

## Introduction

6 Meridian (the “Firm”, “We”, “Us”, or “Our”) is an investment adviser registered with the U.S. Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including our Wrap Program (i.e., an investment account where you are charged a single, bundled, or “wrap” fee for investment advice, brokerage services, administrative expenses, and other fees and expenses.), investment management, financial planning, and consulting services. If you open an advisory account with our Firm, we’ll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is monitored on an ongoing basis, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We’ll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance (“discretion”) or only buy and sell investments in your account after receiving your permission (“non-discretion”). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our Firm.

- We do not restrict our advice to limited types of products or investments.
- Our Firm does not impose requirements for opening accounts or otherwise engaging us.
- Financial planning and consulting is included in our Wrap Program service for no additional fee or may be also offered as a separate service in which case we do not monitor your investments.

*Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283845>.*

## Questions to Ask Us:

- 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?

You will be charged an ongoing monthly fee based on the value of the investments in your account. Our tiered fee schedule ranges from 0.50% to 1.00% depending on the value of the investments in your account. The more assets you have in your advisory account, the more you will pay us. Since our fees are based on a percentage of assets in your advisory account, we have an incentive to increase the assets in your advisory account in order to increase our compensation.

- Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.
- Our firm’s fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.
- The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. We pay the custodian’s transaction fees charged to you for our wrap service. The fees for our wrap fee programs are therefore higher than a typical asset-based advisory fee.
- We may charge a \$10,000 monthly fee for our Consulting service.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, and exchange traded funds,

charge additional fees. You will pay fees and costs. 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 in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283845>.*

**Questions to Ask Us:**

- 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 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 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:*

We have an incentive to advise you to invest in certain private funds because we earn fees as the sub-advisor to those funds. We also may recommend exchange traded funds for which we are the sub-advisor. However, we credit back all revenue earned on these exchange traded funds.

Our Firm's financial professionals are also registered representatives ("RRs") of an unaffiliated broker-dealer. Brokerage services and advisory services are different, and the fees our firm and broker-dealers charge for those services are different. RRs earn a commission each time they buy or sell a security in a brokerage account. Some RRs have an incentive to trade as much as possible in a brokerage account to increase their compensation. However, we have never and do not intend to ever open a brokerage account for our clients. Our Firm's financial professionals also include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you to increase their compensation.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283845>.*

**Questions to Ask Us:**

- 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 based on Firm revenue from their advisory services, including Consulting services for which they receive a portion of fee assessed, investment or financial recommendations, the amount of client assets serviced, and time and/or complexity required to meet a client's needs. Our financial professionals may also be compensated for insurance or brokerage commissions facilitated through affiliated or non-affiliated entities.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

- 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](http://www.adviserinfo.sec.gov) by searching CRD# 283845 or contacting us at (855) 334-2110 to request a copy of this Form Customer Relationship Summary and other up-to-date information.

**Questions to Ask Us:**

- 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?