



Professional Investment Advising and Comprehensive Financial Planning

This brochure provides information about the qualifications and business practices of KG Meyer, P.C. If you have any questions about the contents of this brochure, please get in touch with us at kirk@kgmeyerpc.com. The information in this brochure has yet to be approved or verified by the United States Securities and Exchange Commissioner or any state securities authority. Additional information about KG Meyer, P.C. is available on the SEC's website at www.adviserinfo.sec.gov. Being a financial adviser does not imply a certain level of skill or training.

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Item #2 Material Changes

Changes in the eleventh brochure (Brochure) for KG Meyer, P.C., dated January 18, 2025, is the physical address change to 3824 Leona Pass, Hermitage, TN 37076-3737. Clients are encouraged to read the Brochure in detail and contact KG Meyer with any questions. If you would like another copy of this brochure or any other KG Meyer, P.C. brochure, please download it from the SEC website at www.adviserinfo.sec.gov, or you may contact KG Meyer, P.C. at (615) 583-5007 or kirk@kgmeyerpc.com.

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Item #4 Advisory Business

We offer fee-based investment management. Our financial planning services including retirement planning, retirement management, cash flow planning, pension planning, risk management, education planning, estate planning, investment planning, Social Security analysis, debt reduction, and analyses of special interest to individual clients. Our contract describes all our work for you in advance and writing.

Most of our clientele are people from all walks of life who are at the beginning of their careers, mid-career, currently retired, or retiring in the next few years.

The firm has helped people better manage their financial affairs by enabling them to direct discretionary cash flow more purposefully. We also help people position existing investments in professionally managed investments that more closely address their objectives. We will work with your accountant, attorney, and other professional advisors to help you make informed decisions about your financial affairs.

Now is the time to set yourself on the path toward financial independence. Take the first step by calling us at (615) 491-1608. Meet with us at no charge to determine if you're comfortable with us and our way of doing business. We look forward to meeting with you!

OUR PHILOSOPHY

Most people who seek professional financial advice do so because they want honest and unbiased answers to their questions and straightforward explanations which make sense for them in their unique set of circumstances.

Our goal is not to make decisions for you, but to provide you with the information you need to make informed decisions yourself; decisions that are in your best interests. By following our recommendations, you will increase the probability of attaining not only your financial objectives but your personal goals as well.

We work on a fee basis and act in a fiduciary manner, meaning we place your interest first and foremost. We do not believe our role is to "sell" you anything which we do not sell anything, nor do we feel it should be. Rather, it is to suggest appropriate alternatives and help you implement suggestions as you see fit. If you are impressed by the work, we have done for you, we will likely get your other business as well - and that is how it should be. In this way, you are able to make good decisions with which you can feel comfortable. Your specific desires and needs are of interest to us. We would like to have you as a client and welcome the opportunity to serve you.

We believe people seek professional financial advice for honest and unbiased answers to their questions. KG Meyer, P.C. strives to provide straightforward explanations, complete information, and unbiased advice individually tailored to the unique needs of each client. We follow these four guiding principles:

I. The Client Comes First

The clients' interests are paramount. The first consideration for every decision is "What best serves the client?" We believe that helping you reach your financial and personal goals will ultimately serve us best as well. We want long-term professional relationships with our clients.

II. Each Client is Unique

We do not believe in a one-size-fits-all products or strategies fit everyone. Your financial goals, needs, and means are unique, so the strategies we will recommend will be unique to you as well. There are thousands of alternatives, many of them good, but that doesn't mean that they are good for you. We provide analysis reports and design custom investment portfolios with individually tailored recommendations for each client.

III. Service is Our Product

Our product is a professional relationship with a trusted financial advisor. The quality of our work depends wholly on the quality of that relationship. Our responsiveness, our knowledge, our care about your concerns, our time, and our reliability are the measure of our service.

IV. High Ethical Standards

We provide only fee-based services. We are not selling anything but our services and have no ulterior motives. We do not work on a commission basis or receive front-end loads from mutual funds, so we receive no compensation from making trades in your account.

