

**Meld Financial, Inc. (“Meld”)** is a registered investment advisor with the SEC. We are an investment advisor and provide advisory accounts and services. It is important to understand the differences and fees charged for such. For your convenience, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers and investing.

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

Meld’s advisory services include, but are not limited to, discretionary and non-discretionary portfolio management services, retirement plan consulting services and products, financial planning, educational seminars/workshops, and consulting services. Detailed information regarding our services and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/118896>.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a quarterly basis.

**Investment Authority:** We manage investment accounts on a **discretionary** basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. In limited circumstances we also offer **non-discretionary** portfolio management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** We offer advice on the following types of investments or products: mutual funds, equity securities, certificates of deposit, corporate debt, U.S. government securities, options contracts on securities, money market funds, municipal securities, variable life insurance, and variable annuities

**Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your Account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

<b>Key Questions to ask Your Financial Professional: <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></b>
<b><i>How will you choose investments to recommend to me?</i></b>
<b><i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i></b>

**What fees will I pay?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/118896>.

- Asset Based Fees - Payable quarterly in arrears. Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- Fixed Fees – Payable 100% in advance, 50% in advance, or invoiced upon completion of deliverables. Fixed fees are negotiable and are agreed to in advance.
- Hourly Fees – Payable 50% in advance and the remaining portion upon the completion of the services rendered. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;

- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

*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.*

**Key Questions to 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?*

### **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 is an example to help you understand what this means.

- Third-Party Payments: Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account or could incentivize us to inflate the valuations of illiquid investments held in your account.

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/118896> to help you understand what conflicts exist.

**Key Questions to ask Your Financial Professional:** *How might your conflicts of interest affect me, and how will you address them?*

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

Meld's financial professionals are compensated either on an agreed upon salary or based on a percentage of the revenue earned from assets under management. Financial professionals that are compensated based on revenue earned from assets under management have an incentive to increase the asset size in the relationship or solicit new business, which can limit the financial professionals' availability from time to time.

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

No. [Investor.gov/CRS](https://investor.gov/CRS) can be used as a free and simple search tool to research us and all our financial professionals

**Key Questions to ask Your Financial Professional:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional information about our services can be found on the Firm's website at <https://meldfinancial.com>. You can also request up-to-date information about our firm as well as a copy of our relationship summary by calling us at (205) 967-4200 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/118896>

**Key Questions to 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?*

**Exhibit to Form CRS**

Meld Financial, Inc. is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on June 29, 2020:

- Meld Financial, Inc. advisory services no longer includes wrap fee programs.