



**Meridian Wealth Management, LLC**

**100 West Main Street, Suite 450**

**Lexington, KY 40507**

**Phone: (859) 543-4516**

**Fax: (859) 543-4523**

***William Christopher "Chris" Powell***

Wealth Management Advisor

Individual CRD No. 7387529

**Form ADV Part 2B – Brochure Supplement**

Effective: May 22, 2024

This Form ADV Part 2B ("Brochure Supplement") provides information about the background and qualifications of William Christopher "Chris" Powell as a supplement to the information contained in Meridian Wealth Management, LLC's (referred to as "we," "our," "us," "Firm," "Advisor," or "MWM") Form ADV Part 2A Disclosure Brochure. You should have received a copy of that Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the firms' Disclosure Brochure or this Brochure Supplement, please contact Meridian Wealth Management, LLC. at (859) 543-4516.

Additional information about Mr. Powell is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The site is searchable by a unique identifying number known as a CRD number. Mr. Powell's CRD number is 7387529.

## **Item 2: Educational Background and Business Experience**

---

### **EDUCATIONAL BACKGROUND**

Chris Powell, born in 1975, is dedicated to advising clients of Meridian Wealth Management, LLC as a Wealth Management Advisor. Mr. Powell attended the University of Kentucky, Lexington Community College. Additional information regarding Mr. Powell's business background is included below.

### **BUSINESS BACKGROUND**

10/2019 – Present	Meridian Wealth Management, LLC	Wealth Management Advisor
09/2016 – 06/2021	Integrity One Technologies	Managed Print Services Specialist

## **Item 3: Disciplinary Information**

---

**There are no legal, civil, or disciplinary events to disclose regarding Mr. Powell.** However, we do encourage you to independently view the background of Mr. Powell on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD No. 7387529.

## **Item 4: Other Business Activities**

---

Chris Powell is licensed to sell fixed insurance and may engage in product sales with clients, for which he will receive additional compensation. These services are offered through Meridian Insurance Services, LLC. and Mr. Powell provides insurance services as an insurance agent. Any commissions received through the sales of insurance policies do not offset advisory fees the client may pay for advisory services provided by MWM. Clients are not required to purchase insurance products from Mr. Powell and may seek similar services elsewhere. This is an investment related activity. Mr. Powell spends 5 hours per month on this activity.

Mr. Powell is also the founder of a local non-profit, "Stave and Stogie Society" for which he spends approximately 1 hour each month, outside of normal business hours.

## **Item 5: Additional Compensation**

---

Chris Powell does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Meridian Wealth Management, LLC. Mr. Powell may receive additional compensation for insurance products sold through Meridian Insurance, LLC as an insurance agent.

## **Item 6: Supervision**

---

The supervision of Mr. Powell is performed by Mallory Pagano in her capacity as Chief Compliance Officer of Meridian Wealth Management, LLC. MWM has implemented a policies and procedures manual and Code of Ethics which guides the Firm and its supervised persons in meeting their fiduciary obligations to the firm's clients when providing investment advisory services. As MWM's Chief Compliance Officer, Ms. Pagano is responsible for the implementation of the Firm's policies and procedures and Code of Ethics. Ms. Pagano may be contacted at (859) 543-4516 for more information about this Brochure Supplement.

Additionally, Meridian Wealth Management, LLC is subject to regulatory oversight by various agencies. These agencies require registration by the firm and its supervised persons. As a registered entity, Meridian Wealth Management, LLC is subject to examinations by regulators, which can be announced or unannounced. The firm is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Firm.



## INTRODUCTION

---

Our firm, Meridian Wealth Management, LLC is an investment advisor registered with the Securities and Exchange Commission. 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](http://www.investor.gov/CRS), which also provides educational materials about investment advisors, broker-dealers, and investing.

## WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

---

We offer investment advisory services to retail investors in the form of asset management and financial planning.

**Asset (Portfolio) Management:** We manage accounts on a discretionary and non-discretionary basis. Discretionary management means that after you sign an agreement 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 advisory agreement. We will have discretion until the advisory agreement is terminated. Non-discretionary management means we will contact you before a trading decision is implemented. 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 Clients' long-term financial goals by implementing a financial planning process. We do not monitor your investments as part of our financial consulting service. Generally, the Financial Consulting 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?

---

**Asset (Portfolio) Management:** You will be charged an ongoing fee applied monthly 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.

**Financial Planning :** Meridian will typically charge an hourly fee of \$250 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.