Your standard of living in the future depends on your response to the choices facing you today. We must all make critical financial decisions about taxes, investments, and spending, but very few of us have the training, the time, or the tools to determine the best path confidently. It is more important than ever to plan our affairs consciously; to make periodic adjustments if we hope to achieve our long-term personal goals and financial objectives - and, ultimately, your financial independence. Rarely do people become financially independent by accident. It takes purposeful planning, flexibility, and a willingness to make the trade-offs necessary to bring it about. We can help. We would like to have you as a client, and we welcome the opportunity to serve you.

The news media continually reminds us of the many facets of life over which we have little or no control. One area, however, over which we do have considerable influence is the management of

our own financial resources. Our future financial well-being will be greatly influenced by our response to the challenges and opportunities we encounter today and how we respond to them.

Against the backdrop of more complex financial alternatives, changing tax laws which demand more of our resources, and an increased influence of the global economy on our own economy, it has become more important than ever to *plan our affairs consciously*; to make periodic adjustments if we hope to achieve our long-term personal goals and financial objectives — and, ultimately, financial independence. Rarely do people become financially independent by accident. It takes purposeful planning, flexibility and a willingness to make the trade-offs necessary to bring it about. We can help.

Before taking on planning clients, we meet with them for about an hour. There is no charge for this meeting. Its purpose is simply to get better acquainted with each other and to provide you with an opportunity to outline your expectations and brief us on your own situation. When it is over, we will be able to quote a fee for preparing a financial plan for you. The cost varies, of course starting at \$3,000 for an annual contract, depending on the complexity of your situation and the time expected to complete our work on your behalf it could be more. And there are never any unpleasant surprises when you get our bill.

Goals and Lifestyle are Important. Accordingly, financial planning and capital management at KG Meyer, P.C. begin with an understanding of your personal goals and lifestyle. The most important factors in developing a comprehensive financial plan involve your personal attitudes toward money, risk and the decision-making process. We spend considerable time reviewing your current and future spending patterns, understanding your goals and what is necessary for you to accomplish them, ascertaining whether existing capital is properly aligned with your objectives, and recommending strategies which make sense for you in your situation.

Attitude and Feelings are Important. Too many consultants focus on sales proposals and selling products *without* enough probing to know what is truly best for their clients. Our approach is different. We need to understand more about you than just your net worth. What are your attitudes toward money? The future? Are your affairs arranged to accomplish what you want? What can we suggest improving things for you without making you uncomfortable? By knowing the answers to questions such as these, we are better able to serve you and to recommend strategies you can live and be comfortable with. We want you to make decisions based on reason and logic rather than fear or greed.

Long-term Security is Important. Our goal is to develop a capital management plan which gives our clients freedom from financial worry, without sacrificing important aspects of their present lifestyle. Our approach is one of a counselor who assists the client in making decisions that at times might be difficult ones but are necessary for long-term financial security.

Confidence and Trust are Important. It is our goal to develop relationships that grow and mature over the years and maintain the trust and confidence our clients place in us. This works to your benefit in that things that require fine-tuning a year or two later usually get done rather than put off. And it is more consistent with our personal style of doing business.

FINANCIAL PLANNING AT KG MEYER, P.C.

Financial planning is a client-oriented process. It focuses on both psychological and financial factors which can impact personal goals and financial objectives. The process itself involves six distinct steps.

Initial Meeting. Before taking on new clients, we meet with them for about an hour at no charge. This allows us to get acquainted with each other and provides you with an opportunity to outline your expectations and brief us on your own situation. If you are married we will only have this initial meeting with both you and your spouse present, this is a team approach and much be treated as such.

Data Collection. The first step involves the collection of all relevant information. To help in this regard, we provide you with a comprehensive data-gathering questionnaire to complete and a list of the documents which need to be reviewed on your behalf. The questionnaire should be filled out as accurately as possible so that our analysis will truly depict your situation and thereby enable you to accomplish your personal goals and financial objectives with as little risk as practical.

Defining Objectives. After you have completed the data-gathering questionnaire, we sit down together and discuss areas that need additional clarification. This time is important because it allows us to understand you and your objectives better — to focus the planning on *your* concerns. In this way, we are better able to state your goals, identify your attitudes toward risk, determine your investment preferences, and prepare ourselves to make recommendations that are suitable for you.

