

Item 1 – Cover Page

Meyers Wealth Management

111 First Street

Los Altos, CA 94022

800-993-2994

web: www.MeyersMoney.com

email: David@MeyersMoney.com

March 24, 2017

This Brochure provides information about the qualifications and business practices of Meyers Wealth Management. If you have any questions about the contents of this Brochure, please contact us by phone at 800-993-2994 or by e-mail at David@MeyersMoney.com. 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.

Meyers Wealth Management is registered as an Investment Adviser with the state of California. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about Meyers Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov and may be found using the firm's identification number 148734.

Item 2 – Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure and whenever there is a material change.

Material Changes since the Last Update

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated March 24, 2017 is an update tools our previous brochure dated July 1, 2016.

Changes made are the following:

New office address.

Full Brochure Available

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting David Meyers at 800-993-2994 or David@MeyersMoney.com. Our Brochure is also available on our web site www.MeyersMoney.com, also free of charge (click on “Disclosure”).

Additional information about Meyers Wealth Management is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Meyers Wealth Management who are registered, or are required to be registered, as investment adviser representatives of Meyers Wealth Management.

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Item 4 – Advisory Business

Firm Description and Services

Meyers Wealth Management (The Adviser) was established in 2008 by David Seth Meyers to provide financial planning and investment advisory services to individuals, trusts, qualified retirement plan sponsors, and business entities. We operate on a “fee-only” basis.

Our primary clients are individuals, families, and small businesses. We offer *Financial Planning Services* which may include advice and assistance with cash-flow and debt management, asset allocation, risk management, financial objective determination, retirement planning, education funding, estate planning, tax planning, and investment selection and management. Additionally, we offer *Portfolio Management Services* which may include asset allocation, portfolio design, investment selection and management. Financial Planning Services may include Portfolio Management Services.

As a fee-only firm, we do not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships or other commissioned products, nor are we affiliated with any firms or entities which sell financial products or securities. We do not accept commissions or finder’s fees of any form.

We provide both discretionary and non-discretionary investment advisory services (“portfolio management”). With non-discretionary services, client approval is obtained before entering transactions. When we have discretionary trading authority, we have the authority to determine, without obtaining the client’s specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. We do not act as a custodian of client assets and the client always maintains control over the assets. When so authorized, Meyers Wealth Management will place trades for the client under a limited power of attorney, through their brokerage.

In the course of an engagement, we may recommend the use of other professionals such as attorneys, accountants, tax professionals, and insurance agents. Clients are not required to engage the services of any of them, and the clients engage those services with the professionals of their own choice directly. In the unlikely event that there is a conflict of interest, it will be fully disclosed to the clients. We receive no fees or compensation for making any such referrals.

An initial meeting with potential clients, which may be in person or by telephone or video-conference, is free of charge and is considered an exploratory interview to determine whether any of our services is a good fit for that potential client’s needs.

Principal Owners

David Seth Meyers is the sole owner of Meyers Wealth Management.

Types of Advisory Services

We provide financial planning and investment advisory services. *Financial planning services* may include advice on matters not involving securities such as cash-flow management, taxation issues, estate-planning, risk management, financial goal determination, retirement planning, as well as advice on investments and security selection. *Portfolio Management services* may include recommendations for specific securities, trades and asset allocations, and may also include discretionary authority for Meyers Wealth Management to engage in trades on behalf of clients through the use of a limited power of attorney.

Financial Planning Services

Financial Planning is offered on an annual, automatically-renewing subscription basis.

Planning services may include a written financial plan, personal meetings, phone calls, or notes on various issues. Goals and objectives may include projections of retirement savings, education savings, estate planning, tax planning, targeted savings, investment and portfolio analysis and planning, including specific investment recommendations, risk management, housing affordability calculations and other financial matters.

We ask the client to provide information including copies or summaries of various documents (including but not limited to client's investment and retirement plan account statements, wills, insurance documentation, trust documents and employer benefit plans.) Together, we will determine goals and objectives, priorities, tolerance for risk, and other parameters specific to the client's situation. We will then prepare analyses, notes, and/or recommendations regarding these issues.

