Item 1 – Cover Page

Part 2A of Form ADV



Meritis Wealth Management, Inc.

12435 Park Potomac Avenue
Suite 440
Potomac, MD 20854
Phone: 240-396-6600 · Fax: 240-396-6533
Email: compliance@meritiswealth.com
Website: www.meritiswealth.com

June 26, 2026

This Brochure provides information about the qualifications and business practices of Meritis Wealth Management, Inc. If you have any questions about the contents of this Brochure, please contact us using the information listed above. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Meritis Wealth Management, Inc. (CRD# 4884992) is a registered investment advisor with the SEC. Registration of an investment advisor does not imply any certain level of skill or training.

Additional information about Meritis Wealth Management, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

There are no material changes to report since our last ADV Annual Amendment filing made on February 10, 2026.

Item 3 – Table of Contents

Item 1 – Cover Page 1

Item 2 – Material Changes 2

Item 3 – Table of Contents 3

Item 4 – Advisory Business 4

Item 5 – Fees and Compensation 5

Item 6 - Performance-Based Fees and Side-By-Side Management 7

Item 7 – Types of Clients & Account Minimums 8

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

Item 9 – Disciplinary Information 11

Item 10 – Other Financial Industry Activities and Affiliations 11

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading 12

Item 12 – Brokerage Practices 13

Item 13 – Review of Accounts 14

Item 14 – Client Referrals and Other Compensation 15

Item 15 – Custody 15

Item 16 – Investment Discretion 16

Item 17 – Voting Client Securities 16

Item 18 – Financial Information 16

Supervised Person Brochure – James Christopher Brown Jr., CFP® 19

Supervised Person Brochure – Laura P. Markoff 23

Supervised Person Brochure – Heather S. McGolerick 25

Item 4 – Advisory Business

A. Description of the Advisory Firm

Meritis Wealth Management, Inc. ("Meritis Wealth") was formed in June 2025 and is based in Potomac, MD. Meritis Wealth is owned and operated by James (Chris) C. Brown Jr., Managing Principal.

B. Types of Advisory Services

WEALTH MANAGEMENT

Meritis Wealth provides customized wealth management services for its Clients. This is achieved through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. Wealth management includes investment management, financial planning, and insurance consulting services. Insurance consulting services will involve insurance reviews/analyses, education, and insurance solutions to its Clients.

Discretionary

When the Client elects to use Meritis Wealth on a discretionary basis, the Client will sign a limited trading authorization or equivalent allowing Meritis Wealth to determine the securities to be bought or sold and the amount of the securities to be bought or sold. Meritis Wealth will have the authority to execute transactions in the account without seeking Client consent on each transaction.

HELD-AWAY ASSETS

Meritis Wealth's held-away accounts service provides investment allocation and guidance with outside custodians. Meritis Wealth regularly reviews and monitors these. This service is solely consultative in nature. Clients are responsible for placing and executing their own trades, either on their own or with another investment adviser. Meritis Wealth does not have discretion, nor the ability to execute trades on the Client's behalf.

FINANCIAL PLANNING AND CONSULTING

Services include an evaluation of a Client's current and future financial state using currently known variables to predict future cash flows, asset values, recommend purchase and sales, and withdrawal plans. Meritis Wealth will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans. Topics for planning may include:

- Personal net worth analysis: A review of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- Cash flow analysis: An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- Retirement strategy: A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- Long-term investment plan: Build a customized asset allocation strategy based on specific investment objectives and a risk profile. This strategy sets guidelines for

selecting, buying and selling investments and establishing benchmarks for performance review.

- Tax reduction strategy: Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax favored investment vehicles that can reduce taxation of investment income.
- Estate preservation: Update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at current estate planning documents, and prompt an update to the plan when the legal environment changes or there is a major life event such as a marriage, death, or births.

If a conflict of interest exists between the interests of Meritis Wealth and the interests of the Client, the Client is under no obligation to act upon Meritis Wealth's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to affect the transaction through Meritis Wealth.

C. Client-Tailored Services and Client-Imposed Restrictions

The Client's financial needs, investment goals, tolerance for risk, and investment objectives are documented in Meritis Wealth's Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. These restrictions may, however, prohibit engagement with Meritis Wealth.

