

# MEYERS WEALTH MANAGEMENT, LLC

## Form ADV Part 3 – CRS – Customer Relationship Summary

Firm CRD No. is 289801

**Brochure Issue Date: June 18, 2020**

Meyers Wealth Management, LLC (the “Company”) is an Ohio Limited Liability Company (“LLC”) formed as a Registered Investment Advisor in July 2017 and registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for all retail investors to understand the differences.

Free and simple tools are available to research firms and financial professionals at <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 Company provides continuous investment advice and regular supervisory portfolio management services and monitoring of its clients’ securities portfolios to retail investors. The Company sponsors a Wrap-Fee Program discussed below, and as an added benefit, the Company provides the following services at no additional charge: *Financial Planning, Retirement Plan Advisory and Pension Consulting Services, Insurance and Liability Management, and Educational Seminars and Workshops*. For information regarding these added benefits, see the Company’s Form ADV, Part 2A, firm brochure and Wrap-Fee Program brochure for additional information regarding the Company, its services, and fees.

***Description of Services: Portfolio Management Services*** are provided across multiple asset classes to its Clients on mainly a Discretionary basis but may choose to accept clients on a Non-Discretionary basis. Discretionary authority is where the adviser is authorized to buy and sell securities without the client’s consent for each trade. Non-Discretionary authority is an account where trades must be discussed and approved by the client prior to taking place.

***Meyers Wealth Management Portfolio Management Wrap-Fee Program*** (“the Program”). This is an investment advisory program that provides “portfolio management services”, where the client pays a single fee for a variety of services, including but not limited to, investment advisory services, portfolio management, brokerage, custodial, and other associated account fees.

***Additional Information:*** For additional information, please refer to the applicable Company brochure (firm brochure Part 2A – Items 4, 5, 7, 8, 13 and 16 and/or Appendix 1 - wrap-fee brochure Part 2A – Items 4, 5, and 6). Both brochures are available at <https://adviserinfo.sec.gov>.

### ***Conversation Starters:***

***Ask your financial professional:*** 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 these qualifications mean?

***What fees will I pay?*** The fees you pay depends on the service(s) selected and will include advisory fees for portfolio management and/or wrap-fee program fees. Portfolio management fees are calculated on a daily average account value of the preceding quarter and at a rate reflected in the fee schedule and billed on a quarterly basis and paid in advance. See the firm’s Form ADV Part 2A Item 5. If you participate in the Company’s Wrap-Fee Program, you pay a single fee for a variety of services. See Form ADV Part 2A – Appendix 1 Item 4.

***Clients will pay fees and costs whether they make or lose money on their investments. Fees and costs will reduce any amount of money they make on their investments over time. We encourage clients to make sure they understand what fees and costs they are paying.***

***Ask your financial professional:***

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?

***Ask your financial professional:***

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

***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.

- 1) **Insurance and Liability Management:** The Company's IARs are independent insurance agents. This may cause a conflict of interest since they may receive commission on the insurance transaction and as well as being paid as an adviser. Clients are not obligated to purchase insurance from advisers, and this is not part of the Company's business.
- 2) **Recommendations Involving Material Financial Interests:** The Company may maintain its own accounts and may buy and sell securities for its own account or the accounts of its owners, which may be different than the advice given, and the actions taken with respect to a client.

***For more information about our conflicts of interest,*** please refer to Form ADV Part 2A Item 11 and Appendix 1 – Form ADV Part 2A Item 4. See the applicable firm Brochure at <https://adviserinfo.sec.gov/firm/brochure/289801>.

***How do your financial professionals make money?*** Our financial professionals are compensated through salary and bonuses based on a discretionary basis through merit and at the discretion of the Company. The owners are paid through salary and quarterly distributions based on assets under management after all expenses are paid.

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

***Do you or your financial professionals have legal or disciplinary history? Yes.*** Robert Meyers, an owner, was found in violation of FINRA Rules 3280 and 2010 while at Wells Fargo. He agreed to a one-year suspension with a FINRA member firm and a \$20,000 fine. See Form ADV Part 2A Item 9 and 11 and Appendix 1 – Form ADV Part 2A Item 9 and Form ADV Part 2B, Supplemental Brochure for Robert Meyers.

Visit <https://www.Investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

***Ask your financial professional:*** 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?

***Additional Information:*** For more information about our services, please refer to the Company's applicable Brochure available at <https://adviserinfo.sec.gov/firm/brochure/289801>. For up-to-date information or to request a copy of this disclosure, please call 614-442-6787 or email to Matthew Meyers, CCO, at [Matthew@meyerswealthmgmt.com](mailto:Matthew@meyerswealthmgmt.com).