We will have meetings and regular communication (in person, by e-mail, and/or phone) on a periodic basis during the course of the financial planning engagement. We will review client's portfolios, update models and projections, and goals regularly. Written plans, notes, recommendations, and other planning documents will be provided and updated as needed.

Portfolio Management and Investment Advisory Services

Meyers Wealth Management may design, implement and manage a portfolio on behalf of clients. Asset Management and Investment Advisory services may include any or all of the following: assistance and guidance in consolidating accounts if appropriate; a written Investment Plan or Investment Policy Statement which will include a target asset allocation, and may provide details regarding rebalancing tolerances, appropriate benchmarks, cash-generation estimates (i.e., yield projections); portfolio implementation (including assistance opening accounts, moving assets into appropriate accounts and investment vehicles, security selection, performing trades); regular review of the portfolio and positions; rebalancing as necessary; regular discussion regarding the portfolio (at least quarterly); and, at least annually, meeting to review the Investment Plan, goals, risk tolerance and other portfolio management parameters.

The Investment Plan or Investment Policy Statement which details the portfolio management parameters is reviewed at least annually. Assets are invested primarily in no-load, low-load or load-waived mutual funds, exchange-traded funds, and in some cases, individual equities and bonds. We will sometimes design a portfolio around existing positions the client already owns and intends to keep.

Asset Management and Investment Advisory Services are available on a discretionary or non-discretionary basis. When we have discretionary authority, it means that we have the authority to determine, without obtaining specific prior client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold, and to make those trades through a limited power of attorney.

Investment advice is customized for each client taking into consideration the client's taxes and estate plans, other assets, and client-imposed restrictions.

Hourly and Fixed-Fee Projects and Consultation

Financial planning services may also be available in the form of fixed-fee projects or hourly consulting. Typically such engagements are intended to address a limited subset of the goals and objectives that would normally be parts of a comprehensive financial planning engagement, as described above.

For hourly-fee or fixed-fee project clients, the engagement is considered completed upon presentation of the analysis, recommendations, or plan to the client, or in the case of an engagement which includes only a meeting - at the end of the meeting, though we may provide limited follow-up services by e-mail or phone. We usually recommend regular periodic follow-up and review and it is the client's responsibility to initiate these.

Assets Under Management

As of March 24, 2017, we manage approximately \$14,964,000 in assets for approximately 11 clients. Approximately \$14,964,000 is managed on a discretionary basis and \$2,000,000 is managed on a non-discretionary basis.

Item 5 – Fees and Compensation

Financial Planning Services

Financial Planning services are provided on an annual subscription basis, billed in quarterly or monthly increments, in advance. Financial Planning fees vary depending on the complexity of the client's situation. Fees are typically anywhere from \$3000 to \$10,000 per year, and may include a fixed start-up fee to account for the additional up-front time and commitment to getting a client fully on board and doing the first pass of a comprehensive plan. At the start of the engagement, a series of meetings will be held to gather all the relevant data, outline all the details of the planning to be done, and set a timeline for various stages (e.g., documenting family's balance sheet, consolidating accounts, modeling cash-flow, planning for retirement or education funding needs, reviewing estate plans, reviewing and analyzing portfolios). As the steps are followed, we will review implementation, some of which may be done by the client, some by other professionals, and some by Meyers Wealth Management under one of our Asset Management and Investment Advisory services.

Portfolio Management and Investment Advisory Services

Fees for Asset Management and Investment Advisory Services are based on a percentage of assets under management and are negotiable at the sole discretion of Meyers Wealth Management.

Portfolio Management Fees are as follows:

- 1.00% of the first \$2,000,000;
- 0.75% of the next \$4,000,000; (up to \$6,000,000)
- 0.50% of assets above \$6,000,000;

Portfolio Management fees are quoted on an annual basis and charged by the calendar quarter in *advance*, based on the value of the account(s) in question at the end of the previous quarter (or start of the engagement). We send an invoice at the beginning of each quarter. For mid-quarter commencement of asset management services, the fees will be pro-rated to the end of that calendar quarter.