D. Wrap Fee Programs

Meritis Wealth does not participate in a Wrap Program.

E. Assets Under Management

As of December 31, 2025, Meritis Wealth provides management services for:

Discretionary Assets:	Non-Discretionary Assets:
$224,394,856	$0

Item 5 – Fees and Compensation

A. Fee Schedule

WEALTH MANAGEMENT

Meritis Wealth charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Maximum Annual Fee
$0 - $1,000,000	1.15%
$1,000,001 - $3,000,000	1.00%
$3,000,001 - $5,000,000	0.90%

$5,000,001 - $10,000,000	0.85%
Over $10,000,000	Negotiable

This is a tiered fee schedule, meaning the entire account is charged the same management fee. Fees may be negotiable at the sole discretion of the Advisor.

Fees are billed monthly in advance based on the market value of assets under management at the end of the prior month.

Other types of fee arrangements exist for legacy clients which are no longer offered.

Meritis Wealth may group certain related Client accounts, often known as "householding", for the purposes of achieving the minimum annualized fee.

HELD-AWAY ASSETS

For Client accounts held at a custodian that is not directly accessible by Meritis Wealth, such as held-away assets, Meritis Wealth will earn its investment advisor fee as described above. Generally, the custodian will facilitate the fee deduction on behalf of Meritis Wealth as Meritis Wealth does not have direct access to do so. However, in any situation where that may not be possible, Meritis Wealth will deduct the fee from another non-qualified account(s) separately under management of Meritis Wealth, or the Client will be billed directly.

SUB-ADVISORY FEES

Meritis Wealth may implement all or a portion of a Client's investment portfolio utilizing one or more Sub-Advisors or Independent Managers. Meritis Wealth does not earn any compensation from the Sub-Advisor(s) or Independent Manager(s). Meritis Wealth will only earn its investment advisor fee as described above. A portion of the advisory fee collected will be allocated to the Sub-Advisor or Independent Manager pursuant to the terms of the executed agreement between Meritis Wealth and the Sub-Advisor or Independent Manager. The total blended fee, including Meritis Wealth's fee and the Sub-Advisor's or Independent Manager's fee, will not exceed 1.15% annually.

FINANCIAL PLANNING AND CONSULTING

Meritis Wealth offers financial planning services as part of its wealth management services. The Advisor also offers stand-alone financial planning services for an hourly fee. Prior to the planning process the Client will be provided an estimated plan fee which will be based on the complexity of the engagement. Meritis Wealth reserves the right to waive the fee should the Client implement the plan through Meritis Wealth.

HOURLY FEES

Hourly fee services are offered based on an hourly fee of $500 per hour. Fees for financial plans are billed 50% upon execution of the Agreement. The balance is due upon plan delivery.

B. Payment of Fees

Wealth Management Fees are generally deducted directly from the Client's Account.

Sub-Advisor or Independent Manager Fees are deducted directly from the Client's Account.

Financial Planning and Consulting Fees are generally invoiced directly to the Client and are payable via check. Fees may also be deducted from another account held with Meritis Wealth.

Meritis Wealth, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

For all services, Clients may terminate their engagement with Meritis Wealth within five (5) business days of signing an Agreement with no obligation and without penalty. After the initial five (5) business days, the Agreement may be terminated by Meritis Wealth with thirty (30) days written notice to Client and by the Client at any time with written notice to Meritis Wealth. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. In the case of hourly engagements, fees will be prorated based on the work completed at the stated hourly rate. All unpaid earned fees will be due to Meritis Wealth and all unearned fees will be refunded to the Client. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

C. Additional Fees

Custodians may charge brokerage commissions, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options, margin interest, and exchange-traded funds. Mutual funds, money market funds, and exchange-traded funds may also charge internal management fees, which are disclosed in the fund's prospectus. Meritis Wealth does not directly receive any compensation from these fees. All of these fees are in addition to the management fee you pay to Meritis Wealth. For more details on the brokerage practices, see Item 12 of this brochure.

