-4700 or by email at [bkohute@meridianwealthpartners.com](mailto:bkohute@meridianwealthpartners.com).

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## **Item 4 – Advisory Services**

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### **A. Firm Information**

Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”) is a registered investment adviser with the U.S. Securities and Exchange Commission (“SEC”), which was organized as a Limited Liability Company (“LLC”) under the laws of the Commonwealth of Pennsylvania in January 2017. Meridian Wealth is a wholly-owned subsidiary of Meridian Bank, a Pennsylvania chartered bank with its headquarters at 9 Old Lincoln Highway, Malvern, PA 19355.

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Meridian Wealth. If you have any questions regarding this Disclosure Brochure, please contact Brian T. Kohute, the Advisor’s Chief Compliance Office (the “CCO”), at (610) 272-4700.

### **B. Investment Advisory Services**

Meridian Wealth offers financial planning and investment advisory services to individuals, high net worth individuals, trusts, estates, pensions and profit sharing plans, government entities and corporations in Pennsylvania and other states (each referred to as a “Client”).

#### Financial Planning Services

Meridian Wealth will typically provide a variety of financial planning services to individuals and families, pursuant to a written financial planning agreement. Services are available in several areas of a Client’s financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client’s financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client’s financial situation. The Advisor has developed a process entitled, The Progression of Wealth<sup>®</sup> to deliver its financial planning services.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Meridian Wealth may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor may provide a written summary of Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary.

Financial planning recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to engage the Advisor for investment management services or to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the investment advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### Pension Consulting Services

Meridian Wealth provides pension-consulting services to employee benefit plans, government retirement plans, and their fiduciaries based upon the needs of the plans. Generally, services include review of the existing plan design, the investment platform, current fees and costs, assisting in the education of employees, and advice and fiduciary services. The Advisor may make recommendations to improve any of the previously listed. Meridian Wealth may also work with third-party administrators as needed and assist in the evaluation of new plan vendors.

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### Investment Management Services

Meridian Wealth provides discretionary investment advisory services for its Clients which may be tailored to the unique needs of the Client. Meridian Wealth works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Meridian Wealth will then construct a portfolio, consisting primarily of exchange-traded funds ("ETFs"), mutual funds and fixed income securities to achieve the Client's investment goals. Client portfolios will generally be implemented in one of Meridian Wealth's investment strategies. Certain legacy Clients may have all or a portion of their accounts invested through a managed accounts program. Details regarding Managed Accounts Programs are below.

Meridian Wealth's investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Meridian Wealth will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Prior to rendering investment advisory services, Meridian Wealth will ascertain, in conjunction with the Client, the Client's financial situation, risk tolerance, and investment objective[s]. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

Meridian Wealth evaluates and selects assets for inclusion in Client portfolios only after applying their internal due diligence process. Meridian Wealth may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Meridian Wealth may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions over a period of time instead of immediate investment. Meridian Wealth may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

Meridian Wealth will provide investment advisory services and portfolio management services. All Client assets will be managed within their designated account[s] at the Client's Custodian, pursuant to the Client investment advisory agreement (Please see item 12 – Brokerage Practices). Meridian Wealth is typically authorized to deduct its advisory fees from Client accounts, which is a limited form of custody. (Please see Item 15 – Custody).

### Managed Account Programs

For certain legacy Clients, all or a portion of a Client's investment portfolio may be implemented by utilizing one or more unaffiliated money managers participating in a managed accounts program at the Client's Custodian (the "Managed Accounts Program"). The Client will enter into an agreement with the Managed Accounts Program and the participating money manager[s]. The Advisor will assist and advise the Client in establishing investment objectives for the account[s], the selection of the money manager[s], and defining any restrictions on the account[s]. Meridian Wealth will continue to provide oversight of the Client's account[s] and ongoing monitoring of the activities of the unaffiliated money managers.

These money managers will develop an investment strategy to meet those objectives by identifying appropriate investments and monitoring such investments. In consideration for such services, the Managed Accounts Program will charge a program fee (the "asset-based program fee") that includes the investment advisory fee of the money manager[s], the administration of the program and trading, clearance and settlement costs. The Managed Accounts Program will add Meridian Wealth's investment advisory fee (described below in Item 5) and will deduct the overall fee from the Client's account[s], generally at the start of each calendar quarter. The asset-based program fee is tiered and varies depending on the size of the account, the asset class of the underlying securities and the sub-advisor selected.

Meridian Wealth does not receive any compensation from these unaffiliated money managers or the Managed Accounts Program, other than Meridian Wealth's investment advisory fee (See Item 5).

The Client, prior to entering into an agreement with a Program Sponsor, will be provided with the Managed Accounts Program Sponsor's Form ADV Part 2A (or a brochure that makes the appropriate disclosures). In

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addition, Meridian Wealth and its Client will agree in writing that that selected Managed Accounts Program Sponsor and the unaffiliated money managers will manage the Client's account[s] on a discretionary basis.

### **C. Client Account Management**

Prior to engaging Meridian Wealth to provide investment advisory services, each Client is required to enter into one or more advisory agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Asset Allocation – Meridian Wealth will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Meridian Wealth will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Meridian Wealth will provide investment management and ongoing oversight of the Client's investment portfolio.

### **D. Wrap Fee Programs**

For certain Clients, Meridian Wealth may include the securities transaction fees together with investment advisory fees to provide the Client with a single, bundled fee structure. This combination of fees is typically referred to as a "Wrap Fee Program". Meridian Wealth customizes its investment management services for Clients and is the sponsor and portfolio manager for Wrap Fee Program. The Meridian Wealth Wrap Fee Program Brochure is included as Appendix 1 to this Disclosure Brochure to discuss the fees and potential conflicts associated with a bundled fee structure. Please see Item 5 regarding fees and Appendix 1 – Wrap Fee Brochure, which is included with this combined Disclosure Brochure.

