

Item 1 Cover Page

Meridian Financial Advisory LLC
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March 16, 2023

This brochure provides information about the qualifications and business practices of Meridian Financial Advisory LLC. If you have any questions about the contents of this brochure, please contact us at 413-949-6574. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as a registered investment advisor does not imply a certain level of skill or training.

Additional information about Meridian Financial Advisory LLC, CRD# 288510 also is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Material Changes

August 3, 2022 – Items 4 and 5 were amended to remove hourly and fixed fee billing arrangements for financial planning services. The services are included in the asset management fee.

The material changes discussed above are only those changes that have been made to this brochure since the firm's last amendment of the brochure. The date of the last amendment of the brochure was February 22, 2022.

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Item 4 Advisory Business

Meridian Financial Advisory LLC is a state registered investment advisor since July 2017.

The principal owner of Meridian Financial Advisory LLC is Joshua Henry, Managing Principal.

Investment Advisory Services

Meridian Financial Advisory LLC's ("Meridian" or "Advisor") provides fee-based investment advisory services. The Advisor practices custom management of portfolios, on a discretionary basis, according to the client's objectives. The Advisor's primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. The Advisor may use any of the following: exchange listed securities, foreign securities (ADRs), corporate debt securities, CDs, municipal securities, mutual funds, United States government securities, and publicly traded REITs to accomplish this objective. The Advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance.

Comprehensive Financial Planning

Included with the investment advisory services, Meridian provides comprehensive financial planning services to its clients which usually consists of a one-time financial plan preparation and annual updates to the plan. This service addresses the need of taking a personal and holistic view of the client's entire financial situation and creating a customized financial plan that serves as a roadmap or guidepost to achieving the client's goals. As part of the comprehensive financial planning process, we meet with clients in person, via video conferencing or phone (preferably in person or video conferencing) to discuss the details of their financial situation, present recommendations to assist the client ascertain their financial goals, and assist with implementing the financial plan.

Within the scope of the comprehensive financial planning service, Meridian may provide tax planning strategies which the client is advised to consult with a qualified tax professional before initiating any tax planning strategy. Meridian does not provide tax preparation services.

Referring to Other Advisors

In certain circumstances, Meridian may recommend and refer investors to unaffiliated money managers or investment advisors as a solicitor. If the investor signs an advisory agreement with the third-party advisors, Meridian will be paid a referral fee by the third-party advisors. In those cases, Meridian will not receive compensation from the investors, and not provide ongoing investment advisory services or manage the investors' accounts.

Meridian conducts due diligence on the third-party advisors in order to ensure that the firms are appropriately licensed with the U.S. Securities and Exchange Commission, state securities regulators, or are exempt from such registration. Meridian also develops an understanding of the capabilities, products and services offered by these firms to investors. While it is responsibility of the third-party investment advisors to ensure that they provide suitable investment services to the investor, based on discussions with the investors, Meridian will seek to use its understanding of the third-party investment advisors to recommend firms most likely able to meet the investors' needs.

Meridian will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

Meridian does not provide portfolio management services to wrap fee programs.

As of December 31, 2022, Meridian has \$4,832,000 in discretionary client assets under management.

Item 5 Fees and Compensation

Asset Management Fees

Pursuant to an investment advisory contract signed by each client, the client will pay Meridian an annual management fee based on the amount of assets under management as described in the table below. The management fee is payable quarterly in arrears, based on the market value of portfolio assets of the account on the last business day of the preceding quarter. New account fees will be prorated from the inception of the account to the end of the first month. The asset management fee includes the financial planning services described in Item 4.

Account Value	Portfolio Management Fee
Up to \$1,000,000	1.00%
\$1,000,001 - \$2,500,000	0.85%
\$2,500,001 - \$5,000,000	0.75%
Over \$5,000,000	0.60%

There is a minimum annual management fee of \$1,000. In no event will the management fee exceed 3% of assets under management.

These fees may be negotiated at the sole discretion of the Advisor. Asset management fees will be directly deducted from the client account on a quarterly basis by the qualified custodian. The client will give written authorization permitting the Advisor to be paid directly from their account held by the custodian. The custodian will send a statement at least quarterly to the client and the Advisor will also send an invoice to the client outlining the fee calculation and the amount withdrawn from the client account each time a fee is directly deducted. For accounts where it is

impracticable to deduct fees directly from the account, the client will be sent an invoice on a quarterly basis for any outstanding advisory fees due.

All fees paid to Meridian for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses.