Identifying Problem Areas. The next step involves our report. From the information you provide, we will prepare our analysis and recommendations. Our comments will be based on the hurdles you must overcome in order to meet your financial objectives and realize your personal goals. Problems may surface in a number of areas. For example too little or too much insurance coverage, a high tax burden, insufficient discretionary cash flow, assets that are improperly positioned considering your objectives, investments which are not meeting objectives or coping with inflation, and a host of other potential problems. And, if it is appropriate, we will design an investment portfolio that addresses your tolerance for risk and the number of years needed to become financially secure.

Recognizing Appropriate Solutions. Our analysis will be based on the information you provide. It will be presented in writing and will address the areas you asked us to consider. We will review your financial plan with you and explain our assumptions, analyses, and recommendations. When we are finished, you will have a clear picture of where you are, where you want to be, and how to get there.

Taking Action. A financial plan is only helpful if the recommendations are put into action. Otherwise, it is merely an academic exercise which may have been interesting for you but will be of little value in helping you achieve what you are seeking. Nevertheless, the decision to implement, modify or reject our suggestions is up to you. It is your responsibility to proceed as you see fit. And, if you request our assistance, we are able to help you implement our recommendations and coordinate the process with other knowledgeable professionals, if necessary.

Periodic Review. As stated earlier, financial plans are no better than the data upon which they are based. They are an ever-changing roadmap which needs to be updated from time to time to consider changes which can impede your progress toward your objectives. Alterations in the economy, new tax laws, and changed personal circumstances need to be accounted for promptly. This task often may be accomplished without assistance, but it is usually advantageous to have your planner provide these services for you.

In A Nutshell. Real financial planning is an *ongoing* process. It goes well beyond the written financial plan document you receive. Woven within the fabric of the plan are proven suggestions to help you realize *your* goals and objectives. A typical plan might include planning and strategies relating to your:

- Personal goals, financial objectives, and attendant assumptions
- Current Balance Sheet (detailed list of your assets and liabilities)
- Current Income Statement (detailed list of your sources of income and expenses; i.e., cash flow management)
- Arrangements relating to survivor and disability income requirements
- Provisions for income throughout retirement
- Existing investment portfolio and its design
- Educational funding requirements

- Wills and other legal arrangements
- Income tax situation
- Estate tax situation
- Estate planning organizer
- Social Security analysis
- Request to address other topics identified by you

All our plans contain a section which presents and explain our recommendations. It is designed to help you keep track of when the required actions are implemented.

Implementation. Some of the steps we recommend may require the services of other professionals such as your attorney or accountant. Or perhaps the purchase of insurance and investment products will be in order.

In any case, keep in mind that the best of plans are of little value if the suggestions contained in them are not implemented.

AN INTRODUCTION TO CAPITAL MANAGEMENT

The challenge of professional money management is to attain consistent, above-average investment performance with as little risk as possible.

DIVERSIFICATION

Experience has shown that using a single money manager is not always the best approach. Why? For two reasons. First, each individual has his or her own definable style of management. And with economic and market conditions changing constantly, it is virtually impossible to predict the effectiveness of a style at any given time. Second, it does not provide ample diversification and thereby increases risk to the portfolio unless your manager does an excellent job with your diversification.

Our approach to superior investment performance is simple. It is called "multi-style, multi-investment" and it focuses strongly on diversification by investment *style* as well as by individual investments and all accounts associated with the client's financial status. This *reduces* the risk associated with entrusting your assets to a single investment and usually has the effect of increasing long-term returns because it improves the risk-to-reward ratio. And that often equates

to an increase in the expected return (reward) without incurring greater risk; or, conversely, to a decrease in risk without lowering the return.

In short, your portfolio is more balanced in the sense that gains in others may offset losses in one area. Again, why? Because no investor, not even the best professional, is able to predict the events leading to good investment performance consistently. For this reason, allocation to a number of suitable investments with different managers may decrease the risk of unanticipated events causing an overall poor result. And by maintaining a mix of different investments and managers in one portfolio, the risk and volatility of the whole can be much less than that of any individual investment.