Portfolio Management clients may elect to have fees deducted directly from an account designated by the client to facilitate billing, though such services may not be available through all custodians. When this

service is available, client must consent in advance and in writing. *Meyers Wealth Management does not and will not have custody of client funds or assets.*

There are no minimum account size, however, there is a minimum annual fee of \$2250.

Portfolio Management and Investment Advisory fees may be discounted for Financial Planning clients. Financial Planning fees may be discounted for Portfolio Management clients. Portfolio Management may include financial planning services. All fees are negotiable.

Hourly and Fixed-Fee Projects

Hourly fees are billed in 6 minute increments and will not exceed \$350 per hour. Flat rate projects are estimated based on an internal rate of \$350 per hour. Fees are negotiable at the sole discretion of Meyers Wealth Management. Time spent meeting with the client (including phone or video meetings), drafting correspondence (including e-mail) and advisory documents, conducting research on behalf of a client, and reviewing materials in connection with a planning project are also billable.

Hourly fees are billed at the end of each month for activity during that month, or upon completion of identified stages of a project (for example, after delivery of notes, or after a meeting), and payable upon receipt.

Financial Planning Projects may require a deposit in the amount of the lesser of \$500 or 50% of the estimated fee. The balance of fees due are payable immediately upon presentation of the plan or advice to the client. Projects spanning more than 3 months will be billed at least quarterly. Fees are not collected for services to be provided more than 6 months in advance.

Termination and Refunds

Financial Planning, and Portfolio Management Services agreements between Meyers Wealth Management and the client will continue to be in effect until terminated by either party by written notice to the other party. If the engagement is terminated within 5 business days of signing the client service agreement, no fees would be due and any unearned prepaid fees would be refunded. Should the engagement be terminated after this date, we will refund the pro-rated portion of the asset management and financial planning fees based upon the number of days remaining in the billing quarter.

For hourly and fixed-fee projects, client is responsible for and will be invoiced for any time charges or other expenses incurred by Meyers Wealth Management in the preparation of their plan or project. In the event of termination of the engagement, any prepaid unearned fees shall be refunded to the client.

Hourly clients may re-engage our services on an as-needed basis and the most recently hourly agreement will continue to be in effect.

Meyers Wealth Management reserves the right to terminate any engagement where a client has willfully concealed or has refused to provide pertinent information when necessary and appropriate, or for any other reason. Any unused portion of fees collected in advance will be refunded within five days.

Other costs

Meyers Wealth Management's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, investments and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and

exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Transaction charges and mutual fund management fees are usually small, and Meyers Wealth Management is careful to consider them when providing financial plans or investment advice.

Such charges, fees and commissions are exclusive of and in addition to Meyers Wealth Management's fee, and Meyers Wealth Management shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Meyers Wealth Management considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

Meyers Wealth Management does not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Clients have the option to purchase investment products we recommend through other brokers or agents. Clients who have engaged Meyers Wealth Management for Portfolio Management and Investment Advisory services may invest through any brokerage or agent of the client's choosing. Certain brokerages facilitate our management of the assets through limited power of attorney arrangements as noted above, but Meyers Wealth Management receives no compensation for the use of those brokerages.

Account Minimums

We do not have a minimum account size for any of our services.

Item 6 – Performance-Based Fees and Side-By-Side Management

Meyers Wealth Management does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Meyers Wealth Management generally provides investment and financial planning advisory services to individuals, high net worth individuals, trusts, estates, corporations, pension and profit-sharing plans, charitable organizations, or small business entities.

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

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

Investors face investment risks including but not limited to: interest-rate risk, market risk, inflation risk, currency risk, reinvestment risk, business risk, liquidity risk, financial risk, and political risk. Factors related to these various risks may cause the value of investments to fluctuate.

Methods of Analysis and Sources of Information

Methods of analysis, sources of information and investment strategies may include charting, fundamental analysis, technical analysis and cyclical analysis.

