

# **Meridian Wealth Partners, LLC**

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

**Effective: August 24, 2020**

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 content of this Disclosure Brochure, please contact the Advisor 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 is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 287768.

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## **Item 2 – Material Changes**

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Form ADV 2 is divided into two parts: Part 2A (the “Disclosure Brochure”) and Part 2B (the “Brochure Supplement”). The Disclosure Brochure provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Meridian Wealth. For convenience, the Advisor has combined these documents into a single disclosure document.

Meridian Wealth believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Meridian Wealth encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

### Material Changes

There have been no material changes to this Disclosure Brochure since the last filing and distribution to clients.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or 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.

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 the Advisor’s firm name or firm CRD# 287768. You may also request a copy of this Wrap Fee Program Brochure at any time by contacting the Advisor 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”). The Advisor is organized as a Limited Liability Company (“LLC”) under the laws of Pennsylvania. Meridian Wealth was founded in January 2017 and 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 and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate conflicts of interest. Meridian Wealth’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### 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 and objectives.

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, insurance needs and other areas of a Client’s financial situation. The Advisor has developed a process entitled, The Progression of Wealth® 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 pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, 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.

These services are provided by Meridian Wealth serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of Meridian Wealth's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

#### 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 closely 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 approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for 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.

At no time will Meridian Wealth accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. 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.

#### 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-

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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 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.

#### Robo-Advisory Services

For certain accounts, Meridian Wealth may recommend that all or a portion of a Client's investment portfolio be established through an online investment management program offered by Meridian Wealth and the Custodian, Charles Schwab, Inc. Under this service, Clients will engage Meridian Wealth through an investment management agreement for these advisory services and then establish an online account through Schwab Wealth Investment Advisory, Inc. ("SWII"), a subsidiary of Charles Schwab, Inc. SWII is what is often termed a "robo-advisor," an online wealth management service that provides automated, algorithm-based portfolio management advice. Robo-advisors use technology to deliver similar services as traditional advisors, but generally only offer portfolio management and do not get involved in a Client's personal situation, such as taxes and retirement or estate planning. Meridian Wealth chose to affiliate with SWII due to the Investment Platform's customized portfolio allocations, automated rebalancing, and competitive fees. Meridian Wealth utilizes SWII to provide additional diversity, continuous rebalancing, and a rational and balanced approach to the management of smaller accounts, generally lower than the Advisor's required relationship size.

Meridian Wealth will have the discretionary authority to instruct SWII with respect to portfolio construction, asset allocation and other investment decisions, subject to the limitations described herein. SWII will implement the portfolio and be responsible for the discretionary trading of the ETFs in the Client's portfolio, including the purchase and sale of investments and the automatic rebalancing back to targets.

SWII utilizes ETF's, representing various asset classes for the construction of investment portfolios. As discussed above, Meridian Wealth will work with each Client to select/construct a portfolio to meets the needs of the Client. The Client has limited ability to put restrictions on its accounts. The account[s] cannot contain investments that are not included in the SWII universe of ETFs and cash equivalents.

Meridian Wealth will delegate limited investment discretion to SWII to implement trading and rebalancing within the parameters of the Advisor's investment strategies. The Advisor's investment philosophy is long-term, but the Advisor may make such tactical overrides to take advantage of market pricing anomalies or strong market sectors. The Advisor will not actively trade in the Client's account[s]. Client accounts must maintain a minimum balance of \$5,000 to be eligible for automatic rebalancing.

To establish a relationship through SWII, the Client will be required to enter into an additional agreement with both SWII and the Advisor that defines the terms of the arrangement and fees to both parties. The Advisor will provide the Client with SWII's current Form ADV2A – Disclosure Brochure (or a brochure that contains all required disclosures). The Advisor's investment advisory fee is added to the SWII platform fee, which also includes securities transaction fees. The Advisor does not share in any fees charged by SWII. The Advisor shall only earn its fees as described in Item 5 below. For additional information regarding the brokerage practices for SWII accounts, please see Item 12.

#### **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 of 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**

When in the Clients best interest, Meridian Wealth will 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. The Advisor sponsors the Meridian Wealth Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client's account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Please see Appendix 1 – Wrap Fee Program Brochure, which is included as a supplement to this Disclosure Brochure.

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

As of December 31, 2019, Meridian Wealth manages \$717,186,513 in Client assets, \$654,112,212 of which are managed on a discretionary basis and \$63,074,301 on a non-discretionary basis. 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 Services

Meridian Wealth offers financial planning 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 management fees are paid quarterly, in advance or in arrears, pursuant to the terms of the investment management agreement. Investment management fees are based on the market value of assets under management at the end of each calendar quarter for fixed income bonds period end values will include accrued interest, as applicable.

