

ADV PART 3, FORM CRS: DRAFTING TEMPLATE

Investment Adviser Only Template

PLEASE NOTE:

SEC instructions for Form CRS should be reviewed in conjunction with the template. This is meant to facilitate ease of drafting but is not a standalone resource. The template should not be shared without the permission of ACA Compliance Group and is meant for reference only.

Certain formatting and language herein reflect direct requirements from the Form CRS Instructions. Endnotes have been included with additional references to Form CRS instructions.

[SEC FAQs](#)

[Form CRS Instructions](#)

Meridian Financial, LLC
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

<p>Item 1. <u>Introduction</u></p>	<p>Meridian Financial, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Meridian Financial Advisors is an independent, fee-only firm. We do not receive any compensation from any product we recommend or firm we may refer you to for outside services such as a CPA, Estate Planning Attorney or insurance Agent. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, including financial planning and portfolio management to individuals, family foundations and trusts. Our advice is holistic, broadly covering each client’s financial situation, and our investment recommendations most often involve stock, bonds, mutual funds, and exchange traded funds. As a part of our standard services we monitor and advice on clients’ investment portfolios on an ongoing basis. In addition to investment advice we offer advice and direction on Insurance, Taxes, Workplace Benefits including options, deferred compensation, retirement plan asset allocation, Estate Planning, Debt reduction, Education Funding and Long-Term Care.</p> <p>Monitoring: We utilize various analytical frameworks to determine which investment strategies best serve our clients’ needs. We regularly monitor portfolios and research holdings. These services are part of our ongoing relationship.</p> <p>Investment Authority: Our clients typically grant us ongoing discretionary authority to manage their accounts, which means that we can buy and sell investments on behalf of our clients without seeing permission on a trade by trade basis. We do incorporate client wishes within reason regarding cash holdings and buying or selling specific securities.</p> <p>Limited Investment Offering: We can buy or sell most anything that is publicly traded. We do not limit investment options.</p> <p>Account Minimums and Other Requirements: We accept clients with a minimum of \$500,000 of investible assets. Assets of family members are aggregated for purposes of meeting this minimum.</p> <p>More information about our services is available on Part 2 of our Form ADV, which can be found at https://adviserinfo.sec.gov/firm/summary/119679.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? Why or why not? • How will you choose investments to recommend to me? • Will you provide me with specific recommendations on Insurance, Taxes, Retirement Planning, Estate Planning, Long Term Care, Debt reduction and Education Funding? • What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>A. What fees will I pay? We charge clients a flat fee for the initial financial plan. Afterwards we charge an investment management fee that is based on the value of each client’s assets under management. Fees are charged quarterly in advance, based on account values at the start of each quarter. Our firm provides active retirement advice for 401ks for no charge. When the client leaves employment and the 401k is able to be rolled over, we recommend the client roll to TD Ameritrade. If the client chooses not to roll the 401k asset to TD Ameritrade, we will no longer provide guidance on those assets. Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/119679.</p> <p>In addition to our investment management fee, clients also pay fees to the custodian for mutual fund transactions for the initial buy and when selling the fund. There are no commissions on equity trades. Clients will pay a \$25 ticket fee for bonds purchased outside TD Ameritrade to be held in their TD Ameritrade account. Our firm often selects and purchases mutual funds and exchange traded funds for a portion of</p>