The main sources of information we use include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information we use include Morningstar, publicly available historical price and performance data, research articles, reports and presentations prepared by others.

Investment Strategies

The primary investment strategies we use for portfolio management are based on strategic asset allocation and implemented generally through passively-managed index and index-like mutual funds and exchange traded funds. Actively-managed funds and individual securities are added where necessary and appropriate to add value or diversification or to gain access to asset classes which cannot otherwise be replicated through more passively managed funds.

The investment strategy for any given client is customized to that client's goals and objectives and the client's specific investment parameters or restrictions. These objectives and parameters may be updated at any time by the client and once communicated to Meyers Wealth Management, an updated Investment Policy Statement or Portfolio Plan may need to be agreed to by the client. These updated parameters will be incorporated into any future advice from that time.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Meyers Wealth Management or the integrity of Meyers Wealth Management's management. Meyers Wealth Management has no information applicable to this Item.

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10 – Other Financial Industry Activities and Affiliations

Meyers Wealth Management is not involved in any other financial industry activities and we have no arrangements with any other entity which are material to our advisory business.

Item 11 – Code of Ethics

Participation or Interest in Client Transactions and Personal Trading

At times, employees and other related parties to Meyers Wealth Management may hold positions in securities that may also be recommended to clients. At no time will Meyers Wealth Management or any related party receive preferential treatment over clients.

Code of Ethics

Meyers Wealth Management has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of

certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Meyers Wealth Management must acknowledge the terms of the Code of Ethics annually, or as amended. We have adopted the CFP® Board's Standards of Professional Conduct. A copy of the Standards of Professional Conduct is available to all clients and prospects upon request.

Conflicts of Interest

Conflicts of interest exist in the area of securities trading because The Adviser may invest in the same securities recommended to clients. To minimize these conflicts of interest, The Adviser will almost always limit investment recommendations to widely traded securities issued by established companies or mutual funds invested in such securities.

The Adviser's sole form of compensation is advisory fees paid directly by his clients. The Adviser earns no commission income from any client transaction and no advisory fees are based on performance or on a share of capital gains. Meyers Wealth Management is not paid any compensation from brokerage firms or investment companies.

The client is under no obligation to act upon The Adviser's recommendations, and if the client elects to act upon any of The Adviser's recommendations, the client is under no obligation to effect such transactions through The Adviser.

All material conflicts of interest under CCR Section 260.238 (k) are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Item 12 – Brokerage Practices

Meyers Wealth Management may recommend discount brokerage firms and trust companies (qualified custodians) to clients. Factors considered include comparative fees, services provided, investment products available, reputation and financial strength. We receive no commission as a result of such recommendations or as a result of any clients implementing them.

We review the execution of trades, trading fees and other services provided by each custodian annually.

Current clients have assets at a variety of custodians. We make no requirement that any client use any particular brokerage, custodian or service provider.

We do not receive any soft dollar compensation.

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

We do not maintain custody of your assets. Any assets we manage must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank with whom the client has a direct engagement.

Certain custodians provide us with institutional features which help us manage our clients portfolios.

We believe that our selection of custodians for portfolio management services is in the best interests of our clients.

We participate in the institutional program (the “Program”) offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC (“TD Ameritrade “), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Meyers Wealth Management receives some benefits from TD Ameritrade through its participation in the Program.

As disclosed above, Meyers Wealth Management participates in TD Ameritrade’s institutional customer program and may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between our participation in the program and the investment advice we give to our clients, although Meyers Wealth Management receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Meyers Wealth Management participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Meyers Wealth Management by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Meyers Wealth Management’s related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Meyers Wealth Management but may not benefit its client accounts. These products or services may assist Meyers Wealth Management in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Meyers Wealth Management manage and further develop its business enterprise. The benefits received by Meyers Wealth Management or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Meyers Wealth Management endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Meyers Wealth Management or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the firm’s choice of TD Ameritrade for custody and brokerage services.