### **E. Assets Under Management**

As of the date of this filing, the Advisor has approximately \$561,100,000 assets under management. Clients may request more current information at any time by contacting the Advisor.

## **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more advisory agreements that detail the responsibilities of Meridian Wealth and the Client.

### **A. Fees for Investment Advisory Services**

#### Financial Planning and Pension Consulting Services

Meridian Wealth offers financial planning, wealth management, or pension consulting services for an annual fee ranging from \$500 to \$10,000, which may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate will be provided and agreed-upon before entering into an agreement. Fees are invoiced and payable upon completion of deliverables. The Advisor typically includes financial planning services as part of the ongoing investment advisory fees below.

#### Investment Management Services

Investment advisory fees are paid quarterly pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of each calendar quarter. Investment advisory fees are based on the following schedule:

Assets Under Management	Annual Rate
First \$1,000,000	1.25%
Next \$4,000,000	1.00%
Next \$2,000,000	0.75%
All assets above \$7,000,000	0.50%

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The investment advisory fee in the first quarter of service is prorated to the inception date of the account[s] to the end of the first quarter. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Meridian Wealth will be independently valued by the Custodian. Meridian Wealth will not have the authority or responsibility to value portfolio securities. Investment advisory fees may be negotiable at the sole discretion of the Advisor. Certain legacy Clients may have fee arrangements that differ from the schedule above.

#### Managed Accounts Programs

Fees for Clients participating in a Managed Accounts Program, the total Managed Accounts Program Fees will include Meridian Wealth's investment advisory fee above.

### **B. Fee Billing**

#### Investment Management Services

Unless otherwise agreed, investment advisory fees will be calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor or its delegate shall instruct the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Meridian Wealth at the end of each quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Meridian Wealth to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Managed Accounts Programs

Fees for Clients participating in managed accounts programs may be deducted in advance or arrears, depending on terms of the Client's agreement with the Program Sponsor.

#### Financial Planning and Pension Consulting Services

As noted above, financial planning, wealth management and pension consulting fees are due after services are rendered.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than Meridian Wealth, in connection with investments made on behalf of the Client's account[s]. As noted in Item 4.E., the investment advisory fee charged by Meridian Wealth may include custody and securities execution fees if implemented under the Meridian Wealth Wrap Fee Program. The Meridian Wealth Wrap Fee Program does not include other charges that may be incurred by the Client, such as fees for trades placed away from the Custodian, wire fees, small account fees, and other costs. All fees paid to Meridian Wealth for investment advisory services are separate and distinct from these fees. Meridian does not receive any portion of these fees.

Further, the expenses charged by mutual funds and ETFs to their shareholders are imposed directly by those parties. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Meridian Wealth, but would not receive the services provided by Meridian Wealth which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Meridian Wealth to fully understand the total fees to be paid.

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## **D. Advance Payment of Fees and Termination**

### Investment Management Services

Meridian Wealth is compensated for its investment management services either in advance of the quarter or at the end of the quarter in which investment advisory services are rendered, pursuant to the terms of the investment advisory agreement. Either party may terminate the investment advisory agreement with Meridian Wealth, at any time, by providing advance written notice to the other party. The Client shall be responsible for investment advisory fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the quarter. The Client's investment advisory agreement with the Advisor may not be assigned (within the meaning of the Investment Advisers Act of 1940, as amended (the "Advisers Act")) without the consent of the other party. A Client's consent may be presumed by Meridian Wealth where the Advisor has: 1) provided the Client with reasonable notice of an assignment of the agreement, 2) given the Client the opportunity to object to an assignment, and 3) the Client has not objected under the provisions of set forth in the Advisers Act.

### Unaffiliated Money Management

In the event that a Client should wish to terminate their relationship with a Managed Accounts Program or unaffiliated investment adviser, the terms for termination will be set forth in the respective agreements between the Client and those third parties. Meridian Wealth will assist the Client with the termination and transition as appropriate.

### Financial Planning and Pension Consulting Services

Either party may terminate a planning or consulting agreement at any time by providing written notice to the other party within five (5) days of signing the Advisor's financial planning or consulting agreement. The Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Refunds will be given on a pro-rata basis. In the event that a Client should wish to cancel the financial planning, wealth management or pension consulting agreement under which any plan or services are being provided, the Client shall be billed for actual fees incurred to date based upon the contractual rate. Any surplus in the Advisor's possession as the result of collecting a deposit at the time of signing the financial planning agreement will be returned to the Client.

## **E. Compensation for Sales of Securities**

Meridian Wealth provides its investment advisory services based on advisory fees paid by the Client. Meridian Wealth, as a registered investment adviser does not buy or sell securities for commission and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

## **Item 6 – Performance-Based Fees**

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Meridian Wealth does not charge performance-based fees for its investment advisory services. The fees charged by Meridian Wealth are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital gains or capital appreciation of the funds or securities held by any Client.