BACKGROUND

Over the years, the firm has served its clients by helping them better manage their personal and business affairs. It has also been instrumental in enabling them to direct discretionary cash flow in a more purposeful manner and position existing capital in professionally managed investments which more closely address their objectives.

KG Meyer, P.C. has been in the financial services field since 2018. Kirk G. Meyer is both an Investment Advisor and a licensed Life Insurance Agent in the State of Tennessee, having earned a Master of Science in Financial Planning from Bentley University. He is still licensed for life and health insurance though not active in insurance sales. Kirk G. Meyer also has an MBA and Master of Science in Accounting from Strayer University. He is currently a candidate in William Howard Taft University pursuing a Doctorate in Business Administration.

COMMONLY ASKED QUESTIONS

The following paragraphs address questions that are often asked by people who utilize financial planners for the first time.

What is a Certified Financial Planner (CFP)? A CFP has met the standards of the International Board of Standards and Practices for Certified Financial Planners (IBCFP). These standards include education, examination, experience, and ethics requirements. A candidate must complete a capital management program offered by a college or university that has registered its curriculum with the IBCFP. Such curriculum must cover the capital management process, risk management, investments, tax planning and management, retirement planning, employee benefits, and estate planning. The CFP Examination comprises six separate parts; all must be passed before certification procedures are initiated. CFP candidates must demonstrate three years of relevant work experience and must affirm a willingness to uphold the IBCFP Code of Ethics. The IBCFP has authority to revoke the right to use the certification marks of "CFP" and "Certified Financial Planner" if it finds that a CFP has failed to comply with the Code of Ethics.

What is The College for Financial Planning? In 1969 Loren Dunton began a movement to establish credibility for capital management professionals. His "Financial College" became the College for Financial Planning in Denver, Colorado. The focus was to develop and teach a comprehensive process whereby planners would counsel people at all income levels about management of their money and achievement of financial security. The College for Financial Planning offers a thorough curriculum to prepare individuals as personal financial consultants. The College for Financial Planning originated the certification marks "CFP" and "Certified Financial Planner." In 1985 the College and Institute of Certified Financial Planners (ICFP) established the IBCFP as an independent, non-profit, certifying body for all CFPs.

What is a Registered Representative? To sell securities one must pass appropriate exams, be registered with the National Association of Securities Dealers (FINRA) and be licensed with a Broker/Dealer. Those who have taken these steps are known as Registered Representatives.

What is an Investment Adviser (IA)? The Investment Advisers Act of 1940 requires those who offer investment advice for a fee to be registered with the Securities and Exchange Commission. Those who have done so are known as Investment Advisers.

What is a Chartered Financial Consultant (ChFC)? The ChFC is a professional designation offered by the American College. A person with a ChFC has a broad and substantial knowledge of the process, products, and relationships that constitute capital management today. The ten-course ChFC curriculum gives the student a well-rounded knowledge of the financial services industry. The focus of the program is to familiarize the student with all aspects of current tax laws and financial products. A ChFC is trained to apply his understanding of tax laws and financial products to a client's maximum advantage. Practical application is stressed in all courses: Financial Services; Environment and Professions; Income Taxation; Economics; Financial Statement Analysis; Individual Insurance Benefits; Employee Benefits, Investments and Wealth Accumulation; Real Estate Investments and Tax Shelters; and, Estate and Gift Tax Planning.

What is a Chartered Life Underwriter (CLU)? The CLU designation is also earned through the American College and indicates that an individual can integrate insurance programs with estate and capital management. The courses one must take in order to obtain the CLU designation are Economic Security and Individual Life Insurance; Life Insurance Law and Mathematics; Group Insurance and Social Insurance; Economics; Accounting and Finance; Investments and Family Financial Management; Income Taxation; Pension Planning; Business Insurance; and Estate Planning and Taxation.