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 management 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 the Advisor and may include offer to family members of the Client. 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 management fees may be negotiable at the sole discretion of the Advisor. Certain Clients may have fee arrangements that differ from the schedule above.

Fees for investment management service for employee directed qualified retirement plans range from 0.20% to 0.85% based on the size of the plan and total number of employees.

#### Managed Accounts Programs

Fees for Clients participating in a Managed Accounts Program fees are in addition to Meridian Wealth's investment management fee above and may be deducted in advance or arrears, depending on terms of the Client's agreement with the Program Sponsor.

#### Robo-Advisory Services

Investment management fees are based on the market value of assets under management in advance or at end of each calendar quarter at an annual rate of 0.50%, pursuant to the terms of the investment management agreement. As noted above, the investment management fee includes the securities transaction fees for implementing and rebalancing the Client's account[s].

### **B. Fee Billing**

#### Investment Management Services

Unless otherwise agreed, investment management 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 management 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 advisory fees to be deducted by Meridian Wealth directly from their account[s] held by the Custodian as part of the investment management agreement and separate account forms provided by the Custodian.

#### Managed Accounts Programs

Fees for Clients participating in managed accounts programs, the Client's managed account program fees are in addition to Meridian Wealth's investment management fee (as noted above) plus investment management fees and/or platform fees charged by the Independent Manager[s], as applicable. In certain instances, the managed account programs or the Advisor may assume responsibility for calculating the Client's fees and deduct all fees from the Client's account[s].

#### 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 in connection with investments made on behalf of the Client's account[s]. Meridian Wealth may include securities transactions costs as part of its overall investment advisory fee through the Meridian Wealth Wrap Fee Program. Securities transaction fees for Client-directed trades may be charged back to the Client. Please see Item 4.D. above as well as Appendix 1 – Wrap Fee Program Brochure. The inclusion of securities transaction fees into a single bundled fee may cost the Client more or less than if paid separately.

Furthermore, 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 may be able to 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.

#### **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 management services are rendered, pursuant to the terms of the investment management agreement. Either party may terminate the investment management agreement with Meridian Wealth, at any time, by providing advance written notice to the other party. The Client may also terminate the investment management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, 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. The Client's investment management 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 the Advisor has determined that a Managed Accounts Program or unaffiliated investment advisor is no longer in the Client's best interest or a Client should wish to terminate their relationship with a Managed Accounts Program or unaffiliated investment advisor, 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

Meridian Wealth is compensated for its services upon completion of the engagement deliverable[s]. Either party may terminate a planning or consulting agreement, at any time, by providing written notice to the other party. The Client may also terminate the financial planning or consulting agreement within five (5) days of signing the 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 advisor does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

Certain Advisory Persons is/are also licensed as independent insurance professionals. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to Clients. Insurance commissions earned by these persons are separate and in addition to advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the Advisor who are insurance agents have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on Client needs. However, Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with the Advisor. Please see Item 10 – Other Financial Industry Activities and Affiliations.

## **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 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 individuals, high net worth individuals, trusts, estates and retirement plans. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. Meridian Wealth generally requires a minimum relationship size of \$500,000, which may be reduced at the sole discretion of the Advisor.

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

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

Meridian Wealth 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 above. 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.

*Modern portfolio theory* assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

*Efficient-Market Hypothesis* (EMH) asserts that financial markets are "informationally efficient." That is, one cannot consistently achieve returns in excess of average market returns on a risk-adjusted basis, given the information publicly available at the time the investment is made.

There are three major versions of the hypothesis: "weak," "semi-strong," and "strong." Weak EMH claims that prices on traded assets (e.g., stocks, bonds, or property) already reflect all past publicly available information. Semi-strong EMH claims both that prices reflect all publicly available information and that prices instantly change to reflect new public information. Strong EMH additionally claims that prices instantly reflect even hidden or "insider" information. There is evidence for and against the weak and semi-strong EMHs, while there is powerful evidence against strong EMH.

As noted above, Meridian Wealth generally employs a long-term investment approach 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[s]. 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.

The risks associated with a particular strategy are provided to 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. Following are some of the risks associated with the Advisor's investment approach:

#### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

#### ETF Risks

The performance of ETFs is subject to market risks, including the possible loss of principal. The value of the ETFs will fluctuate with the value of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low volume. Authorized participants in an ETF may change at any time; this may result in change to the liquidity and the ability to redeem the ETF as the authorized participants control the number of shares of the ETF. The value of an ETF fluctuates based upon the market movements and may disassociate from the index being tracked or from the value of the underlying investments. An ETF purchased or sold at one point in the day may have a different value than the same ETF purchased or sold a short time later.

#### Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

#### Mutual Fund Risks

The performance of mutual funds is subject to market risks, including the possible loss of principal. The value of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The value of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same value as a mutual fund purchased later that same day.

**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 one's 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 banking, 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 Bank

Certain Supervised Persons of the Advisor are also employed by Meridian Bank. 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. Supervised Persons of Meridian Wealth may recommend the products and services of Meridian Bank, including but not limited to banking products and services offered by Meridian Bank. Clients are under no obligation to utilize the products and services of Meridian Bank in order to be a Client of Meridian Wealth.

### 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 will 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 practice presents 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.

### Robo-Advisor Services

Meridian Wealth may recommend that a Client's investment portfolio be implemented through a robo-advisor platform provided in connection with SWII, an affiliate of Charles Schwab, Inc., the Advisor's recommended Custodian. Meridian Wealth use of the platform includes trading, rebalancing, fee billing, reporting and other services. The Advisor does not receive compensation from SWII, Schwab or any other affiliate for these services but does receive these services at a discount.

## **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 the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Meridian Wealth ("Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the 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's 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 the Code of Ethics, please contact the Advisor 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 Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of its 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 Supervised Persons to purchase or sell the same securities that are recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has 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 have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can 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 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 afterward.

## **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 upon in the investment advisory agreement. Furthermore, 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. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not utilized. Meridian Wealth typically recommends to Clients that they establish their brokerage account[s] at Charles Schwab, Inc., TD Ameritrade, Inc. or SEI Investments Distribution Co. ("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 Custodians for its Clients' accounts, including, but not limited to, execution capability, experience and financial stability, reputation and services made available to the Client. 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-dealer/custodian 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. Furthermore, all Client accounts are traded within their respective brokerage account[s] at the Custodian. 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 the 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 13A., 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 banking, 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 advisory 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 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 will 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 generally does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees and certain situations where a Supervised Person of Meridian Wealth may have access to a Client's held-away account login credentials. 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.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements in these cases, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

#### Surprise Independent Examination

As Meridian Wealth is deemed to have custody over certain Client accounts and/or securities, pursuant to securities regulations the Advisor is required to engage an independent accounting firm to perform an annual surprise examination of those assets and accounts over which Meridian Wealth maintains custody. Any related opinions issued by an independent accounting firm are filed with the SEC and are publicly available on the SEC's Investment Adviser Public Disclosure website (<http://adviserinfo.sec.gov>).

### **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, have 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 advance fees of \$1,200 or more for services to be performed six months or more in the future.

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

**for**

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

**Effective: August 24, 2020**

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 the Advisor 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 the Advisor’s firm name or 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 04/05/2017
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.

However, the Advisor does encourage you to independently view the background of Mr. Heller 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# 2742625.

#### **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 will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Heller is not required to recommend the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents 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, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Furthermore, 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, PFS, CFA, MST, AIF  
Managing Director, CCO**

**Effective: August 24, 2020**

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 the Advisor 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 the Advisor’s firm name or CRD# 287768.

## 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.

### 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 charter holders 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, the Advisor does 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 will 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 practice presents 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, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Furthermore, 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: August 24, 2020**

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 the Advisor 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 the Advisor’s firm name or 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, the Advisor does 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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### Bank Affiliation- Meridian Bank

Mr. Kingston is also employed by Meridian Bank. 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. Mr. Kingston may recommend the products and services of Meridian Bank, including but not limited to banking products and services offered by Meridian Bank. Clients are under no obligation to utilize the products and services of Meridian Bank in order to be a Client of Meridian Wealth.

## Item 5 – Additional Compensation

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

## 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, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Furthermore, 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  
Director of Client Service**

**Effective: August 24, 2020**

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 the Advisor 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 the Advisor’s firm name or CRD# 287768.

## Item 2 – Educational Background and Business Experience

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

### Employment History:

Director of Client Service, 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 Mrs. Tracey.*** Mrs. 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 Mrs. 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 Mrs. Tracey. However, the Advisor does encourage you to independently view the background of Mrs. 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

Mrs. 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, Mrs. Tracey will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mrs. 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 practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Tracey or the Advisor.