**Other Fees:** The advisory fees and transaction charges do not cover charges imposed by third parties for investments held in the account, such as contingent deferred sales charges or 12(b)-1 trails on mutual funds. In addition, each mutual fund or third- party investment manager charges asset management fees, which are separate from, and in addition to, the Firm's advisory fees. The fees charged by such funds or managers are disclosed in each fund's prospectus or Manager's ADV Part 2A. Third parties may require a minimum advisory fee or quarterly maintenance fee that will be detailed in the applicable Investment Management Agreement. 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.

In certain cases, we may select third party asset managers to manage your account. If selected, they will charge you an additional management fee, which will be outlined in their separate advisory agreement.

Clients will also incur charges for software used to support data reconciliation, performance reporting, billing, research, client database

maintenance, models, trading, and other functions related to the administrative tasks of managing client accounts, up to \$5 per month, which may be reduced or waived at our discretion. These are fees that are in addition to management and planning fees that you pay the Firm and will be automatically debited from Client's designated account. These fees are subject to change at the discretion of the Firm. You will be notified of any change.

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

**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?*

---

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? 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 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 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. 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.

**Conversation Starters:**

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

*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>.*

---

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

---

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

---

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

---

Yes, the Firm and some of our financial professionals have reportable events.

*Visit [investor.gov/CRS](https://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](https://www.adviserinfo.sec.gov) by searching CRD #151523. You may also contact our firm at 863-385-1101 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?*

## PRIVACY POLICY

---

An important part of the relationship we have with our clients is the information they share with us. We want each client to know how we treat their private information. We keep personal information such as Social Security Numbers and account balances confidential. We take steps to safeguard this data from anyone who should not have access to it. We do not sell this information to anyone.

In dealing with Meridian Wealth Management, LLC clients can expect that we will take the steps outlined below to keep all their information confidential and secure.

## OUR PRIVACY POLICY

---

In providing financial services and products (“Service”) to our clients, we collect certain non-public information about them. Our policy is to keep this information confidential and strictly safeguarded, and to use or disclose it only as needed to provide services to our clients, or as permitted by law. Protecting your privacy is important to us.

## INFORMATION WE COLLECT

---

The non-public personal information we have about clients includes the information they give us when opening an account or communicating with us. This could include:

- Name and address
- Social Security Number
- Investment objectives and experience
- Financial circumstances
- Employment history
- Account balances and transactions

## HOW WE SHARE YOUR PERSONAL INFORMATION

---

We do not sell personal client information to anyone.

**Affiliates.** We may share personal information about you with our affiliated companies for everyday business purposes, however, our affiliated companies are not permitted to use this information to market their products or services to you.

We do not disclose personal information about our clients to non-affiliated third parties, without expressed written consent. We may disclose anonymous information that cannot be linked to an individual client on occasion, but only to companies that we hire to help us provide products and services to our clients, or as required by law, or as authorized by the client personally, or as otherwise described in this Privacy Policy.

**Service Providers.** Companies and individuals that provide services on our behalf or help us operate our services and business (such as IT, hosting, investment trading, customer relationship management and support, print and mail fulfillment, data management, email delivery, etc.).

**Service-Related Third Parties.** Brokers, custodians, administrators, transfer agents, investment funds and their respective managed and other non-affiliated third parties as necessary to provide our services to you.

## HOW INFORMATION IS USED

---

We use your personal information for the following purposes:

**Service Delivery.** We use your personal information to provide, operate, and improve the Service; execute your transactions; provide support for the service; and respond to your inquiries, questions and feedback.

**Compliance and Operations.** We may use your personal information to: comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities; protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims); audit our internal processes for compliance with legal and contractual requirements and internal policies; and prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.

## HOW INFORMATION IS SAFEGUARDED

---

We have procedures in place that we believe are reasonably designed to protect the security and confidentiality of client information. These include confidentiality agreements with companies we hire to help us provide services to clients, password-protected user access to our computer files, and strict confidentiality policies that apply to all MWM personnel, vendors and contractors.

## YOUR DATA CHOICES

---

You have the following choices with respect to your personal information:

**Decline to provide information.** We need to collect personal information to provide certain services. If you do not provide the information requested, we may not be able to provide those services.

**How to contact us.** You can reach us in the following ways:

- Mail: 100 West Main Street, Suite 450 Lexington, KY 40507
- Website: [www.meridianwealthllc.com](http://www.meridianwealthllc.com)
- Phone: (859)543-4516