What is The American College? The American College is an institution devoted to "helping people help people." It was founded in 1927 by Dr. Solomon S. Huebner, Professor of Insurance at the Wharton School of the University of Pennsylvania. For most of its history, the College was best known for the CLU (Chartered Life Underwriter) professional designation, but in recent

years offerings have been expanded to include the Chartered Financial Consultant and graduate degrees in financial services and management.

We would appreciate your bringing to our attention any perceived shortcoming in our services. Conversely, we would hope that clients who feel they have benefited from our services would freely share their experiences with friends and relatives.

KG Meyer, P.C.

KG Meyer, P.C. helps people achieve Peace of Mind and Financial Independence through comprehensive financial planning, professional investment advisement and asset management.

Peace of Mind comes from knowing that you can maintain your standard of living throughout your retirement, confidence that all your financial obligations will be met, the certainty that you have recognized and managed every risk, and the conviction that you have put all your worries to rest one at a time.

Financial Independence insulates you from the daily variations of the financial markets, frees you from reliance on others, and protects you from changes in the tax code.

We do not rely on commissions from selling insurance or investments, so we can offer unbiased advice based on what serves you best; we have no hidden motives as a CFF. We expect our client relationships to last fifteen to twenty years or more, so we are committed to exceptional customer service each and every day. We have less than three hundred clients, so we can know them each personally and tailor-fit the investment portfolio for each client. We want you to understand what we are doing and why, so we work hard at client education, host informative seminars, and frequently contact our clients by phone and virtual means. Everything we do is based on our clients' changing needs, so we regularly review and update each client's plan. We pay attention to you and respond to your individual needs for security, assurance, and performance.

We alleviate our clients' worries and help them make smart decisions about their money and investments. We serve individuals, pension and profit-sharing plans, trusts, and corporations. We would like to have you as a client, and we welcome the opportunity to serve you.

We Guide You to Informed Decisions

Most Americans do not know very much about money, and what they do know they learned the hard way. Very few of us were ever taught how to balance a checkbook or complete income tax forms. Even fewer are educated in the workings of credit cards, mortgages, insurance, or

investing. Despite the lack of any formal training whatsoever, or even the ready availability of reliable, objective information, we are all responsible for critical decisions regarding these complex financial matters.

People seeking professional financial advice want honest and unbiased answers and straightforward explanations, so they can choose the solutions which make sense for them and their unique set of circumstances. That is exactly what we provide.

It is not our role to make decisions for you, but to furnish you with the information and analysis you need to make well-considered decisions for yourself, though we will guide you in the process in order to enable you to make the best choices possible. Decisions you can make comfortably and confidently. By following our recommendations, we believe you will increase the probability of reaching your personal and financial goals. We also will manage your assets and in doing so explain everything that we do along the way so that you remain educated in the actions we take on your behalf.

It is not our role to sell you insurance or pricey financial investments. Rather, we suggest appropriate choices which meet your individual needs and help implement your decisions.

KG Meyer, P.C. Values

I. Your Needs Come First

At KG Meyer, P.C. we do not believe in one-size-fits-all financial answers. Each client has different needs, different priorities, and different goals. We help you define your specific needs, focus on your individual priorities, and reach your personal financial goals. Your interests are the primary consideration. The first guideline which drives every decision we make is: What is best for you.

II. Our Clients Are Our Business

Our product is a long-term personal relationship between you and us as your trusted financial advisor. We want to get to know you and develop a relationship that grows over the years. Our style of business is personal, open, and responsive. We will keep in touch with you, keep you informed, and be available for you when you need us.

III. Honesty and Integrity

We will give you straight answers. You need to base your decisions on hard facts, objective analysis, and the whole story. We are not trying to sell the product. We do what we say; we say what we do.

IV. Goals

We want to help you achieve Peace of Mind and Financial Independence because our success depends on your success.

Comprehensive Financial Planning

Against the backdrop of more complex financial alternatives, changing tax laws which demand more of our resources, and an increased influence of the global economy on our own economy, it has become more important than ever to plan our affairs consciously; to make periodic adjustments if we hope to achieve our long-term personal financial goals. Rarely do people become financially independent by accident. It takes purposeful planning, flexibility and a willingness to make the trade-offs necessary to bring it about. We can help.