Meridian Wealth does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

## **Item 7 – Types of Clients**

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Meridian Wealth provides investment advisory services to the following types of Clients:

- Individuals, Trusts and Estates – individual investors, investing their personal assets
- Pension and Profit Sharing Plans – retirement plan sponsors or company plans
- Non-Profits – charities and other not-for-profit entities

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- Corporations and Businesses – taxable business entities, investing cash reserves

The relative percentage of each type of Client is available on Meridian Wealth's Form ADV Part 1. These percentages will change over time. Meridian Wealth generally requires a minimum relationship size of \$500,000 to effectively implement its investment process.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

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### **A. Methods of Analysis**

Meridian Wealth primarily employs Modern Portfolio Theory and the Efficient Market Hypothesis in developing investment strategies for its Clients. This will generally include the steps identified in Item 4. Research and analysis from Meridian Wealth is derived from numerous sources, including financial media companies, partners, vendors, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Meridian Wealth generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Meridian Wealth will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Meridian Wealth may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

### **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Meridian Wealth will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

The risks associated with a particular strategy are discussed with each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

Meridian Wealth may use margin at the request of a Client to manage cash flows. At the request of a Client, Meridian Wealth may manage concentrated portfolios and may employ options strategies to manage cash flows and minimize taxes.

### Alternative Investments (Limited Partnerships)

The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. An investor should only have a portion of their assets in these investments.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

## **Item 9 – Disciplinary Information**

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Registered Investment Advisors are required to disclose all material facts regarding certain legal or disciplinary events that would be material to your evaluation of the advisory business or of the integrity of its supervised persons. Meridian Wealth has no information applicable to this item.

## **Item 10 – Other Financial Activities and Affiliations**

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Advisory Persons of Meridian Wealth may offer services other than investment advice to Clients. In connection with providing advisory and related services to Clients, the Advisor or its Advisory Persons may recommend brokerage, insurance, mortgage and other services to Clients. The Advisor and its Advisory Persons may receive additional compensation for the referral and/or implementation of these recommendations. Clients are not required to implement any recommendations for these services with the Advisor or its Advisory Persons.

### Bank Affiliation

Meridian Wealth is a wholly owned subsidiary of Meridian Bank, a Pennsylvania chartered bank with its headquarters at 9 Old Lincoln Highway, Malvern, PA 19355.

### Insurance Agency Affiliations

Certain Advisory Persons of Meridian Wealth are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from an Advisory Person's role with the Advisor. As an insurance agent, an Advisory Person may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Advisory Persons are not required to recommend the products or any particular insurance company. Commissions generated by insurance sales do not offset ongoing investment advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by the Advisor or its Advisory Persons.

### CPA Relationships

Meridian Wealth may receive a referral fee from certain CPA firms that it recommends for use by its advisory clients. Clients are under no obligation to utilize the services of these CPA firms.

Clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individual making the recommendation(s).

## **Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading**

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### **A. Code of Ethics**

Meridian Wealth has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Meridian Wealth (our "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Meridian Wealth and its Supervised Persons owe a duty of loyalty and good faith towards each Client. It is the obligation of Meridian Wealth Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (610) 272-4700 or via e-mail at [bkohute@meridianwealthpartners.com](mailto:bkohute@meridianwealthpartners.com).

### **B. Personal Trading with Material Interest**

Meridian Wealth allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Meridian Wealth does not act as principal in any

transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Meridian Wealth does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

Meridian Wealth allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Advisers Act, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons of Meridian Wealth may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Meridian Wealth requiring reporting of personal securities trades by its Supervised Persons for review by the CCO or his delegate. Meridian Wealth has also adopted written policies and procedures to detect the misuse of material, non-public information.

### **D. Personal Trading at Same Time as Client**

While Meridian Wealth allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards.

## **Item 12 – Brokerage Practices**

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### **A. Recommendation of Custodian[s]**

Meridian Wealth does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. Meridian Wealth may recommend a broker-dealer/custodian but the client has the final authority to engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorizes Meridian Wealth to direct trades to the Custodian as agreed in the investment advisory agreement. Further, Meridian Wealth does not have the discretionary authority to negotiate commissions on behalf of its Clients on a trade-by-trade basis.

Meridian Wealth may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor. Meridian Wealth typically recommends to Clients that they establish their brokerage account[s] at Charles Schwab, Inc. or SEI Investments Distribution Co. ("Recommended Custodians"). The Recommended Custodians are independent and unaffiliated SEC-registered broker-dealers and FINRA members. The Recommended Custodians offer independent investment advisors with services, which include custody of securities, trade execution, clearance and settlement of transactions. Meridian Wealth receives some benefits from the Recommended Custodians through its participation in the program. Meridian Wealth considers a number of factors in selecting and/or recommending brokers and custodians for its Clients' accounts, including, but not limited to, execution capability, experience and financial stability, reputation and the quality of services provided. Meridian Wealth is not affiliated with, or related to, any Recommended Custodians.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. Meridian Wealth does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, Meridian Wealth does receive certain benefits from its institutional relationships, as described in Item 14 below.

**2. Brokerage Referrals** - Meridian Wealth does not receive any compensation from any third party in connection with the recommendation for establishing an account.

**3. Directed Brokerage** - All Clients are serviced on a “directed brokerage basis”, where Meridian Wealth will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). Meridian Wealth will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian. By directing brokerage Meridian Wealth may be unable to achieve most favorable execution of Client transactions, and that directed brokerage may cost Clients more money.

#### **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Meridian Wealth will execute its transactions through account[s] established by the Client at the Custodian. Meridian Wealth may aggregate orders in a block trade or trades when securities are purchased or sold through the same Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

### **Item 13 – Review of Accounts**

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#### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Meridian Wealth and periodically by the CCO. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

#### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., reviews may be conducted more frequently at the Client’s request. In addition, Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account. The Client is encouraged to notify Meridian Wealth if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

#### **C. Review Reports**

The Client will receive custodian/brokerage statements no less than quarterly from the Custodian. These custodian/brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian’s website so that the Client may view these reports and their account activity. Client custodian/brokerage statements will include all positions, transactions and fees relating to the Client’s account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

### **Item 14 - Client Referrals and Other Compensation**

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#### **A. Compensation Received by Meridian Wealth**

##### Other Compensation

Advisory Persons of Meridian Wealth may offer services other than investment advice to Clients. In connection with providing advisory and related services to Clients, the Advisor or its advisory personnel may recommend brokerage, insurance, mortgage and other services to Clients. The Advisor and its Advisory Persons may receive additional compensation for the referral and/or implementation of these

recommendations. Clients are not required to implement any recommendations for these services with the Advisor or its Advisory Persons.

