

Client Relationship Summary
Meridian Wealth Partners, LLC (CRD# 287768)

Introduction

Our firm, Meridian Wealth Partners, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Services: We offer investment advisory services to retail investors. These services include investment management and financial planning. Our services can be offered as a wrap fee program where we combine transaction fees and other fees and expenses with investment advisory services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust and estate accounts. We primarily use mutual funds, exchange-traded funds and separately managed account managers in constructing portfolios. We do not use proprietary products. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs.

Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing. Upon request, we can offer our services on a non-discretionary basis, which means we are required to obtain your consent prior to executing any trades in your accounts. Therefore you will make the ultimate decision regarding the purchase or sale of investments in your accounts. However, we may not be able to aggregate your order with other client orders under this type of authority and therefore you may not receive the same price as other clients.

Account Minimums & Other Requirements: We generally require a minimum relationship size of \$500,000 in order to effectively implement our investment process. This amount may be waived or reduced at our sole discretion.

Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fee for investment management and robo-advisory fees range from 0.50% to 1.25% annually based on a tiered schedule and the scope of services provided. Our asset-based fee for Cash Management Services is .10% annually. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets with us as you will ultimately pay us more in advisory fees. If you are engaged in our wrap fee program, asset-based fees will include trading costs. Trading costs will be paid by the advisor. This may create a conflict of interest as a wrap fee program may incentivize us to limit the amount of trading in your account

Fixed Fees: Our fixed project-based fees for financial planning fees range from \$500 to \$10,000. We collect fees in a single installment. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.

Other Fees & Costs: In addition to our advisory fee, you will also be responsible for any third-party manager fees, fees and expenses related to mutual funds and exchange-traded funds. If you are in our wrap fee program, applicable securities transaction will be included in our advisory fees. For certain legacy clients using SEI Investments as their custodian, they may pay certain platform fees and or account administration fees.

Additional Information: 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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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?*

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

When we act as your investment adviser, we have to act in your best interest and not put our interests 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.

The Advisor is a wholly-owned subsidiary and controlled by Meridian Bank, N.A. (“Meridian Bank”). Meridian Bank is a commercially-focused financial institution and through its banks, offers a wide range of commercial, business and retail banking services, including a full complement of cash management products, on-line banking services, consumer and residential loans and investment services designed to meet the financial needs of small-to mid-sized businesses and retail customers. Meridian Bank may refer prospective clients to utilize the services of Meridian Wealth for retail customer wealth management needs. Additionally, Meridian Wealth may refer Clients to Meridian Bank for banking needs. This presents a conflict of interest as Meridian Bank stands to benefit from additional revenue if Clients engage Meridian Wealth for services.

Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional may offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

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

How do your financial professionals make money?

Our financial professionals are compensated on a base annual salary plus a discretionary bonus.

Disciplinary History

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

Yes. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by visiting our website at www.meridianwealthpartners.com. You can request up to date information and a copy of our client relationship summary by contacting us at (610) 272-4700.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

Exhibit:

Material Changes

The following material changes have been made to our Form CRS since the last filing and distribution to Clients:

- We have amended the section “What fees will I pay?” to disclose the fee for Cash Management Services.
- We have amended the section “How else does your firm make money and what conflicts of interest do you have?” to add disclosure surrounding our affiliation with Meridian Bank.