

2018 State of the Company

Introduction

Periodically I like to send out communications to our clients and friends regarding how we are doing. The markets most recent volatility became a reminder that it might be a real good time to touch base with you. This type of volatility is never fun, but it is as natural to the markets as it would be to us on days when we don't feel great.

Running a responsive financial service business can be very challenging. We pride ourselves in being very different than other firms in the way we approach our relationships. By spending time getting your goals and objectives fully understood from the beginning of our relationship and conducting reviews on a regular basis, we are able to easily stay current with your situation. Starting off in the right direction adds a certain level of comfort; especially when the markets get a little crazy.

Our Growth

We enjoy many long-term relationships and often hear comments on how you're noticing our growth. Growth is a requirement if you are going to be in business. It's a direct sign from you that you appreciate our relationship because most of Meld's progress has come in the form of referrals from clients and friends of the firm. We can't thank you enough, but we also realize you are not doing that to help us, you are doing it to help the people you are referring to us. Although, it does speak directly to the fact you must trust and appreciate the work we do for you.

Another indication of Meld's growth is our affiliation with a Columbus, GA office in the spring of 2017. Tami McDonald, CFP®, was previously with a regional bank wealth management group in Columbus. Her interest in being an independent business owner had been an aspiration for many years leading her to form her own firm, Brookstone Wealth Management, LLC, at which time she affiliated with us. She brings over twenty-five years wealth management experience to the Meld Team.

We've also expanded our 401(k) and qualified retirement plan services by teaming up with Fidelity Investments. With Meld serving as the Plan's investment advisor and Fidelity the recordkeeper, Plan Sponsors can offer their employees retirement plan services with a personal touch from Meld and the resources and name recognition of Fidelity. With Meld's expertise and willingness to serve as a 3(38) investment fiduciary, employers can reduce administrative duties, simplify recordkeeping requirements and meet their fiduciary obligations while offering their employees state of the art services.

Future Plans

What's changing at Meld? Two years ago, Kyle Whittington became a partner. In the next few weeks, Meld will welcome Jamie Cornehlson as a partner. I met and started using Jamie as a business consultant over four years ago. Since that time, we have continued to use his services and have expanded our relationship extensively. Jamie lives in Rochester, NY. He is a Chartered Financial Analyst™ and the owner of Capstone Investment Financial Group in Colorado Springs, CO.

Situational Investment Plan, "SIP", is something that many of you have become more familiar with over the past few years, when, in fact, it is actually something we have done for clients for 25 years or more. While it didn't always have the coined phrase or wasn't done on a fancy screen in the conference room, it was a process we used to determine what rate of return you need in retirement to sustain your lifestyle. We are researching to see if a trademark can be attained on our SIP process or if it is patentable. We know of no other firm that has a system in place used to evaluate and establish a risk profile for you based

on your specific needs, like our SIP process does. It has proven invaluable in guiding the risk associated with your retirement as well as a critical element in determining if, and when, a client should consider retirement.

Marketing is always challenging when you have the business model we do. To assist us in this effort, we created Meld University. In the last four years, Meld started offering Educational Workshops that topically cover areas of investing, financial planning, Medicare, Social Security and estate planning. This has allowed us to meet prospective clients on a “get to know us” basis. These events are for educational purposes only and not designed, nor intended, to sell any product or service.

In addition, we have packaged our educational events into a corporate presentation called Financial Wellness. Any or all of these educational seminars can be presented to employee groups without fear of follow-up calls soliciting products or commission-based financial products, giving people the ability to understand the bigger picture without having a sales person push them in a wrong direction.

Summary

As many of you already know, I am projected to transfer my ownership interest in Meld in 2025. Often times, business ownership changes can create tremendous anxiety at the client level. My hope is that by keeping you up-to-date, we thwart any concern that may arise. In 2025, the transition plan is that Kyle and Jamie will become the owners of Meld Financial, Inc. It is possible I will continue to serve in some capacity on the Board. The thought process behind this plan is that you, clients and friends of the firm, should not notice any change in the way our business, or your relationship with us, is handled. The systems and processes in place are mostly proprietary Meld systems and will continue uninterrupted. I hope you will always feel free to call us with your suggestions and constructive comments. This truly helps us get better as a company. Thank you again for your association with Meld Financial, Inc. We are truly grateful and blessed.

Sincerely,

Mark McGarvey, CFP®