#### Participation in Institutional Advisor Platform

Meridian Wealth has established an institutional relationship with the Recommended Custodians to assist the Advisor in managing Client account[s]. Access to the Recommended Custodians Institutional platforms is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at the Recommended Custodians. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from the Recommended Custodians: receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

#### **B. Client Referrals from Solicitors**

Meridian Wealth may compensate individuals or firms for Client referrals pursuant to a written agreement and in compliance with Rule 206(4)-3 of the Adviser's Act. The fees paid to referral sources do not affect the fees Clients pay to Meridian Wealth. At the time of the referral, prospective Clients will receive the Meridian Wealth Disclosure Brochure and the Solicitor's Disclosure Document.

### **Item 15 – Custody**

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Meridian Wealth does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a qualified custodian that maintains custody of the account[s]. Clients are required to engage the Custodian to retain their funds and securities and direct Meridian Wealth to utilize the Custodian for the Client's security transactions. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

### **Item 16 – Investment Discretion**

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Meridian Wealth generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Meridian Wealth. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Meridian Wealth will be in accordance with each Client's investment objectives and goals.

### **Item 17 – Voting Client Securities**

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Meridian Wealth does not accept proxy-voting responsibility for any Client. Clients will receive their proxies and other solicitations directly from their custodian and retain sole responsibility for voting. However, Meridian Wealth may provide clients with consulting assistance regarding proxy issues if such assistance is sought.

## **Item 18 – Financial Information**

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Neither Meridian Wealth, nor its management has any adverse financial situations that would reasonably impair the ability of Meridian Wealth to meet all obligations to its Clients. Neither Meridian Wealth, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Meridian Wealth is not required to deliver a balance sheet along with this Disclosure Brochure as the firm does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Jay L. Heller, CPA, PFS  
Managing Director**

**Effective: July 13, 2017**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Jay L. Heller (CRD# 2742625) in addition to the information contained in the Meridian Wealth Partners, LLC ("Meridian Wealth" or the "Advisor") Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Meridian Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (610) 272-4700.

Additional information about Mr. Heller is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 287768.



## Item 2 – Educational Background and Business Experience

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Jay L. Heller is a Managing Director of Meridian Wealth. Mr. Heller, born in 1956, is dedicated to the Clients of Meridian Wealth. Mr. Heller earned a B.B.A. in Accounting from Temple University in 1977. Prior to joining Meridian Wealth, Mr. Heller was the CEO of HJ Wealth Management LLC, which sold its assets to Meridian Wealth on April 5, 2017. Additional information regarding Mr. Heller's employment history is included below.

### Employment History:

Managing Director, Meridian Wealth Partners, LLC	04/05/2017 to Present
Founder and CEO, HJ Wealth Management LLC	01/2005 to 03/31/2017
Member, Pension Plan Consultants LLC	01/2009 to 12/2016
Registered Representative, American Portfolios Financial Services, Inc.	07/2007 to 05/2016
Founder and CEO, PHA Finance PC (formerly HJ Financial Group)	1977 to 11/2007
Registered Representative, Capital Analysts, Inc.	11/2001 to 07/2007

Mr. Heller has earned the Certified Public Accountant ("CPA") and the Personal Financial Specialist ("PFS") designations. Details about these designations are listed below.

### Certified Public Accountant ("CPA")

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

### Personal Financial Specialist ("PFS")

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Heller.*** Mr. Heller has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Heller.

## **Item 4 – Other Business Activities**

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### Insurance Agency Affiliations

Mr. Heller is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from his role with Meridian Wealth. As an insurance professional, Mr. Heller may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Kohute is not required to recommend the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Heller or the Advisor.

## **Item 5 – Additional Compensation**

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Mr. Heller has additional business activities where compensation is received. These business activities are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Heller serves as a Managing Director of Meridian Wealth. Regulatory oversight of Mr. Heller is provided by Brian Kohute, the Chief Compliance Officer. Mr. Kohute can be reached at (610) 272-4700.

Meridian Wealth has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Further, Meridian Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Meridian Wealth and its Supervised Persons. As a registered entity, Meridian Wealth is subject to examinations by regulators, which may be announced or unannounced. Meridian Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Brian T. Kohute, CPA, CFA, PFS, MST, AIF  
Managing Director, CCO**

**Effective: July 13, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Brian T. Kohute (CRD# **4163553**) in addition to the information contained in the Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Meridian Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (610) 272-4700.

Additional information about Mr. Kohute is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 287768.

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**Meridian Wealth Partners, LLC**

1000 Germantown Pike, H-1, Plymouth Meeting, PA 19462

Phone: (610) 272 4700 \* Fax: (610) 272-6785

[www.meridianwealthpartners.com](http://www.meridianwealthpartners.com)

## Item 2 – Educational Background and Business Experience

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Brian T. Koute is a Managing Director and the Chief Compliance Officer of Meridian Wealth. Mr. Kohute, born in 1967, is dedicated to advising Clients of Meridian Wealth. Mr. Kohute earned a Masters of Science in Tax from Widener University in 1999. Mr. Kohute earned a B.A. in Economics from Ursinus College in 1989. Prior to joining Meridian Wealth, Mr. Heller was the CEO of HJ Wealth Management LLC, which sold its assets to Meridian Wealth on April 5, 2017. Additional information regarding Mr. Kohute's employment history is included below.