D. Prepayment of Fees

Fees for financial plans are billed 50% upon execution of the Agreement. The balance is due upon plan delivery.

E. External Compensation for the Sale of Securities

Meritis Wealth does not receive any external compensation from the sale of securities.

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

Fees are not based on a share of the capital gains or capital appreciation of managed securities. Meritis Wealth does not use a performance-based fee structure nor "side-by-side" management because of the conflict of interest. Performance based compensation may

create an incentive for Meritis Wealth to recommend an investment that may carry a higher degree of risk to the Client.

Item 7 – Types of Clients & Account Minimums

Meritis Wealth's Clients are generally individuals, high net-worth individuals, trusts, estates, and businesses. Client relationships vary in scope and length of service.

Meritis Wealth generally requires a minimum relationship size of $750,000 to effectively implement its investment process. However, Meritis Wealth retains the discretion to lower or waive said minimum.

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

A. Methods of Analysis and Investment Strategies

Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns. Security analysis methods may include:

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Meritis Wealth generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Meritis Wealth will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Meritis Wealth may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

Research and analysis from Meritis Wealth are derived from numerous sources, including financial media companies, third- party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

B. Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written

notice to Meritis Wealth. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

C. Risks of Investments and Strategies Utilized

Investing in securities involves risk of loss that Clients should be prepared to bear. Meritis Wealth's investment approach constantly keeps the risk of loss in mind. Investors may face the following investment risks:

General Investment and Trading Risks. Clients may invest in securities and other financial instruments using strategies and investment techniques with significant risk characteristics. The investment program utilizes such investment techniques as option transactions, margin transactions, short sales, leverage, and derivatives trading, the use of which can, in certain circumstances, maximize the adverse impact to which a Client may be subject.

Interest-rate Risk. Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Inflation Risk. When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.

Reinvestment Risk. This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Liquidity Risk. Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Cybersecurity Risk. Meritis Wealth and its service providers may be subject to operational and information security risks resulting from cyberattacks. Cyberattacks include, among other behaviors, stealing or corrupting data maintained online or digitally, denial of service attacks on websites, the unauthorized release of confidential information or various other forms of cybersecurity breaches. Cybersecurity attacks affecting Meritis Wealth and its service providers may adversely impact Clients. For instance, cyberattacks may interfere with the processing of transactions, cause the release of private information about Clients, impede trading, subject Meritis Wealth to regulatory fines or financial losses, and cause reputational damage. Similar types of cybersecurity risks are also present for issuers of securities in which Clients may invest in, qualified custodians, governmental and other regulatory authorities, exchange and other financial market operators, or other financial institutions. Cybersecurity incidents that could ultimately cause them to incur losses, including for example: financial losses, cost and reputational damages, and loss from damage or interruption of systems. Although Meritis Wealth has established systems to reduce the risk of these incidents from coming to fruition, there is no guarantee that these efforts will always be successful, especially considering that Meritis Wealth does not directly control the cybersecurity measures and policies employed by third party service providers.

Exchange-Traded Funds. ETFs are a type of index fund bought and sold on a securities exchange. The risks of owning an ETF generally reflect the risks of owning the underlying securities they are designed to track, although lack of liquidity in an ETF could result in it being more volatile and ETFs have management fees that increase their costs. ETFs are also subject to other risks, including: (i) the risk that their prices may not correlate perfectly with changes in the underlying reference units; and (ii) the risk of possible trading halts due to market conditions or other reasons that, in the view of the exchange upon which an ETF trades, would make trading in the ETF inadvisable.

Mutual Fund Risks. An investment in mutual funds could lose money over short or even long periods. A mutual fund's share price and total return are expected to fluctuate within a wide range, like the fluctuations of the overall stock market.

Bond Risks. Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

Common Stocks and Equity-Related Securities. Certain ETFs or mutual funds hold common stock. Prices of common stock react to the economic condition of the company that issued the security, industry and market conditions, and other factors which may fluctuate widely. Investments related to the value of stocks may rise and fall based on an issuer's actual and anticipated earnings, changes in management, the potential for takeovers and acquisitions, and other economic factors. Similarly, the value of other equity-related securities, including preferred stock, warrants, and options may also vary widely.

