

Meredith Wealth Planning, LLC  
CLIENT RELATIONSHIP SUMMARY v. January 2025

This is the Client Relationship Summary for Meredith Wealth Planning, LLC, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

The investment advisory services we provide include: a comprehensive service that combines financial planning and portfolio management; and, a standalone financial planning service.

Our comprehensive service provides continuous monitoring of your investments. We do not monitor your investments in our stand-alone financial planning services.

For clients who choose our comprehensive service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. We do not place trades on behalf of stand-alone financial planning service clients.

We do not have minimum account sizes or investment amounts.

For more information, please review our disclosure brochure, which is available [here](#).

*Ask us: Given my financial situation, should I choose an investment advisor 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 these qualifications mean?*

**What fees will I pay?**

You will pay a fixed fee, in monthly installments and in arrears, for comprehensive service. For standalone financial planning, you will pay a fixed fee, with half of the fixed fee due at the beginning of the process and the remaining half due at the completion of the process. The differences in the fees are in their duration; ongoing service fees continue until terminated by you or MWP, while standalone financial planning fees end after completion of the project and payment of the amount due. You will also incur other fees including, management fees for brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; MWP does not receive any of these fees.

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. For more information, please review our disclosure brochure, which is available [here](#).

*Ask us: Help me understand how these fees and costs might 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

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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.

While MWP works to minimize conflicts with clients simply setting a fee for our services creates a conflict; it incentivizes us to charge you more rather than less for our services.

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

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**How do your financial professionals make money?**

Our firm's only compensation comes from our advisory fees. Our employees receive salaries for the work they perform on your behalf. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

Ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find more information about our investment advisory services [here](#). ***You can also contact us at (618) 744-6755, if you have any questions or to request a copy of the relationship summary.***

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?*