

Customer Relationship Summary

Helping you make an informed decision

Form CRS

Introduction

Meridian Wealth Management, LLC (Meridian, Firm, we, or us) was established in 2009 and is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to use at [investor.gov/CRS](https://www.investor.gov/CRS), a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing.

- Terms to know**
- A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
 - An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

What investment services and advice can you provide to me?

Meridian offers investment advisory services to retail investors giving continuous advice based on the client's individual needs. Meridian offers Portfolio Management Services, Financial Planning Services, and a Wrap Fee Program. Information on clients will be gathered through in-depth personal interviews and reviews of personal financial information. As part of our standard service, we are responsible for performing periodic reviews and consulting with you at least annually.

Meridian provides its clients discretionary and non-discretionary account ("Account") management services tailored to each client's individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. Discretionary authority is provided as part of the Client Agreement.

Additional information about services provided can be found on the company's website at www.meridianwealthllc.com and on Meridian's ADV Disclosure Brochure (Items 4, 7, 13, 16 of Form ADV Part 2A, and Items 5, 7 and 9 of the Wrap Fee Brochure).

What fees will I pay?

For advisory services, Meridian charges most retail clients an annualized asset-based fee, calculated and billed monthly or quarterly in advance or in arrears, and are based on the value of your portfolio at the end of the preceding month or quarter. The actual fee and timing of the fee that each of you will pay are outlined in the Investment Advisory Agreement between you and Meridian. If you choose a wrap fee program, understand that asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of those assets. Therefore, in the wrap fee program, our fee is higher than a typical asset-based advisory fee. Meridian may provide its clients with financial planning and consulting services. Meridian will typically charge an hourly fee of \$250 or a flat fee of \$250-\$500 per quarter for financial planning or consulting services. The fee is negotiable, depending on the nature, complexity, and time involved in providing you with the requested services. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and this creates an incentive for us to encourage you to increase the assets in your account.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees can include transaction fees and account maintenance fees (including IRA fees) charged by the custodian of your accounts; prime broker fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees can include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange-traded funds, which are disclosed in a fund's prospectus.

Conversation Starter

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Conversation Starter

Help me understand how these fees and costs might affect my investments.

If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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

Additional information about fees is available in Meridian's ADV Disclosure Brochure (Form ADV Part 2A, Item 5; or Item 4 of the Wrap Fee Brochure).

What are your legal obligations to me when acting as my investment adviser? How else does the firm make money, and what conflicts of interest do you have?

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

Conversation Starter

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

Meridian primarily earns fees based on the amount of assets we manage. Therefore, we have a financial incentive to encourage you to transfer assets to Meridian. This includes a recommendation to rollover your retirement plan.

Meridian is separately registered as an insurance agency, and some of the individual Investment Adviser Representatives (IARs) are licensed as insurance agents, offering Life, Health, Long-Term Care, and other insurance products. Fees and commissions charged in connection with insurance products are separate and distinct from advisory fees paid. This poses a conflict of interest to the extent that there is a financial incentive to recommend insurance products that result in commissions, trails, or other payments. Clients to whom Meridian offers advisory services are informed that they are under no obligation to use the Firm's IARs for insurance services and may use an insurance brokerage firm and agent of their choosing.

How do your financial professionals make money?

Our investment advisors receive a specific percentage of the fees you pay. As the total assets that they manage increases, their percentage of payout increases, according to a predetermined grid. Their compensation is not based on the time and complexity required for any particular client or the products sold. Two of the principal owners of the firm are also investment advisors and are paid a percentage of the fees charged on assets they manage. Additionally, one owner receives a salary.

Do you or your financial professionals have a legal or disciplinary history?

Yes. For a free and simple search tool to research the Firm and our financial professionals, visit <https://www.investor.gov/CRS>.

Conversation Starter

As a financial professional, do you have any disciplinary history?

For what type of conduct?

Where can I find additional information?

Additional information about services provided can be found on the company's website at www.meridianwealthllc.com and in Meridian's ADV Disclosure Brochure (Form ADV Part 2A and Wrap Fee Brochures).

You can always ask your financial advisor for more information and request a copy of this relationship summary at (859) 543-4516.

Conversation Starter

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

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