The first step on the road to Financial Independence and Peace of Mind is planning. The planning must be comprehensive because decisions in one facet of your plan will affect other areas. The comprehensive financial plan we will prepare for you includes balance sheet and cash flow analysis, retirement planning, education planning, estate planning and planned gifting, risk management including survivorship and disability planning, tax planning, Social Security analysis and portfolio planning.

The plan shows you where you are, focuses you on where you want to go, and maps a route to take you there.

We meet with planning clients for about an hour before entering into any contract. There is no charge for this meeting. Its purpose is simply to get better acquainted with each other and to provide you with an opportunity to outline your expectations and brief us on your own situation. When it is over, we will be able to quote a fee for preparing a financial plan for you based on our minimum rate of \$3,000 for an annual contract. The cost varies, of course, depending on the complexity of your situation and the time expected to complete our work on your behalf. And there are no unpleasant surprises when you get our bill.

Item #5 Fees and Compensation

SERVICES AVAILABLE

On the preceding pages we discussed what financial planning entails and explained how you could benefit from having gone through that process. And we briefly discussed the wisdom of a sound capital management program. We also offer the following services and are receptive to inquiries regarding topics not covered below. Our fee for financial planning services start at \$3,000 for an annual contract and increase from that point.

Our Services Include

- Fee-based Comprehensive Financial Planning
- Fee-based Analyses of Retirement Planning Arrangements
- Fee-Based Investment Advisory Services (Portfolio Allocation)
- A fixed percentage of Asset Under Management of 0.50% charged quarterly
- Investment Portfolio Monitoring and Tracking
- Selecting and Monitoring the Performance of Money Managers
- Strategies to Maximize Pension Benefits
- Locating High-Yield Certificates of Deposit
- Corporate Benefit Programs:
 - Qualified Retirement Plans
 - Group Medical, Life and Disability Plans
 - Executive Deferred Compensation and Salary Continuation Plans
 - Section 401(k) and Section 125 "Cafeteria" Plans
 - Executive Disability "Carve Out" Plans
- Evaluation of Life Insurance Policies
- Long-term Custodian Care Insurance Reviews
- Charitable Trusts in Estate Plans
- Education Planning and Funding Programs
- Gifting Programs
- Estate Planning
- Budget and Cash Flow Analysis and Restructuring
- Income Tax Planning and Reduction Strategies
- Individual Medical Insurance
- Social Security Analysis

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

KG Meyer, P.C. does not charge fees based on a share of capital gains or capital appreciation of the client's assets rather the fee for asset management is charged quarterly based on the ending value of each quarter at 0.5% annually.

Item #7 Types of Clients

KG Meyer, P.C. provides investment advice to individuals from any economic background from hourly workers to highly compensated executives and businesses and corporations. KG Meyer, P.C. does not require a minimum account size in its provision of financial planning services, nor does it require that financial planning clients maintain brokerage accounts with its

affiliates. We do utilize one of the leaders of the investment industry and have partnered with Charles Schwab for our asset management program.

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

Investment Management

Managing a portfolio is a demanding duty. We are devoted to it full-time. We read financial newspapers and magazines, subscribe to rating services, review research reports, examine the annual reports, and inspect the perspectus.

Starting with your goals and priorities, we add our experience and expertise to craft an individualized investment strategy designed to achieve your personal financial goals.

We begin with a scientific and objective measurement of your risk tolerance. We are careful to avoid exposing you to more risk than you can comfortably accept. After all, our job is to reduce your worries so you may sleep at night.

We use proven techniques and the latest technology for determining the appropriate asset allocation for each individual client. We follow Modern Portfolio Theory and utilize a computerized optimizer to help us determine the mix of investments which has provided high long-term returns without exceeding your limit on short-term volatility. We then conduct a computerized search for the exchange-traded funds and no-load mutual funds representing the recommended asset classes which have provided the best risk-adjusted return.

Our investment management is guided by four principles: High Returns Carry Commensurate Risks, Think Long Term, Consider Whole Portfolios When Measuring Risk and Return, and Never Violate Your Risk Tolerance.