## Item 5 – Additional Compensation

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

## Item 6 – Supervision

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Mrs. Tracey serves as the Director of Client Service 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, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Furthermore, 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®, AIF®  
Director**

**Effective: August 24, 2020**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Daniel J. McCusker, CFP® (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 the Advisor 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 the Advisor's firm name or 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 05/2016
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, the Advisor does 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 will 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 practice presents 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, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Furthermore, 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, CFA  
Wealth Manager**

**Effective: August 24, 2020**

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 the Advisor 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 the Advisor’s firm name or CRD# 287768.

## Item 2 – Educational Background and Business Experience

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Ken Ambrogi is a Wealth Manager 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 Manager, Meridian Wealth Partners, LLC	04/2017 to Present
Wealth Advisor, HJ Wealth Management LLC	01/2016 to 04/2017
Firmwide Operations Analyst, Morgan Stanley	06/2015 to 01/2016
Corporate and Investment Banking Intern, J.P. Morgan	06/2014 to 08/2014
Investment Manager Services Intern, SEI	06/2013 to 08/2013

### 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 charter holders 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.

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Ambrogi.*** Mr. Ambrogi 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. Ambrogi. 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, the Advisor does 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 Manager 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, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Furthermore, 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: August 24, 2020**

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”, CRD# 287768) 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 the Advisor 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 his full name or his Individual CRD# 1338849.



## Item 2 – Educational Background and Business Experience

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Timothy D. Bacon, born in 1957, is dedicated to advising Clients of Meridian Wealth as the Director. Mr. Bacon earned a Bachelor of Science in Finance from Pennsylvania State University in 1980. Additional information regarding Mr. Bacon's employment history is included below.

### Employment History:

Director, Meridian Wealth Partners, LLC	08/2019 to Present
Vice President, Meridian Bank	07/2017 to 08/2019
Investment Advisor Representative, Great Valley Advisor Group, Inc.	08/2017 to 08/2019
Registered Representative, LPL Financial LLC	07/2017 to 08/2019
Director, Meridian Wealth Partners, LLC	04/2017 to 07/2017
Financial Advisor, LPL Financial LLC	02/2015 to 04/2017
Vice President, Valley Forge Asset Management Corp.	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, the Advisor does 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 Mr. Bacon's role with Meridian Wealth. As an insurance professional, Mr. Bacon will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bacon is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents 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. Mr. Bacon spends approximately 10% of his time per month in this capacity.

## Item 5 – Additional Compensation

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

## Item 6 – Supervision

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

Meridian Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Furthermore, 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**

**Garrett S. Smith  
Wealth Advisor**

**Effective: August 24, 2020**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Garrett S. Smith (CRD# 7169692) in addition to the information contained in the Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”, CRD# 287768) 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 the Advisor at (610) 272-4700.

Additional information about Mr. Smith is available on the SEC’s 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# 7169692.

## Item 2 – Educational Background and Business Experience

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Garrett S. Smith, born in 1996, is dedicated to advising Clients of Meridian Wealth as a Wealth Advisor. Mr. Smith earned a B.S. in Finance from University of South Carolina in 2019. Additional information regarding Mr. Smith's employment history is included below.

### Employment History:

Wealth Advisor, Meridian Wealth Partners, LLC	02/2020 to Present
Financial Advisor, AXA Advisors	09/2019 to 01/2020
Food Runner, Augusta National	04/2019 to 04/2019
Valet Attendant, Southern Valet	05/2018 to 11/2018
Busboy, Shadwells Restaurant	06/2014 to 03/2015
Assistant Manager, Mi Casa Restaurant	07/2013 to 07/2015

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Smith.*** Mr. Smith 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. Smith.

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. Smith.***

However, the Advisor does encourage you to independently view the background of Mr. Smith 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# 7169692.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Smith is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Smith's role with Meridian Wealth. As an insurance professional, Mr. Smith will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Smith is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Smith or the Advisor. Mr. Smith spends approximately 10% of his time per month in this capacity.

## Item 5 – Additional Compensation

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

## Item 6 – Supervision

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

Meridian Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Meridian Wealth. Furthermore, 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**

**Peter J. Derby, MT, CPA  
Director**

**Effective: August 24, 2020**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Peter J. Derby (CRD# 7234747) in addition to the information contained in the Meridian Wealth Partners, LLC (“Meridian Wealth” or the “Advisor”, CRD# 287768) 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. Derby is available on the SEC’s 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# 7234747.

## Item 2 – Educational Background and Business Experience

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Peter J. Derby, born in 1976, is dedicated to advising Clients of Meridian Wealth as the Director. Mr. Derby earned a Masters of Taxation from Villanova University in 2018. Mr. Derby also earned a Bachelor of Arts from Virginia Wesleyan University in 1998. Additional information regarding Mr. Derby's employment history is included below.