Small- and Mid-Cap Risks. Certain ETFs and mutual funds hold securities of small- and mid-cap issuers. Securities of small-cap issuers may present greater risks than those of large-cap issuers. For example, some small- and mid-cap issuers often have limited product lines, markets, or financial resources. They may be subject to high volatility in revenues, expenses, and earnings. Their securities may be thinly traded, may be followed by fewer investment research analysts, and may be subject to wider price swings and thus may create a greater chance of loss than when investing in securities of larger-cap issuers. The market prices of securities of small- and mid-cap issuers generally are more sensitive to changes in earnings expectations, to corporate developments, and to market rumors than the market prices of large-cap issuers.

Market Risks. Turbulence in the financial markets and reduced liquidity may negatively affect the Companies, which could have an adverse effect on each of them. If the securities of the

Companies experience poor liquidity, investors may be unable to transact at advantageous times or prices, which may decrease the Company's returns. In addition, there is a risk that policy changes by central governments and governmental agencies, including the Federal Reserve or the European Central Bank, which could include increasing interest rates, could cause increased volatility in financial markets, which could have a negative impact on the Companies. Furthermore, local, regional, or global events such as war, acts of terrorism, the spread of infectious illness or other public health issues, recessions, or other events could have a significant impact on the Companies. For example, the rapid and global spread of COVID-19, resulted in extreme volatility in the financial markets and severe losses; reduced liquidity of many Companies' securities; restrictions on international and, in some cases, local travel; significant disruptions to business operations (including business closures); strained healthcare systems; disruptions to supply chains, consumer demand and employee availability; and widespread uncertainty regarding the duration and long-term effects of this pandemic. Some sectors of the economy and individual issuers experienced particularly large losses. In addition, the COVID-19 pandemic resulted in increased volatility and/or decreased liquidity in the securities markets. The Companies' values could decline over short periods due to short-term market movements and over longer periods during market downturns.

The foregoing list of risk factors does not purport to be a complete enumeration or explanation of the risks involved in an investment with Meritis Wealth.

Item 9 – Disciplinary Information

Meritis Wealth and its management have not been involved in any criminal or civil actions, administrative or self-regulatory enforcement proceedings, nor any legal or disciplinary events that are material to a Client's or prospective Client's evaluation of Meritis Wealth or the integrity of its management.

Item 10 – Other Financial Industry Activities and Affiliations

A. Registration as a Broker-Dealer or Broker-Dealer Representative

Neither Meritis Wealth nor its management persons are registered as a broker-dealer or broker-dealer representative.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Meritis Wealth nor its management persons are registered as futures commission merchant, commodity pool operator, or a commodity trading advisor.

C. Relationships Material to this Advisory Business and Possible Conflicts of Interest

Certain Investment Advisor Representatives of Meritis Wealth are licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with Meritis Wealth. As an insurance professional, the Investment Advisor Representative will receive customary commissions and other related revenues from the various insurance companies whose products are sold. This represents a conflict of interest because it gives an incentive to recommend services based on the fee amount received. This conflict is mitigated by disclosures, procedures and Meritis Wealth's fiduciary obligation to

place the best interest of the Client first. Clients are under no obligation to implement any of the recommendations. More information on this can be found in the respective Investment Advisor Representative's Form U4 and ADV 2B.

D. Selection of Other Advisors or Managers

Meritis Wealth may select and appoint one or more Sub-Advisor(s) or Independent Manager(s) to provide Sub-Advisor or Independent Manager Services for all or a portion of a Client's investment portfolio, based on the Client's needs and objectives. The Advisor will perform initial and ongoing oversight and due diligence over each Sub-Advisor or Independent Manager to ensure the strategy remains aligned with Clients investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship.

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

A. Code of Ethics

The supervised persons (supervised persons include employees and/or independent contractors) of Meritis Wealth have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Meritis Wealth supervised and addresses conflicts that may arise. The Code defines acceptable behavior for supervised persons of Meritis Wealth. The Code reflects Meritis Wealth and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when supervised persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any supervised persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Meritis Wealth's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other supervised person, officer or director of Meritis Wealth may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Meritis Wealth's Code is based on the guiding principle that the interests of the Client are our top priority. Meritis Wealth's officers, directors, advisors, and other supervised persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either supervised persons or Meritis Wealth.