Solicitation Fees

Pursuant to solicitation agreements between the Advisor and the third-party investment advisors, the third-party investment advisors will pay Meridian a negotiated referral fee for providing the client referral services. The referral fee paid to Meridian can range up to \$25,000 per month, paid either monthly or quarterly, in advance or in arrears as negotiated with the third-party investment advisors. These fees may be in the form of a retainer fee, a percentage of the advisory fees earned from the referred client, or both. Factors that can affect the fee charged may include the size of the account to be managed, the amount of effort expended on the relationship with the complexity of the investment strategies to be employed, the resources required to provide the referral services, or the importance of the overall ongoing relationship between the investor and the third-party investment advisors. In the event of a termination of the solicitation agreement where the fee has been paid in advance, Meridian will calculate the fee earned based on the period of time from the beginning of the billing period to the termination date and will refund the unearned portion of the fee.

Because the referral fee Meridian receives from the firms it represents varies from firm to firm, there is a conflict of interest created in that Meridian is incentivized to refer clients to the firms that pay the highest referral fees. Meridian attempts to engage in solicitor relationships with investment advisory firms that provide complementary investment strategies in non-competing investment classes or investment products which reduces that incentive. In addition, Meridian is a fiduciary by law and as such is required to do what is in the best interest of clients, and not those of Meridian or its affiliated persons. Investors are free to choose to accept or reject the referral recommendations made by Meridian.

The third-party investment advisors that are the clients of Meridian do not pay any other types of fees or expenses in connection with Meridian's referral services.

At no time will Meridian accept or maintain custody of a client's funds or securities except for authorized fee deduction. Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Advisors fee is separate and distinct from the custodian and execution fees.

Where acting in the capacity of an insurance agent, investment advisory representatives of Meridian may as agent effect insurance transactions for typical and customary compensation. Clients are not obligated to use investment advisory representatives of Meridian to execute such transactions.

This practice presents a conflict of interest by creating an incentive to recommend investment products based on the compensation received, rather than on a client's needs. When recommending the sale of investment products for which Meridian receives compensation, Meridian will inform the client of the conflict of interest by disclosing any associated fees before the transaction.

A client may be able to invest in products recommended by the firm directly, without the services of Meridian. In that case, the client would not receive the services provided by Meridian which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client's financial condition and objectives.

Item 6 Performance-Based Fees and Side-by-Side Management

Meridian does not charge performance-based fees.

Item 7 Types of Clients

The Advisor will offer its services to individuals and other investment advisors.

The Advisor does not have a minimum account requirement for opening and maintaining an account, but clients are subject to a minimum annual management fee of \$1,000. The minimum annual management fee will not exceed 3% of assets under management.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

The Advisor may utilize fundamental, technical or cyclical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions and to calculate its credit risk.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall.

Cyclical analysis of economic cycles is used to determine how these cycles affect the returns of an investment, an asset class or an individual company's profits. Cyclical risks exist because the broad economy has been shown to move in cycles, from periods of peak performance followed by a downturn, then a trough of low activity. Between the peak and trough of a business or other economic cycle, investments may fall in value to reflect the uncertainty surrounding future returns as compared with the recent past.

The investment strategy implemented by the Advisor will typically be long-term purchases of securities held at least for one year, although it may use other strategies during times of unusual market conditions.

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

Investing includes the risk that the value of an investment can be negatively affected by factors specifically related to the investment (e.g., capability of management, competition, new inventions by other companies, lawsuits against the company, labor issues, patent expiration, etc.), or to factors related to investing and the markets in general (e.g., the economy, wars, civil unrest or terrorism around the world, concern about oil prices or unemployment, etc.).

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other events not directly related to the price or valuation of a specific company's fundamental analysis can adversely impact the stock price of a company causing a portfolio containing that security to lose value. Risks may also include that the historical data and projections on which the fundamental analysis is performed may not continue to be relevant to the operations of a company going forward, or that management changes or the business direction of management of the company may not permit the company to continue to produce metrics that are consistent with the prior company data utilized in the fundamental analysis, which may negatively affect the Advisor's estimate of the valuation of the company.

In cyclical analysis, economic or business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. Also, the lengths of the economic cycles may be difficult to predict with accuracy. Therefore, the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

The primary risks in technical analysis are that the factors used to analyze the price, trends and volatility of a security may not be replicated, or the outcomes of such analysis will not be the same as in past periods where similar combinations existed. Because of the reliance on trends, technical analysis can signal buying at market peaks and selling at market troughs.

The Advisor does not primarily recommend a particular type of security. However, clients are advised that many unexpected broad environmental factors can negatively impact the value of portfolio securities causing the loss of some or all of the investment, including changes in interest rates, political events, natural disasters, and acts of war or terrorism. Further, factors relevant to specific securities may have negative affects on their value, such as competition or government

regulation. Also, the factors for which the company was selected for inclusion in a client portfolio may change, for example, due to changes in management, new product introductions, or lawsuits.

