

Form CRS Customer Relationship Summary



February 2024

Introduction	<p>Merited Wealth, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Merited Wealth, LLC provides advisory services and financial planning services. 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, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
Relationship Services	<p>What investment services and advice can you provide me?</p> <p>We offer Investment Advisor Services to retail investors and small businesses that include Asset Management and Financial Planning Services. We work closely with you to identify your investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. We will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance. You will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by us. You may hire us for discretionary or non-discretionary services. If you choose non-discretionary services, you make the ultimate decision regarding the purchase and/or sale of investments. Securities in Client accounts are monitored on a regular and continuous basis. Formal reviews are generally conducted at least annually or more or less frequently as needed. We also offer Financial Planning Services, which may involve preparing a written financial plan covering specific or multiple topics, a flat fee for ongoing advice or an hourly fee for advice. For additional information, please reference Form ADV Part 2A, Item 4 and Item 13</p> <ul style="list-style-type: none">• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>• <i>How will you choose investments to recommend to me?</i>• <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
Fees, Costs, Conflicts and Standard of Conduct	<p>What fees will I pay?</p> <p>Our advisory fees are asset based. We charge an annual fee up to 2.00%, billed on a quarterly basis, in advance, and are charged based on the account value at market close of the prior quarter end.</p> <p>The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.</p> <p>Our Financial Planning fees are charged either by an hourly rate or flat fee arrangement. The hourly fee is \$250 - \$750 per hour, paid in arrears. Flat fee agreements are from \$1,500 - \$10,000 and are paid up front (if 3 months or less) or on a monthly basis.</p>

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	<p>Clients will incur charges from Financial Institution(s) and other third parties such as brokerage commissions, custody fees, exchange fees, SEC fees, mutual fund fees, exchange traded fund fees, wire transfer and electronic fund processing fees.</p> <p>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 additional information, please see our Form ADV Part 2A, Item 5</p> <p>What are your legal obligations to me when acting as my investment adviser? 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 give to you.</p> <p>How else does your firm make money and what conflicts of interests do you have? We are licensed as insurance agents to originate insurance through general agents. We receive compensation for the sale of those insurance products. This conflict may offer us an incentive to recommend insurance that produce insurance compensation for us.</p> <p>How do your financial professionals make money? We are compensated based upon a percentage of the assets under management of our Clients or through financial planning fees.</p> <ul style="list-style-type: none"> • <i>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?</i> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>Disciplinary History</p>	<p>Do you or your financial professionals have legal or disciplinary history? No.</p> <p>A free search tool to research us and our financial professionals is available at www.investor.gov/CRS .</p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional Information</p>	<p>Additional Information about our services is available by visiting our website https://www.meritedwealth.com, if you would like to request an up-to-date copy of the relationship summary, contact us by email at info@MeritedWealth.com or telephone at 305-722-0091.</p> <ul style="list-style-type: none"> • <i>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?</i>