### Employment History:

Managing Director, Meridian Wealth Partners, LLC	04/2017 to Present
President, CIO, CCO, HJ Wealth Management LLC	01/2005 to 03/2017
Loan Originator, Array Financial Group	01/2010 to 03/2017
Member, Pension Plan Consultants LLC	01/2009 to 12/2016
Registered Representative, Mutual Securities, Inc.	05/2016 to 09/2016
Registered Representative, American Portfolios Financial Services, Inc.	07/2007 to 05/2016
Partner, PHA Finance PC(formerly HJ Financial Group)	01/2000 to 11/2007
Registered Representative, Capital Analysts	10/2004 to 07/2007
Senior Manager, PricewaterhouseCoopers	12/1993 to 01/2000

Mr. Kohute has earned the Certified Public Accountant ("CPA") and Personal Financial Specialist ("PFS") and Chartered Financial Analyst ("CFA") designations. Details about these designations are below.

### Certified Public Accountant ("CPA")

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

### Personal Financial Specialist ("PFS")

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

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#### Meridian Wealth Partners, LLC

1000 Germantown Pike, H-1, Plymouth Meeting, PA 19462

Phone: (610) 272 4700 \* Fax: (610) 272-6785

[www.meridianwealthpartners.com](http://www.meridianwealthpartners.com)

### Chartered Financial Analyst ("CFA")

The Chartered Financial Analyst ("CFA") charter is a professional designation established in 1962 and awarded by the CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisers and stewards.

## **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Kohute.*** Mr. Kohute has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Kohute. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Kohute. However, we do encourage you to independently view the background of Mr. Kohute on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4163553.

## **Item 4 – Other Business Activities**

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### Insurance Agency Affiliations

Mr. Kohute is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Kohute's role with Meridian Wealth. As an insurance professional, Mr. Kohute may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Kohute is not required to recommend the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Kohute or the Advisor.

## **Item 5 – Additional Compensation**

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Mr. Kohute has additional business activities where compensation is received. These business activities are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Kohute serves as a Managing Director and Chief Compliance Officer of Meridian Wealth. Mr. Kohute can be reached at (610) 272-4700.

Meridian Wealth has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Further, Meridian Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Meridian Wealth and its Supervised Persons. As a registered entity, Meridian Wealth is subject to examinations by regulators, which may be announced or unannounced. Meridian Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Paul K. Kingston  
Director**

**Effective: July 13, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Paul K. Kingston (CRD# 2991534) in addition to the information contained in the Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Meridian Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (610) 272-4700.

Additional information about Mr. Kingston is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 287768.



## Item 2 – Educational Background and Business Experience

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Paul K. Kingston is a Director of Meridian Wealth. Mr. Kingston, born in 1970, is dedicated to the Clients of Meridian Wealth. Mr. Kingston earned a B.S. in Music Education from West Chester University in 1996. Additional information regarding Mr. Kingston's employment history is included below.

### Employment History:

Director, Meridian Wealth Partners, LLC	04/2017 to Present
Vice President, Meridian Bank	08/2010 to Present
Financial Advisor, LPL Financial LLC	08/2010 to 04/2017
Vice President, Citi Private Bank	12/2007 to 05/2010
Vice President, Wachovia Wealth Management	03/2004 to 12/2007

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Kingston.*** Mr. Kingston has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Kingston. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Kingston.** However, we do encourage you to independently view the background of Mr. Kingston on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 2991534.

## Item 4 – Other Business Activities

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Mr. Kingston is the Vice President of Meridian Bank.

## Item 5 – Additional Compensation

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Mr. Kingston has additional business activities that are detailed in Item 4 above

## Item 6 – Supervision

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Mr. Kingston serves as a Director of Meridian Wealth. Regulatory oversight of Mr. Kingston is provided by Brian Kohute, the Chief Compliance Officer. Mr. Kohute can be reached at (610) 272-4700.

Meridian Wealth has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Further, Meridian Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Meridian Wealth and its Supervised Persons. As a registered entity, Meridian Wealth is subject to examinations by regulators, which may be announced or unannounced. Meridian Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Timothy D. Bacon  
Director**

**Effective: July 13, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Timothy D. Bacon (CRD# 1338849) in addition to the information contained in the Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Meridian Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (610) 272-4700.

Additional information about Mr. Bacon is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 287768.

## Item 2 – Educational Background and Business Experience

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Timothy D. Bacon is a Director of Meridian Wealth. Mr. Bacon, born in 1957, is dedicated to the Clients of Meridian Wealth. Mr. Bacon earned a B.S.B.A. in Finance from Pennsylvania State University in 1980. Prior to joining Meridian Wealth, Mr. Bacon was a Vice President of Valley Forge Asset Management. Additional information regarding Mr. Bacon's employment history is included below.

### Employment History:

Director, Meridian Wealth Partners, LLC	04/2017 to Present
Registered Representative, LPL Financial LLC	02/2015 to 04/2017
Vice President, Valley Forge Asset Management	07/1998 to 02/2015

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Bacon.*** Mr. Bacon has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Bacon. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Bacon.** However, we do encourage you to independently view the background of Mr. Bacon on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1338849.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Bacon is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from his role with Meridian Wealth. As an insurance professional, Mr. Bacon may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bacon is not required to recommend the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Bacon or the Advisor.

## Item 5 – Additional Compensation

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Mr. Bacon has additional business activities where compensation is received. These business activities are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Bacon serves as a Director of Meridian Wealth. Regulatory oversight of Mr. Bacon is provided by Brian Kohute, the Chief Compliance Officer. Mr. Kohute can be reached at (610) 272-4700.