Certain parts of this Code apply to "access" persons. "Access" persons are supervised persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable

fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

Meritis Wealth will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

B. Recommendations Involving Material Financial Interests

Neither Meritis Wealth nor its related persons recommend to Clients, or buys or sells for Client accounts, securities in which Meritis Wealth or a related person has a material financial interest.

C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Meritis Wealth and its supervised persons may invest in the same securities (or related securities, e.g., warrants, options or futures) that Meritis Wealth or a supervised person recommends to Clients. In order to mitigate conflicts of interest, such as frontrunning, Meritis Wealth's Chief Compliance Officer, or their designee, will no less than quarterly, review firm and/or personal holdings of its supervised persons. These reviews ensure that the personal trading of supervised persons does not disadvantage Clients of Meritis Wealth.

D. Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Meritis Wealth and its supervised persons may recommend securities, or buy or sell securities for Clients accounts, at or about the same time, that they also buy or sell the same securities in their own account(s). Meritis Wealth, for instance, will place trades in an account in an attempt to earn better than money market rates. In order to mitigate conflicts of interest, such as frontrunning, Meritis Wealth's Chief Compliance Officer, or their designee, will no less than quarterly, review firm and/or personal holdings of its supervised persons. These reviews ensure that the personal trading of supervised persons does not disadvantage Clients of Meritis Wealth.

Item 12 – Brokerage Practices

A. Factors Used to Select or Recommending Broker-Dealers

Meritis Wealth does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Meritis Wealth to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, Meritis Wealth does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Meritis Wealth does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Meritis Wealth. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. Meritis Wealth may recommend the Custodian based on criteria

such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices.

The Advisor will generally recommend that Clients establish their account[s] at Raymond James & Associates, Inc. ("Raymond James"). Raymond James is a FINRA-registered broker-dealer and New York Stock Exchange/SIPC member. Raymond James will serve as the Client's "qualified custodian". The Advisor maintains institutional relationships with Raymond James, whereby the Advisor receives economic benefits from the Custodian. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Meritis Wealth.

1. Research and Other Soft Dollar Benefits
   Meritis Wealth does not receive soft dollar benefits.

2. Brokerage for Client Referrals
   Meritis Wealth does not receive Client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

3. Directed Brokerage
   Meritis Wealth does not allow Client directed brokerage.

B. Aggregating Trading for Multiple Client Accounts

When a Client authorizes discretionary management, Meritis Wealth is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Meritis Wealth. All Clients participating in the aggregated order shall receive an average share price with all other transactions. If aggregation is not allowed or infeasible and individual transactions occur (e.g., withdrawal or liquidation requests, odd-lot trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred. Meritis Wealth will always attempt to aggregate orders whenever it has the opportunity to do so.

Item 13 – Review of Accounts

A. Frequency and Nature of Periodic Review and Who Makes Those Reviews

Account reviews are performed at least annually by Meritis Wealth management. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans are updated as requested by the Client and pursuant to a new or amended Agreement, Meritis Wealth suggests updating at least annually.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

C. Content and Frequency of Regular Reports

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the Client's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Meritis Wealth may also send periodic or other event-inspired reports based on market or portfolio activity. Reports will generally be provided in electronic format.

Item 14 – Client Referrals and Other Compensation

A. Economic Benefits from Others

Meritis Wealth does not receive any economic benefits from external sources.

B. Compensation to Non-Advisory Personnel for Client Referrals

Meritis Wealth does not compensate for Client referrals.

Item 15 – Custody

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by Meritis Wealth.

Meritis Wealth is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Meritis Wealth. Meritis Wealth will obtain written authorization from Client to allow for such deductions.

