Form CRS – Client Relationship Summary
March 31, 2026

INTRODUCTION

Meridian Wealth Management, LLC ("Meridian") is an investment advisor registered with the Securities and Exchange Commission ("SEC"). Meridian is not a Broker Dealer, nor is it affiliated with one. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about the differences between investment advisors, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Meridian offers the following investment advisory services to retail investors:

Portfolio (Asset) Management: We manage accounts on a discretionary and non-discretionary basis. Discretionary management means that after you sign an investment management agreement ("IMA") with our firm, we are allowed to buy and sell investments in your account without asking you in advance. Any limitations on our discretionary authority will be described in the signed IMA. We will have discretion until the advisory relationship is terminated. Non-discretionary management means we will contact you before a trading decision is executed. We may delegate management of your account to one or more sub-advisors. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. We will review your accounts at least annually. **There is no minimum account size.**

Financial Planning: We offer broad-based financial planning, including charitable gifting strategies, risk analysis, insurance analysis, estate planning, and retirement planning. Meridian strives to achieve your long-term financial goals by implementing a financial planning process. We do not monitor your investments as part of our financial planning services. Generally, a Financial Planning Agreement will remain in place until the services have been rendered, unless terminated by either of us before then.

Retirement Planning: Meridian provides retirement planning-related services separately or in combination with our other services. While the primary Clients for these services will be pension, profit-sharing, 403(b), and 401(k) plans, Meridian also offers similar services, where appropriate, to individuals, trusts, estates, and charitable organizations. These services may be provided on a discretionary or non-discretionary basis. We monitor accounts on an ongoing basis, and review at least annually with the client.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at https://adviserinfo.sec.gov/firm/summary/151523.

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 those qualifications mean?

WHAT FEES WILL I PAY?

Portfolio (Asset) Management	Financial Planning	Retirement Planning
You will be charged an ongoing fee applied monthly or quarterly based on the value of assets in your account. Our portfolio management fee is charged at an annual rate of 2.0% or less for assets under management. Our fees vary and are negotiable, at our discretion, and based on, among other things, the account's complexity, the level of service provided by the advisor, and other factors related to the overall client relationship. The exact fee arrangement for your account(s) will be specified in your Investment Management Agreement ("IMA").	Meridian will typically charge an hourly fee of $350 or a flat of $250-$500 per month or quarter for financial planning or consulting services. The fee is negotiable depending on the nature, complexity, and time involved in providing the Client with the requested services.	You will be charged an ongoing, flat or hourly fee as specified in your agreement. The fees vary depending on the types of services you engage Meridian for. The specific fees and exact method of fee calculation will be stated in your agreement.

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Other Fees: The advisory fees collected by our Firm do not cover charges imposed by third parties for investments held in the account, such as contingent deferred sales charges or 12(b)-1 fees on mutual funds. Meridian's advisory fee also does not cover fees and charges in connection with: debit balances; margin interest; odd-lot differentials; IRA fees; transfer taxes; exchange fees; wire transfers; extensions; non-sufficient funds; mailgrams; legal transfers; bank wires; postage; costs associated with exchanging foreign currencies; and SEC fees or other fees or taxes required by law. **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.

Conversation Starters: Help me understand how these fees and costs may 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?

Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/151523.

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTERESTS DO YOU HAVE?

When we act as your investment adviser, we have to 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. To ensure you are aware of conflict of interests, we must disclose any conflicts to you. We provide you with a copy of our Firm's Brochure which explains any actual and potential conflict of interests in detail. You should review all documents provided to you at the start of our relationship, understand and ask us about these conflicts because they can affect the investment advice we provide you.

Here are some examples to help you understand what this means:

- Some of our financial professionals are also insurance agents who sell insurance products for a commission through an affiliated entity, Meridian Insurance, LLC. These individuals have an incentive to recommend insurance products to you in order to increase their compensation.
- We may utilize third-party sub-advisors to manage a part or all of your portfolio. In these cases, you may pay additional fees for the use of the third-party sub-advisor.

Additional information about our conflicts of interest is located in Item 10 and 12 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/151523.

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 ("Advisors") are compensated for providing investment advisory and related services to you. Advisor compensation is based on the revenue our firm earns from advisory fees collected. We pay a percentage of the advisory fees collected to your Advisor.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE ANY LEGAL OR DISCIPLINARY HISTORY?

Yes. Please 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 firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #151523. You may also contact our firm at (859) 543-4516 or compliance@meridianwealthllc.com to request a copy of this relationship summary and other up-to-date information.

Conversation Starters: 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?

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Material Changes Summary

- Clarification on how financial professionals are compensated: Our financial professionals ("Advisors") are compensated for providing investment advisory and related services to you. Advisor compensation is based on the revenue our firm earns from advisory fees collected. We pay a percentage of the advisory fees collected to your Advisor.
- Additional Information includes email contact address