

Our Answers to Your Questions

TRANSPARENT ANSWERS. A STRONGER CONVERSATION.

We believe informed clients make the best decisions. Below are our answers to common questions we encourage you to ask any financial advisor. We share them here to give you a clear sense of how Meridian Financial Partners operates.

Financial advice works best when there is clarity, trust, and alignment. We're always happy to have these conversations.

1 Are you a fiduciary?

Yes. We are fiduciaries at all times and for all of the advice we provide. We are legally required to put our clients' best interests first, and we take that responsibility seriously. You can find our fiduciary commitment in our Form ADV, and we are happy to put it in writing.

2 How are you paid?

We are a fee-only firm. Our clients pay us directly for our advice and services. We do not receive commissions for selling investments, insurance, annuities or other financial products, and we do not accept payments from third parties.

Our fees are transparent and based on a percentage of the assets we manage, with a minimum household fee. We will always clearly explain our fees in dollars and as a percentage, so you know exactly what to expect.

3 Are you independent?

Yes. Meridian is an independent, privately owned firm. We are not owned by a bank, brokerage firm, insurance company or other parent organization. This independence gives us the freedom to recommend the investments and strategies we believe are truly in our clients' best interests — without pressure to meet sales goals, promote proprietary products or satisfy outside shareholders.

4 What conflicts of interest should I know about?

Every business has potential conflicts, and we believe in being transparent about ours. As a fee-only, independent RIA, we do not receive commissions or payments from outside companies, which helps minimize common conflicts. We manage other potential conflicts through clear policies, strong compliance oversight, and a culture of doing the right thing. More details are available in our Form ADV, and we're always happy to discuss this with you.

5 What will our relationship actually look like?

You will work with a dedicated advisor and have support from our team of planners, analysts and client service professionals. We take a comprehensive approach that includes financial planning, investment management, tax coordination and estate planning guidance.

We typically meet at least annually, with additional check-ins throughout the year as needed. We take time to get to know your goals, priorities and family so our advice is tailored to your life. And if your primary advisor is ever unavailable, our team approach ensures you have continuity and support.



Our Commitment

We are grateful for the opportunity to answer your questions. Our goal is to help you feel informed and confident as you decide what's right for you.



MERIDIAN

Financial Partners

Clarify the path. Enjoy the journey.

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