Additionally, Meritis Wealth has limited custody due to having standing letters of authorization ("SLOA") to direct third party payments. Meritis Wealth will meet the following seven conditions when a SLOA has been established with a Client to be exempted from the annual audit requirement:

1. The Client provides instructions to the qualified custodian, in writing, that includes the Client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer will be directed.
2. The Client authorizes the investment advisor, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. The Client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the Client's authorization and provides a transfer of funds notice to the Client promptly after each transfer.

4. The Client has the ability to terminate or change the instruction to the Client's qualified custodian.
5. The investment advisor has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the Client's instruction.
6. The investment advisor maintains records showing that the third party is not a related party of the investment advisor or located at the same address as the investment advisor.
7. The Client's qualified custodian sends the Client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Meritis Wealth is not affiliated with the custodian. The custodian does not supervise Meritis Wealth, its employees or activities.

Item 16 – Investment Discretion

If applicable, Client will authorize Meritis Wealth discretionary authority, via the Advisory Agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize Meritis Wealth discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If, however, consent for discretion is not given, Meritis Wealth will obtain prior Client approval before executing each transaction.

Meritis Wealth allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. These restrictions must be provided to Meritis Wealth in writing.

The Client approves the custodian to be used, and the commission rates paid to the custodian. Meritis Wealth does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17 – Voting Client Securities

Clients will receive proxy voting information directly from the issuer and/or custodian of the security. Clients will not receive any such proxy voting material from Meritis Wealth. When assistance on voting proxies is requested by the Client, Meritis Wealth will provide recommendations to the Client. However, Meritis Wealth will not have authority to vote proxies on behalf of the Client.

Item 18 – Financial Information

A. Balance Sheet

Meritis Wealth does not require nor solicit prepayment of more than $1,200 in fees per Client, six months or more in advance.

B. Financial Condition

Meritis Wealth nor its management persons have any financial conditions that are likely to reasonably impair its ability to meet contractual commitments to Clients.

C. Bankruptcy Petitions in Previous Years

Meritis Wealth has not been the subject of a bankruptcy petition in the last ten years.

SUPERVISED PERSON BROCHURE
Part 2B of Form ADV

Meritis Wealth Management, Inc.

James Christopher Brown Jr., CFP®
Managing Principal

12435 Park Avenue
Suite 440
Potomac, MD 20854
Phone: 240-396-6600 · Fax: 240-396-6533
Email: compliance@meritiswealth.com
Website: www.meritiswealth.com

June 26, 2026

This brochure supplement provides information about James Christopher Brown Jr., CFP® and supplements the Meritis Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Jade Franke, Chief Compliance Officer, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about James Christopher Brown Jr., CFP® (CRD# 4895673) is also available on the SEC's website at www.adviserinfo.sec.gov.

Supervised Person Brochure – James Christopher Brown Jr., CFP®

Year of birth: 1977

Item 2 - Educational Background and Business Experience

Educational Background:

- University of Maryland – College Park; Bachelor of Science in Marketing; 1998

Business Experience:

- Meritis Wealth Management, Inc.; Managing Principal; 06/2025 – Present
- Wells Fargo d/b/a Meritis Wealth Management; Managing Partner; 05/2015 – 06/2025
- Wells Fargo Advisors; Vice President – Investment Officer; 12/2008 – 05/2015
- A.G. Edwards & Sons; Financial Advisor; 12/2004 – 12/2008

Professional Designations:

CERTIFIED FINANCIAL PLANNER® professional

James Christopher Brown Jr. is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, James Christopher Brown Jr. may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and James Christopher Brown Jr. may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have

earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information
Criminal or Civil Action: None to report
Administrative Proceeding: None to report
Self-Regulatory Proceeding: None to report

Item 4 - Other Business Activities Engaged In
James Christopher Brown Jr., CFP® has outside business activities as follows:

- Licensed Insurance Professional

Approximately 5% of his time is spent on the above practices and from time to time, he may offer Clients services from these activities. These practices represent conflicts of interest because they give James Christopher Brown Jr., CFP® an incentive to recommend products

and/or services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures and Meritis Wealth's fiduciary obligation to place the best interest of the Client first. Clients are not required to purchase or engage James Christopher Brown Jr., CFP® for any products or services offered as Clients have the option to purchase them through another person or entity of their choosing.