Meridian Wealth has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Further, Meridian Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Meridian Wealth and its Supervised Persons. As a registered entity, Meridian Wealth is subject to examinations by regulators, which may

be announced or unannounced. Meridian Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Heather Tracey  
Client Service Manager**

**Effective: July 13, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Heather Tracey (CRD# 4584506) in addition to the information contained in the Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or Meridian Wealth’s Disclosure Brochure, please contact us at (610) 272-4700.

Additional information about Heather Tracey is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 287768.

## Item 2 – Educational Background and Business Experience

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Heather Tracey is a Client Service Manager of Meridian Wealth. Ms. Tracey, born in 1976, is dedicated to serving the Clients of Meridian Wealth. Ms. Tracey earned a Bachelor of Business Administration from Temple University in 1999. Additional information regarding Ms. Tracey's employment history is included below.

### Employment History:

Client Service Manager, Meridian Wealth Partners, LLC	04/2017 to Present
Client Service Manager, HJ Wealth Management LLC	03/2000 to 03/2017
Assistant, American Portfolios Financial Services, Inc.	07/2007 to 05/2016
Assistant Representative, Capital Analysts Incorporated	08/2002 to 07/2007

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Ms. Tracey.*** Ms. Tracey has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Tracey. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Tracey. However, we do encourage you to independently view the background of Ms. Tracey on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 4584506.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Ms. Tracey is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from her role with Meridian Wealth. As an insurance professional, Ms. Tracey may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Ms. Tracey is not required to recommend the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Tracey or the Advisor.

## Item 5 – Additional Compensation

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Ms. Tracey has additional business activities that are detailed in Item 4 above.

## Item 6 – Supervision

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Ms. Tracey serves as the Client Service Manager of Meridian Wealth and is supervised by Brian T. Kohute, the Chief Compliance Officer. Mr. Kohute can be reached at (610) 272-4700.

Meridian Wealth has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Further, Meridian Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Meridian Wealth and its Supervised Persons. As a registered entity, Meridian Wealth is subject to examinations by regulators, which may be announced or unannounced. Meridian Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Daniel J. McCusker, MBA, CFP<sup>®</sup>, AIF<sup>®</sup>  
Director**

**Effective: July 13, 2017**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Daniel J. McCusker, CFP<sup>®</sup> (CRD# 3261229) in addition to the information contained in the Meridian Wealth Partners, LLC ("Meridian Wealth" or the "Advisor") Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Meridian Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (610) 272-4700.

Additional information about Mr. McCusker is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 287768.



## Item 2 – Educational Background and Business Experience

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Daniel J. McCusker is a Director with Meridian Wealth. Mr. McCusker, born in 1978, is dedicated to advising Clients of Meridian Wealth. Mr. McCusker earned a Bachelor of Science in Accounting from Drexel University in 2000 and earned his Masters in Business Administration from Saint Joseph's University in 2005. Additional information regarding Mr. McCusker's employment history is included below.

### Employment History:

Director, Meridian Wealth Partners, LLC	04/2017 to Present
Wealth Advisor, HJ Wealth Management LLC	11/2014 to 03/2017
Manager, Elko Financial Advisors	04/2012 to 08/2012
Registered Assistant, American Portfolios Financial	08/2014 to 03/2012
Manager, Elko & Associates, LTD.	04/2012 to 08/2014
Registered Representative, Purshe Kaplan Sterling Investments	08/2012 to 06/2014
Registered Representative, Commonwealth Financial Network	11/2007 to 03/2012
Representative, CPA Financial Group, LLC	11/2007 to 03/2012
Administrator, Capital Analysts, Inc.	09/2000 to 11/2007
Manager, EBA Consulting	07/2000 to 03/2012

### Certified Financial Planner ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics. Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisers and stewards.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. McCusker.*** Mr. McCusker has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. McCusker. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. McCusker.** However, we do encourage you to independently view the background of Mr. McCusker on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3261229.

### **Item 4 – Other Business Activities**

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#### Insurance Agency Affiliations

Mr. McCusker is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from his role with Meridian Wealth. As an insurance professional, Mr. McCusker may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. McCusker is not required to recommend the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. McCusker or the Advisor.

### **Item 5 – Additional Compensation**

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Mr. McCusker has additional business activities that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. McCusker serves as a Director with Meridian Wealth and is supervised by Brian T. Kohute, the Chief Compliance Officer. Mr. Kohute can be reached at (610) 272-4700.

Meridian Wealth has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Further, Meridian Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Meridian Wealth and its Supervised Persons. As a registered entity, Meridian Wealth is subject to examinations by regulators, which may be announced or unannounced. Meridian Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Ken Ambrogi  
Wealth Advisor**

**Effective: July 13, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Ken Ambrogi (CRD# **6515092**) in addition to the information contained in the Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Meridian Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (610) 272-4700.

Additional information about Mr. Ambrogi is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 287768.

## Item 2 – Educational Background and Business Experience

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Ken Ambrogi is a Wealth Advisor for Meridian Wealth Partners. Mr. Ambrogi, born in 1993, is dedicated to advising Clients of Meridian Wealth. Mr. Ambrogi earned a B.S. in Finance from Pennsylvania State University, Smeal College of Business in 2015. Additional information regarding Mr. Ambrogi's employment history is included below.

### Employment History:

Wealth Advisor, Meridian Wealth Partners, LLC	04/2017 to Present
Firmwide Operations Analyst, Morgan Stanley	06/2015 to 01/2016
Analyst, Penn State Investment Association	09/2012 to 05/2015
Corporate Finance Tutor, LionTutors	12/2012 to 05/2015
Corporate and Investment Banking Intern, J.P. Morgan	06/2014 to 08/2014
Investment Manager Services Intern, SEI	06/2013 to 08/2013
Customer Service Representative, Waterloo Gardens	03/2009 to 08/2012

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Kohute.*** Mr. Kohute has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Kohute. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Ambrogi.** However, we do encourage you to independently view the background of Mr. Ambrogi on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6515092.