Item 9 Disciplinary Information

Neither Meridian nor its management persons have had any legal or disciplinary events, currently or in the past.

Item 10 Other Financial Industry Activities and Affiliations

Neither Meridian nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Meridian nor any of its management persons are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Meridian does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund” and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

Investment advisor representatives of Meridian are also licensed and registered as insurance agents to sell life, accident and other lines of insurance for various insurance companies. Therefore, they will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest because of the receipt of additional compensation by the investment advisor representatives. Clients are not obligated to use Meridian or its investment advisor representatives for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products, and clients will be made aware of all commissions associated with the products prior to the transactions.

Meridian does not recommend or select other investment advisers for clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Meridian is a state registered investment advisor and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. In addition, the Code of Ethics governs personal trading by each employee of Meridian deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Meridian are conducted in a manner that avoids any

conflict of interest between such persons and clients of the adviser or its affiliates. Meridian collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Meridian will provide a copy of the Code of Ethics to any client or prospective client upon request.

Meridian and/or its investment advisor representatives may from time to time purchase or sell products that they may recommend to clients. This practice creates conflicts of interest in that personnel of Meridian can take advantage of the advance knowledge of firm securities trading and trade their personal accounts ahead of the client trades or recommend trades in client accounts that may affect the price of the securities owned by the Investment Advisor Representatives. To mitigate these conflicts, the Code of Ethics governs personal trading by each employee of Meridian deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Meridian are conducted in a manner that avoids any actual or potential conflict of interest between such persons and clients of the adviser or its affiliates. Finally, supervised persons of registered investment advisors are fiduciaries by law and are required to put the client's interest before those of the firm and themselves.

Meridian requires that its investment advisory representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

Item 12 Brokerage Practices

If requested by the client, Meridian may suggest brokers or dealers to be used based on execution and custodial services offered, cost, quality of service and industry reputation. Meridian will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion. Advisor is not affiliated with the brokerage firms, and the brokerage firms do not supervise the advisor, its agents or activities.

Meridian does not receive research or other products or services other than execution from a broker-dealer or third party as a result of client securities transactions.

Meridian does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Meridian may recommend/require that clients establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc., or National Financial Services (Fidelity Investments' broker-dealer), registered broker-dealers and members of SIPC, (together, "the Custodians") to maintain custody of clients' assets and to effect trades for their accounts. The final decision to custody assets with the Custodians is at the discretion of the Advisor's clients, including those accounts under ERISA or IRA rules and regulations, in which case the client is acting as either the plan sponsor or IRA account holder. Meridian is independently owned and operated and not affiliated with the Custodians. The Custodians provide Meridian with access to its institutional trading and custody services, which are typically not available to the Custodians' retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to advisors. The Custodians' services include brokerage services

that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

The Custodians also make available to Meridian other products and services that benefit Meridian but may not benefit its clients' accounts. These benefits may include national, regional or Meridian specific educational events organized and/or sponsored by the Custodians. Other potential benefits may include occasional business entertainment of personnel of Meridian by the Custodians' personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist Meridian in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Meridian's fees from its clients' accounts, and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of Meridian's accounts, including accounts not maintained at the Custodians. The Custodians also make available to Meridian other services intended to help Meridian manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, the Custodians may make available, arrange and/or pay vendors for these types of services rendered to Meridian by independent third parties. The Custodians may discount or waive fees they would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Meridian. While, as a fiduciary, Meridian endeavors to act in its clients' best interests, Meridian's recommendation/requirement that clients maintain their assets in accounts at the Custodians may be based in part on the benefit to Meridian of the availability of some of the foregoing products and services and other arrangements and not solely on the nature, cost or quality of custody and brokerage services provided by the Custodians, which may create a potential conflict of interest.

As an investment advisory firm, Meridian has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Meridian's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Meridian may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

Meridian does not permit clients to direct brokerage.

Meridian may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of Meridian's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. Meridian may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13 Review of Accounts

Investment advisory client accounts are monitored on an ongoing basis by Joshua Henry, Managing Principal. The nature of the review is to determine if the client account is still in line with the client's stated objectives. Financial Plans, once prepared and delivered to the client are not reviewed again unless the clients requests a financial plan be updated or the client engages Meridian for the subscription service.

The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from mutual funds, asset managers, trust companies or other custodians, broker-dealers and others who are involved with client accounts. Meridian does not deliver separate client statements, but will provide clients with a semi-annual newsletter discussing market views.

Item 14 Client Referrals and Other Compensation

Meridian is not compensated by anyone for providing investment advice or other advisory services except for the solicitor fees disclosed in Item 5 of this Brochure.