Additionally, Meyers Wealth Management participates in the institutional customer program through Scottrade Advisor Services, a division of Scottrade, Inc. — Member Finra/SIPC. Similar to our participation in the program with TD Ameritrade, our participation in Scottrade Advisor Services provides custody and brokerage services for some of our clients, and our participation in the program provides us such benefits as duplicate client statements and confirmations, access to block trading, the ability to have advisor fees deducted directly from client accounts, access to electronic communications for client order entry and account information, access to mutual funds with no transaction fees and to certain institutional money managers. As part of its fiduciary duties to clients, Meyers Wealth Management endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Meyers Wealth Management or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the firm’s choice of Scottrade for custody and brokerage services.

From time-to-time, we may make an error in submitting a trade order on a client’s behalf. When this occurs, we may place a correcting trade with the broker-dealer which has custody of the client’s account.

If an investment gain results from the correcting trade, the gain will remain in the client's account unless the same error involved other client account(s) that should have received the gain, it is not permissible for you to retain the gain, or we confer with you and decide to forego the gain (for example, due to tax considerations). If a loss occurs, we will pay for the loss. Generally, if related trade errors result in both gains and losses in your account, they may be netted.

Item 13 – Review of Accounts

Recommendations, advice and portfolio reviews are provided solely by David S. Meyers.

Reviews of investment accounts and client balance sheets are performed as needed for financial advice upon request by the client. For hourly-fee or flat-fee clients, the engagement terminates upon delivery of advice or plan to the client. No ongoing or automatic reviews of these accounts will be provided by The Adviser, though The Adviser recommends that all clients engage in regular periodic review of accounts and it is the responsibility of the client to initiate these reviews.

For subscription financial planning clients and for portfolio management and investment advisory clients, accounts are typically reviewed monthly, but always reviewed at least quarterly. Other conditions which may trigger a review are changes in tax laws, new investment information, changes in client situation.

Portfolio summaries may be prepared by The Adviser when providing asset allocation and investment advice. These summaries will be made available to the clients at their request or as part of written advice or plans. The Adviser does not provide ongoing performance reporting. Clients will receive account statements directly from custodians, brokerage firms, mutual funds or other financial service companies used by clients to implement any investment advice. Typically such statements are provided on a monthly or quarterly basis and as transactions occur.

Item 14 – Client Referrals and Other Compensation

We have been fortunate to receive many client referrals over the years. These referrals have come from current or former clients, estate planning attorneys, accountants, personal friends and others. The firm does not compensate referring parties for these referrals.

Meyers Wealth Management neither compensates anyone else for referrals, nor do we receive fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Item 15 – Custody

Meyers Wealth Management does not and will not have custody of any client assets. All client assets are held at qualified custodians with whom the client has a direct relationship. The custodians provide account statements directly to the clients, usually monthly or quarterly.

Clients are urged to compare the account statements received directly from their custodians to any reports or analysis provided by Meyers Wealth Management.

Clients are occasionally provided income and net worth statements generated by our financial planning software or constructed as part of their financial planning engagement. These statements generally contain *approximations* of their account balances and cash-flow information based on information

provided by the client. These statements are used for long-term financial planning where exact values of assets or cash flow items are not material to the financial planning process.

Item 16 – Investment Discretion

Meyers Wealth Management may receive discretionary authority from the client to select the identity and amount of securities to be bought or sold. In these cases, we have the authority to determine, without obtaining the client's specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. We may, though we are not obligated to, solicit comments from the client in advance of trading. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, The Adviser observes the investment policies, limitations and restrictions of the clients for which it advises.

Investment guidelines and restrictions must be provided to Meyers Wealth Management in writing.

The client must approve, in advance, the custodian and the commission rates to be paid to that custodian. The client has a direct relationship with the custodian. Meyers Wealth Management does not receive any portion of the transaction fees or commissions paid by the client to the custodian.