### Employment History:

Director, Meridian Wealth Partners, LLC	11/2018 to Present
Managing Associate, Drucker & Scaccetti, PC	06/2015 to 11/2018
Senior Manager, Wipfli, LLP	01/2015 to 05/2015
Senior Manager, Elko & Associates, Ltd	11/2010 to 12/2015
Manager, CBIZ	03/2003 to 11/2010

### 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.

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Derby.*** Mr. Derby 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. Derby.

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. Derby.***

However, we do encourage you to independently view the background of Mr. Derby 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# 7234747.

## Item 4 – Other Business Activities

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



## **Item 5 – Additional Compensation**

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

## **Item 6 – Supervision**

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

Meridian Wealth has implemented a Code of Ethics, an internal compliance document that guides 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: August 24, 2020**

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 the Advisor at (610) 272-4700.

Meridian Wealth is a registered investment advisor 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 is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for the Advisor's 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 conflicts when the Advisor absorbs normal securities transaction costs.

### Material Changes

There have been no material changes to this Disclosure Brochure since the last filing and distribution to Clients.

### Future Changes

From time to time, the Advisor may amend this Wrap Fee Program Brochure to reflect changes in business practices, changes in regulations or 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.

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 the Advisor's firm name or firm CRD# 287768. You may also request a copy of this Wrap Fee Program Brochure at any time by contacting the Advisor 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 Partners, LLC (“Meridian Wealth” or the “Advisor”) 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 advisor 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 advisor.

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 Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The Advisor sponsors the Meridian Wrap Fee Program.

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

#### Investment Management Services

Meridian Wealth provides this Wrap Fee Program Brochure when the Advisor pays all normal securities transactions costs associated with Meridian Wealth investment approach. Advisory Services provided under this Wrap Fee Program may cost the Client more or less than purchasing these types of investment advisory 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 Clients may have fee arrangements that differ from the schedule above.

### Managed Accounts Programs

Fees for Clients participating in a Managed Accounts Program fees are in addition to Meridian Wealth's investment management fee above and may be deducted in advance or arrears, depending on terms of the Client's agreement with the Program Sponsor.

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.

In addition, all fees paid to Meridian Wealth for investment advisory services or part of the Wrap Fee Program are separate and distinct from the expenses charged by mutual funds and Exchange-Traded Funds ("ETFs") to their shareholders, if applicable. 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. As a shareholder in the fund. Additionally, account activity fees, such as electronic funds and wire transfers fees, certificate delivery fees, markups and markdowns, bid-ask spreads, selling concessions, and other miscellaneous fees and expenses as outlined in the account opening paperwork executed with the Custodian, are generally charged to the Client. Clients are encouraged to refer to the account opening paperwork executed with the Custodian for an outline of all third party fees not covered under this Wrap Fee Program.

### **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 and pays all trading and custody fees directly to the Custodian.

## **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, pension and profit sharing plans, government entities and corporations (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 the services under this Wrap Fee Program. The Advisor also serves as the sponsor in conjunction with Independent Managers for the Wrap Fee Program.

The Advisor will also recommend that a Client utilize an Independent Manager for all or a portion of a Client's investment portfolio. The Advisor will assist in the development of the initial policy recommendations and managing the ongoing Client relationship. The Advisor will also perform initial and ongoing oversight and due diligence over the selected Independent Managers to ensure the Independent Managers' strategies and target allocations remain aligned with its Clients' investment objectives and overall best interests.

### **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 8B. – 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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Clients participating in the Wrap Fee Program generally grant Meridian Wealth the authority to discuss certain non-public information with the Independent Managers engaged to manage their accounts. Depending upon the specific arrangement, the Advisor is authorized to disclose various personal information including, without limitation: names, phone numbers, addresses, social security numbers, driver's license, tax identification numbers and account numbers. Meridian Wealth may also share certain information related to its Clients' financial positions and investment objectives in an effort to ensure that the Independent Managers' investment decisions remain aligned with its Clients' best interests. This information is communicated on an initial and ongoing basis, or as otherwise necessary to the management of its Clients' portfolios.

## **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 – Disciplinary Information of the Disclosure Brochure and Item 3 of each Advisory Person's Brochure Supplement.

#### Other Financial Activities and Affiliations

Please see Item 10 – Other Financial Industry Activities and Affiliations and Item 14 – Client Referrals and Other Compensation 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 the Advisor's 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. ("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 Advisor renders investment management services to its 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 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 have 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 the future..