Meridian does not directly or indirectly compensate any person who is not a supervised person for client referrals.

Item 15 Custody

Meridian does not have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts. However, as noted in Item 13 above, clients will receive statements not less than quarterly from the qualified custodian, and we encourage you to review those statements carefully. Any discrepancies should be immediately brought to the firm's attention. Advisor is not affiliated with the custodian, and the custodian does not supervise the advisor, its agents or activities.

Item 16 Investment Discretion

Meridian generally has discretion over the selection and amount of securities to be bought or sold in client accounts, and the broker-dealer to be used, without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by Meridian.

Discretionary authority will only be provided upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Meridian will be in accordance with each client's investment objectives and goals.

Item 17 Voting Client Securities

Meridian will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Meridian cannot give any advice or take any action with respect to the voting of these proxies. The client and Meridian agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18 Financial Information

Meridian does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, and is not required to file a balance sheet.

Meridian has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Meridian does become aware of any such financial condition, this brochure will be updated and clients will be notified.

Meridian has never been subject to a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

Joshua Henry, CFP[®], CIMA[®], Managing Principal, was born in 1981. Mr. Henry earned a Bachelor of Arts degree in Political Science from Cedarville University and a Master of Business

Administration degree with a concentration in Corporate Finance from Salve Regina University. The courses for the Corporate Finance concentration were taken from the Kelley School of Business at Indiana University and credits transferred to Salve Regina University.

Prior to founding Meridian in April 2017, Mr. Henry was self-employed as a consultant from December 2012 to April 2017, and an Accountant at Consolidated Health Plans from May 2004 to December 2012. From August of 2018 to June of 2019, Mr. Henry taught at Bay Path University as an Adjunct Professor in the Finance Department.

Meridian is not engaged in any other business other than giving investment advice.

Management of Meridian have not been found liable in any arbitration, civil or disciplinary actions or administrative proceedings.

There are no material relationships maintained by Meridian or its management persons with any issuers of securities.

***** NOTICE TO MASSACHUSETTS CLIENTS *****

Massachusetts' law (950 CMR 12-205(9)(C) 13 MGL 110A) prohibits us from disclosing the nonpublic personal information about you to other third parties unless we have your prior written consent. If you decide at some point to either terminate my services or become an inactive customer, we shall continue to adhere to this privacy policy.

A disciplinary history of the Registrant or its representatives, if any, can be obtained by calling the Massachusetts Securities Division at (617) 727-3548.

Item 1 Cover Page for Brochure Supplement

Joshua Henry, CFP[®], CIMA[®], Managing Principal

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March 16, 2023

This brochure supplement provides information about Joshua Henry that supplements the Meridian Financial Advisory LLC brochure. You should have received a copy of that brochure. Please contact Joshua Henry if you did not receive Meridian Financial Advisory LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Henry, CRD# 6794198 is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Joshua Henry, CFP[®], CIMA[®], Managing Principal, was born in 1981. Mr. Henry earned a Bachelor of Arts degree in Political Science from Cedarville University and a Master of Business Administration degree with a concentration in Corporate Finance from Salve Regina University. The courses for the Corporate Finance concentration were taken from the Kelley School of Business at Indiana University and credits transferred to Salve Regina University.

Prior to founding Meridian in April 2017, Mr. Henry was self-employed as a consultant from December 2012 to April 2017, and an Accountant at Consolidated Health Plans from May 2004 to December 2012. From August of 2018 to June of 2019, Mr. Henry taught at Bay Path University as an Adjunct Professor in the Finance Department.

The Certified Financial Planner[™], CFP[®] and federally registered CFP (with flame design) marks (collectively, the “CFP[®] marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP[®] certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP[®] certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP[®] certification in the United States.

To attain the right to use the CFP[®] marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP[®] Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP[®] professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

The CIMA®, certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA®, certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA®, certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA®, designees are required to adhere to the Investments & Wealth Institute’s Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA®, designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Investments & Wealth Institute.

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Henry.

Item 4 Other Business Activities

Mr. Henry is not actively engaged in any non-investment-related business or occupation outside of Meridian.

Mr. Henry is also licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest because of the receipt of additional compensation by Mr. Henry. Clients are not obligated to use Meridian or Mr. Henry for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products, and clients will be made aware of all commissions associated with the products prior to the transactions.

Item 5 Additional Compensation

Mr. Henry does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

Item 6 Supervision

Joshua Henry is the Managing Principal and Chief Compliance Officer of Meridian Financial Advisory LLC and can be reached at 413-949-6574 and is the only individual that provides investment advice to clients.

Item 7 Requirements for State-Registered Advisers

Mr. Henry has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.