## Item 4 – Other Business Activities

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Mr. Ambrogi is dedicated to the investment advisory activities of Meridian Wealth's Clients. Mr. Ambrogi does not have any other business activities.

## Item 5 – Additional Compensation

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Mr. Ambrogi is dedicated to the investment advisory activities of Meridian Wealth's Clients. Mr. Ambrogi does not receive any additional forms of compensation.

## Item 6 – Supervision

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Mr. Ambrogi serves as a Wealth Advisor with Meridian Wealth and is supervised by Brian T. Kohute, the Chief Compliance Officer. Brian T. Kohute can be reached at (610) 272-4700.

Meridian Wealth has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Further, Meridian Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Meridian Wealth and its Supervised Persons. As a registered entity, Meridian Wealth is subject to examinations by regulators, which may be announced or unannounced. Meridian Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2A Appendix 1 ("Wrap Fee Program Brochure")**

**Effective: July 13, 2017**

This Form ADV Part 2A – Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices of Meridian Wealth Partners, LLC ("Meridian Wealth" or the "Advisor") when Client transaction costs are combined with investment advisory fees. This Wrap Fee Program Brochure shall always be accompanied by the Meridian Wealth Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete Meridian Wealth Disclosure Brochure or you have any questions about the contents of this Wrap Fee Program Brochure, please contact us at (610) 272-4700.

Meridian Wealth is a registered investment adviser with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information about Meridian Wealth to assist you in determining whether to retain the Advisor.

Additional information about Meridian Wealth and its Advisory Persons are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name.

## Item 2 – Material Changes

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Form ADV 2 Appendix 1 provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. In particular, this Wrap Fee Program Brochure discusses the potential conflicts when the Advisor absorbs normal securities transaction costs.

### Material Changes

On April 5, 2017, Meridian Wealth acquired the personnel and advisory clients of HJ Wealth Management LLC. Messrs. Brian T. Kohute and Jay L. Heller are Managing Directors of Meridian Wealth. This Disclosure Brochure has been amended to reflect the changes as a result of this transaction.

Mr. Brian T. Kohute replaced Mr. Michael Curry as the Advisor's Chief Compliance Officer.

### Future Changes

From time to time, we may amend this Wrap Fee Program Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Meridian Wealth.

At any time, you may view the current Disclosure Brochure containing this Wrap Fee Program Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our firm CRD# 287768. You may also request a copy of this Wrap Fee Program Brochure at any time, by contacting us at (610) 272-4700 or by email at [bkohute@meridianwealthpartners.com](mailto:bkohute@meridianwealthpartners.com).

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## Item 4 – Services Fees and Compensation

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### A. Services

Meridian Wealth provides customized wealth advisory services for its Clients. The Meridian Wealth Wrap Fee Program (the “Program”) is an investment advisory program sponsored by Meridian Wealth, a registered investment adviser with the U.S. Securities and Exchange Commission (“SEC”).

This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting Meridian Wealth as your investment adviser.

Clients may be offered a single fee structure that includes the securities transaction costs for trading in Client accounts and the investment advisory fees earned by Meridian Wealth. The securities regulations often refer to such a structure as a “Wrap Fee Program”. While traditional wrap fee programs are rigidly pre-packaged investment programs offered by or through broker-dealers, Meridian Wealth customizes its investment strategies individually for its Clients.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of securities transaction fees with investment advisory fees. This Wrap Fee Program Brochure will reference back to the Disclosure Brochure in which this Wrap Fee Program Brochure is an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on the Advisor’s investment philosophy and related services.**

### B. Program Costs

Meridian Wealth provides this Wrap Fee Program Brochure when the Advisor pays all normal securities transactions costs associated with Meridian Wealth investment strategies. Advisory Services provided under this Wrap Fee Program may cost the Client more or less than purchasing these types of investment management services separately. The costs of the Wrap Fee Program vary depending on services to be provided to each Client and the level of trading necessary to meet the Client’s objectives. The Advisor may have a financial incentive not to place orders in a Client’s account[s] due to the transaction costs. Thus, an incentive exists to place trades less frequently in a wrap fee arrangement.

Investment advisory fees are paid quarterly pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of each calendar quarter. Investment advisory fees are based on the following schedule:

Assets Under Management	Annual Rate
First \$1,000,000	1.25%
Next \$4,000,000	1.00%
Next \$2,000,000	0.75%
All assets above \$7,000,000	0.50%

The investment advisory fee in the first quarter of service is prorated to the inception date of the account[s] to the end of the first quarter. The Client’s fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Meridian Wealth will be independently valued by the Custodian. Meridian Wealth will not have the authority or responsibility to value portfolio securities. Investment advisory fees may be negotiable at the sole discretion of the Advisor. Certain legacy Clients may have fee arrangements that differ from the schedule above.

Please see Item 5 – Fees and Compensation in the Disclosure Brochure (included with this Wrap Fee Program Brochure) for additional details.

### C. Fees

The Wrap Fee Program includes normal securities trading costs incurred in connection with Meridian Wealth’s discretionary investment management services into the single investment advisory fee listed in Item 5 of the

Disclosure Brochure. Securities transaction fees for Client directed trades are borne by the Client. There are other fees charged by unaffiliated third parties that Clients should fully understand.