A limited power of attorney is a trading authorization for this purpose. A client may sign a limited power of attorney permitting Meyers Wealth Management to execute trades on his or her behalf.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Meyers Wealth Management does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Meyers Wealth Management may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about their financial condition. Meyers Wealth Management has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

A balance sheet is not required to be provided because we do not serve as custodian for any client assets, nor do we require a prepayment of fees of more than \$600 six months or more in advance.

Item 19 – Requirements for State-Registered Advisers

All principal executive officers and management persons are described in ADV Part 2 B, attached.

We are not actively engaged in any other business.

We do not receive any performance based compensation.

No disclosure events have occurred.

California Disclosures

The California Code of Regulations imposes two notice requirements upon financial advisors: (a) lower cost comparable services may be available from others; and (b) the possibility exists for a conflict of interest between Client interests and ours. Clients are under no obligation to purchase advice or services from us.

Fair, Equitable and Ethical Principles (CCR § 260.238):

Meyers Wealth Management is a fiduciary and has a duty to act primarily for the benefit of our clients. As a fiduciary we act in good faith and exercise the highest standard of care. We are loyal to our clients and avoid or disclose any conflict of interest that could impair the advice given to our clients. We also have the duty and responsibility to only engage in activities that promote fair, equitable and ethical principles.

Privacy Notice

The confidentiality of our clients, past and present, is of paramount concern to us and is one of the hallmarks of our firm. Like all providers of personal financial services, we are now required by law to inform our clients of our policies regarding privacy of client information. We have been, and continue to be, bound by professional standards of confidentiality that are even more stringent than those required by law. Therefore, we have always protected your right to privacy.

We request personal information from our clients in order to perform our duties as financial planners and investment advisors, to make recommendations and decisions that are in the best interest of our clients.

For current and former clients, we do not disclose any non-public personal information obtained in the course of business, except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees and, in limited situations, to unrelated third parties who need to know that information to assist in providing services to you. In all such situations, we stress the confidential nature of the information being shared.

We frequently recommend that a client contact an attorney, accountant, other professional, or financial institution. At the request of our clients, we may provide relevant information to these entities.

Clients assets are held at independent custodians. We sometimes assist our clients in opening accounts at these custodians in the client's names, with Meyers Wealth Management receiving duplicate statements or other information. Each custodian has its own privacy policy, which they will disclose to clients in a separate notice.

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your non-public personal information we maintain physical, electronic, and procedural safeguards that comply with our professional standards.

Our internet email is not encrypted, and therefore, not secure.

All employees and those providing services to our firm pledge to respect our clients' privacy and maintain the confidentiality of our clients' information. This is a requirement of our code of ethics and is a mission we always have and will continue to take very seriously.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Meyers Wealth Management employees who render investment or financial planning advice to clients must be college graduates or have equivalent relevant business experience. Meyers Wealth Management personnel must have and maintain all licenses required by applicable rules and laws.

Any employee of Meyers Wealth Management providing investment advice to clients is required to meet the specific state registration examination/licensing requirements in order to provide such advice.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board

(www.cfp.net).

- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

David S. Meyers, CFP

Education and Business Background

Year of Birth: 1969

Education:

Emory University, Atlanta, GA, Bachelor of Science in Applied Physics, 1990

Georgia Institute of Technology, Atlanta, GA, Masters of Science in Applied Mathematics, 1993

Certificate in Financial Planning, Boston University Center for Professional Education, 2009

Business Experience:

Salomon Brothers, Vice President, Fixed Income Quantitative Analyst, Arbitrage Group, 1994-1998

Invesco, Fixed Income Quantitative Analyst, Institutional Fixed Income Group, 1999-2006

Fortis Investments, Quantitative Analyst, Fixed Income and Structured Products, 2006-2008

Meyers Wealth Management, President, Investment Advisor and Financial Planner, 2009-present

Disciplinary Information: none

Other Business Activities: none

Supervision:

David S. Meyers is the President and Chief Compliance Officer. As such, David S. Meyers is responsible for all advice provided to clients.

Arbitration Claims: none

Self-Regulatory Organization or Administrative Proceedings: none

Bankruptcy Petitions: none