Item 5 - Additional Compensation

James Christopher Brown Jr., CFP® receives commissions on insurance sales but does not receive any performance-based fees. They do not receive any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6 - Supervision

The Chief Compliance Officer of Meritis Wealth supervises and monitors the advisory services of James Christopher Brown Jr., CFP®. The Chief Compliance Officer, Jade Franke, can be reached at compliance@meritiswealth.com or 405-595-0655.

SUPERVISED PERSON BROCHURE
Part 2B of Form ADV

Meritis Wealth Management, Inc.

Laura P. Markoff
Senior Vice President

12435 Park Avenue
Suite 440
Potomac, MD 20854
Phone: 240-396-6600 · Fax: 240-396-6533
Email: compliance@meritiswealth.com
Website: www.meritiswealth.com

June 26, 2026

This brochure supplement provides information about Laura P. Markoff and supplements the Meritis Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Jade Franke, Chief Compliance Officer, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Laura P. Markoff (CRD# 4884992) is also available on the SEC's website at www.adviserinfo.sec.gov.

Supervised Person Brochure – Laura P. Markoff

Year of birth: 1981

Item 2 - Educational Background and Business Experience
Educational Background:

- Tulane University; Bachelor of Science in Management; 2003

Business Experience:

- Meritis Wealth Management, Inc.; Senior Vice President; 06/2025 – Present
- Wells Fargo d/b/a Meritis Wealth Management; Vice President; 01/2019 – 06/2025
- Morgan Stanley; Financial Advisor; 06/2009 – 01/2019
- Citigroup Global Markets; Registered Financial Associate; 09/2007 – 06/2009
- A.G. Edwards & Sons; Registered Financial Associate; 05/2003 – 09/2007

Item 3 - Disciplinary Information
Criminal or Civil Action: None to report
Administrative Proceeding: None to report
Self-Regulatory Proceeding: None to report

Item 4 - Other Business Activities Engaged In
Laura P. Markoff does not have any reportable outside business activities.

Item 5 - Additional Compensation
Laura P. Markoff does not receive additional compensation, performance-based fees, nor receives any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6 - Supervision
The Chief Compliance Officer of Meritis Wealth supervises and monitors the advisory services of Laura P. Markoff. The Chief Compliance Officer, Jade Franke, can be reached at compliance@meritiswealth.com or 405-595-0655.

SUPERVISED PERSON BROCHURE
Part 2B of Form ADV

Meritis Wealth Management, Inc.

Heather S. McGolerick
Director of Client Relations

12435 Park Avenue
Suite 440
Potomac, MD 20854
Phone: 240-396-6600 · Fax: 240-396-6533
Email: compliance@meritiswealth.com
Website: www.meritiswealth.com

June 26, 2026

This brochure supplement provides information about Heather S. McGolerick and supplements the Meritis Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Jade Franke, Chief Compliance Officer, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Heather S. McGolerick (CRD# 2341762) is also available on the SEC's website at www.adviserinfo.sec.gov.

Supervised Person Brochure – Heather S. McGolerick

Year of birth: 1971

Item 2 - Educational Background and Business Experience
Educational Background:

- George Mason University; Bachelor's Degree in Communications; 1993

Business Experience:

- Meritis Wealth Management, Inc.; Director of Client Relations; 06/2025 – Present
- Wells Fargo Advisors; Senior Registered Client Associate; 07/2021 – 06/2025
- Wells Fargo Clearing Services, LLC; Senior Registered Client Associate; 01/2008 – 07/2021

Item 3 - Disciplinary Information
Criminal or Civil Action: None to report
Administrative Proceeding: None to report
Self-Regulatory Proceeding: None to report

Item 4 - Other Business Activities Engaged In
Heather S. McGolerick does not have any reportable outside business activities.

Item 5 - Additional Compensation
Heather S. McGolerick does not receive additional compensation, performance-based fees, nor receives any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6 - Supervision
The Chief Compliance Officer of Meritis Wealth supervises and monitors the advisory services of Heather S. McGolerick. The Chief Compliance Officer, Jade Franke, can be reached at compliance@meritiswealth.com or 405-595-0655.