

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, 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 investment advisory services (including investment portfolio monitoring, financial counseling, review of accounts, and securities research), “wrap fee” programs (an account where no separate transaction charges apply and a single fee is paid for advisory services and trading costs), retirement plan consulting services and products, financial planning, educational seminars/workshops, and consulting services. As part of these services, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account, meeting with you at least annually. When you use us for financial planning services, the fees will be agreed upon between you and your financial professional. In addition, advisory services include an investment management program that provides you with access to multiple investment managers who provide investment advice to your portfolios consisting of individual stocks, bonds, exchange traded and mutual funds.

There are different types of advisory accounts you can choose. You can select an advisory account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”), or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

For our discretionary services, you give your financial professional or an investment manager the authority to buy and sell securities, either absolutely or subject to certain restrictions. This authority varies according to the advisory program, and there is a prohibition against exercising discretion in client accounts unless granted written authority to enter orders on your behalf. For these discretionary services, investment monitoring is offered as part of our standard services and is provided at least annually.

For our non-discretionary services, you make the ultimate decision regarding the purchase and/or sale of investments. For these non-discretionary services, investment monitoring is offered as part of our standard services and is provided at least annually. Investment advice may be provided regarding asset allocation, investment portfolio construction, investment selection, or other services as agreed upon by both parties, and there may be limitations on investment offerings.

Some questions you might ask one of our representatives

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

What fees will I pay?

For most advisory services, you will pay an ongoing recurring fee based on the value of cash and investments in your advisory account. The amount paid to Meld does not vary based on the type of investments we select on your behalf or recommend to you. The asset-based fee reduces the value of your account and will be deducted from your account.

For advisory accounts, the asset-based fee will include transaction costs and custody services. Some investments (such as mutual funds and exchange traded funds) may impose additional fees that can also reduce the value of your investment over time. For financial planning and consulting services, the fees will be agreed upon between you and your financial professional. Some fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The fees associated with the recommendation of sub-advisory services are charged on a recurring basis based on your assets. Additional fees may include, but are not limited to, an annual custodian, annual account maintenance and account closure and transfer fees. Other fees may include costs related to mutual and exchange traded funds and, if applicable, other specific types of investments. In addition, where applicable, costs may be associated with CD confirms and statements, overnight check processing and wire fees.

For additional details on how fees are calculated, refer to your investment advisory agreement and the applicable disclosures specific to your advisory account.

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.

A question you might ask one of our representatives

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.

Meld utilizes the services of Capstone Investment Financial Group, LLC to service as a sub-advisor to fixed income securities. Capstone is owned and operated by Mr. James Cornehlson. Mr. Cornehlson has an ownership interest in Meld, serves on Meld's Investment Committee (which oversees fixed income portfolio management decisions), and is separately compensated by Meld as a business development/management consultant. We have instituted a comprehensive supervisory process, detailed in our Written Supervisory Procedures ("WSPs") that was designed to address, among other things, conflicts of interest.

A question you might ask one of our representatives

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 by means of cash only that are direct deposited on a monthly and/or quarterly basis. Advisory service account fees are charged based on an agreed upon percentage at the time account paperwork is signed. Factors included in making fee percentage decisions include total assets under management for the household. Flat/hourly fee charges are incurred for financial planning and Social Security/Medicare consulting.

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

No.

Investor.gov/CRS can be used as a free and simple search tool to research us and all our financial professionals.

A question you might ask one of our representatives

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 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.

A question you might ask one of our representatives

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?