Clients may incur certain fees or charges imposed by third parties, other than Meridian Wealth, in connection with investments made on behalf of the Client's account[s]. The Meridian Wealth Wrap Fee Program does not include other charges that may be incurred by the Client, such as fees for trades placed away from the Custodian, wire fees, small account fees, Client-directed trades, and other costs. All fees paid to Meridian Wealth for investment advisory services are separate and distinct from these fees. Meridian does not receive any portion of these fees. Further, the expenses charged by mutual funds and ETFs to their shareholders are imposed directly by those parties. These fees and expenses are described in each fund's prospectus. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### **D. Compensation**

Meridian Wealth is the sponsor and portfolio manager of this Wrap Fee Program. Meridian Wealth receives the investment advisory fees paid by Clients that participate in the Wrap Fee Program.

### **Item 5 – Account Requirements and Types of Clients**

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Meridian Wealth offers investment advisory services to individuals, high net worth individuals, trusts, estates, pensions and profit sharing plans, government entities and corporations in Pennsylvania and other states (each referred to as a "Client").

### **Item 6 – Portfolio Manager Selection and Evaluation**

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#### **A. Portfolio Manager Selection**

Meridian Wealth serves as sponsor and as portfolio manager for this Wrap Fee Program. The Advisor does not select third party advisors to manage the Wrap Fee Program.

#### **B. Related Persons**

Meridian Wealth personnel serve as portfolio managers for the Wrap Fee Program. Meridian Wealth only manages this wrap fee program. Meridian Wealth does not act as portfolio manager for any third party wrap fee programs.

#### **C. Supervised persons**

Meridian Wealth supervised persons act as portfolio managers for the wrap fee program described in this Wrap Fee Program Brochure. Please refer to the complete Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the services provided by Meridian Wealth and the backgrounds of its Advisory Persons.

#### Performance-Based Fees

The Advisor does not accept performance-based fees as noted in Item 6 – Performance-Based Fees in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### Methods of Analysis and Risk of Loss

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on investment risks.**

#### Voting Client Securities

Meridian Wealth does not vote proxies on behalf of its Clients.

## **Item 7 – Client Information Provided to Portfolio Managers**

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Meridian Wealth is the sponsor and sole portfolio manager for the Wrap Fee Program. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program.

## **Item 8 – Client Contact with Portfolio Managers**

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Meridian Wealth is the sponsor and sole portfolio manager for this Wrap Fee Program. There is no restriction on the Client's ability to contact Meridian Wealth.

## **Item 9 – Additional Information**

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### **A. Disciplinary Information and Other Financial Industry Activities and Affiliations**

#### Disciplinary Information

There are no legal, regulatory or disciplinary events involving Meridian Wealth or any of its Advisory Persons. Please see Item 9 of the Disclosure Brochure and Item 3 of each Advisory Person's Brochure Supplement.

#### Other Financial Activities and Affiliations

Please see Items 10 and 14 of the Disclosure Brochure as well as Items 4 and 5 of each Advisory Person's Brochure Supplement (included after this Wrap Fee Program Brochure).

### **B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information**

Meridian Wealth has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Meridian Wealth. Complete details on the Meridian Wealth Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### Review of Accounts

Advisory Persons and the CCO monitor accounts on a regular and continuous basis. Please see Item 13 of the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### Other Compensation

Please see Item 14 – Other Compensation in the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on additional compensation that may be received by Meridian Wealth or its Advisory Persons. Each Advisory Person's Brochure Supplement (also included with this Wrap Fee Program Brochure) provides details on any outside business activities and the associated compensation.

*Participation in Institutional Advisor Platform* - Meridian Wealth may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor. Meridian Wealth typically recommends to Clients that they establish their brokerage account[s] at Charles Schwab, Inc. or SEI Investments Distribution Co. ("Recommended Custodians"). The Recommended Custodians are independent and unaffiliated SEC-registered broker-dealers and FINRA members. The Recommended Custodians offer independent investment advisors with services, which include custody of securities, trade execution, clearance and settlement of transactions. Meridian Wealth receives some benefits from the Recommended Custodians through its participation in the program. Meridian Wealth considers a number of factors in selecting and/or recommending brokers and custodians for its Clients' accounts, including, but not limited to, execution capability, experience and financial stability, reputation and the quality of services provided. Meridian Wealth is not affiliated with, or related to, any Recommended Custodians.

Meridian Wealth has established an institutional relationship with the Recommended Custodians to assist the Advisor in managing Client account[s]. Access to the Recommended Custodians Institutional platforms is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the

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#### **Meridian Wealth Partners, LLC**

1000 Germantown Pike, H-1, Plymouth Meeting, PA 19462

Phone: (610) 272 4700 \* Fax: (610) 272-6785

[www.meridianwealthpartners.com](http://www.meridianwealthpartners.com)

Advisor renders investment management services to Clients that maintain assets at the Recommended Custodians. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from the Recommended Custodians: receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

#### Client Referrals from Solicitors

Meridian Wealth may enter into referral agreements with third party referral sources under which Meridian Wealth pays a fee to a third party for Client referrals as permitted by Rule 206(4)-3 of the Investment Advisers Act of 1940, as amended. Meridian Wealth may pay third party referrers a percentage of the revenue generated from the assets of Clients introduced to Meridian Wealth. Clients referred to Meridian Wealth will never be charged a higher investment advisory fee as a result of compensation to any third party.

#### Financial Information

Neither Meridian Wealth, nor its management has any adverse financial situations that would reasonably impair the ability of Meridian Wealth to meet all obligations to its Clients. Neither Meridian Wealth, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Meridian Wealth is not required to deliver a balance sheet along with their combined Disclosure Brochure, as the Advisor does not collect advance fees for services to be performed six months or more in advance.