Establishing a diversified portfolio of marketable securities presents the challenge of achieving a sufficiently high total return over the long-term, without exposing yourself to intolerable risks in the short-term. High returns are available, but not without corresponding risks. Our goal is to bring you to financial independence with peace of mind; to build wealth without losing sleep. We will focus on your individual needs when crafting, monitoring, and revising your portfolio. We aim to strike a balance between risk and return which serves those needs.

KG Meyer, P.C. advisors use a proven, systematic investment management process. We build portfolios in five steps: Identify your long-term goals, describe your risk and return profile, determine asset allocation, implement the plan, then monitor and review going forward.

You can have as little, or as much, input into the investment management process as you like. You can choose all your investments, some, or none. We will give you our opinion about the

investments you pick, and you can own them even if we think they are not right for you. You can also choose which of our methodologies you want to use, or even have us use the ideas you have.

Rather than reacting to market movements or trying to anticipate them, we follow the precepts of Modern Portfolio Theory. This Nobel Prize-winning investment strategy seeks high risk-adjusted returns through the practice of four principles: Development of an optimal asset allocation custom tailored to fit your life (as opposed to a “one-size-fits-all” model approach), measure risk and return in terms of whole portfolios, stay focused on what’s best for you long-term, while exercising various investment disciplines and constraints.

Common wisdom says that successful investors are those who bought the right stock or got in or out of the market at the right time. More objective analysis¹, however, has shown that your asset allocation (the proportion of various types of asset classes in your portfolio) determines about 91% of your portfolio’s performance over the long-term. It is far more important than security selection or market timing. Asset allocation also takes into consideration the differing goals and preferences of individual investors and the interaction between investments within a portfolio.

No one can predict the movement of the markets or know in advance which investments will enjoy the market’s favor. Therefore an appropriate asset allocation, discipline, and a long-term view serve investors well through all types of market conditions.

We practice Modern Portfolio Theory, the Nobel Prize-winning investment strategy which seeks to balance your need for high returns with your natural aversion to risk. In the pursuit of high risk-adjusted returns, we follow these principles:

Focus on Setting the Optimal Asset Allocation. The mix of assets in a portfolio has a far greater role in determining investment performance than security selection or market timing. We develop custom asset allocations based on your situation. This provides our clients with a significantly more sophisticated method for determining an optimal asset allocation than our competition. We emphasize this part of the process because it is the most important. Clients with smaller levels of assets benefit from this technique too because we essentially build their portfolios the same way - just with smaller amounts of money in each security.

High Returns Carry Commensurate Risks. Compared to T-Bills, Bonds, and Large Company Stocks, Small Company Stocks have provided the greatest returns over the past 50 years. Small Company Stocks have also been the most volatile of those asset classes. The short-term volatility and long-term returns of any investment are proportionate. There is no free lunch.

Never Violate Your Risk Tolerance. It’s easy to forget the risks associated with investing, especially during bull markets. It’s tempting to chase returns or get carried away with exuberance. Good times, as well as bad, can test your investment discipline. Keep your expectations realistic,

¹ Gary P. Brinson, B.D. Singer, and G.L. Beebower, “The Determinants of Portfolio Performance,” Financial Analysts Journal, July-August 1986; and “Determinants of Portfolio Performance II: An Update,” Financial Analysts Journal, May-June 1991

and you won't put yourself in an untenable position. Violating your risk tolerance during a market downturn could result in a panic sell-off which would be much more detrimental to the long-term performance of your portfolio than slightly too conservative asset allocation. Moreover, it doesn't make sense to accept additional risk if your investment goals can be achieved with less. That's why we ask you so many investment related questions.

Think Long Term. Markets rise, and markets fall. They do it every day. It doesn't make sense to get excited about one day's activity either up or down. Not one month, one quarter, nor even a year constitutes a statistically significant sample in a 30-year investment plan. You would not judge a whole vineyard based on the taste of a single grape, so do not lose sleep worrying about how your investments performed today or even this quarter.

Measure Risk and Return of Whole Portfolios Only. It is not surprising that some parts of a diversified portfolio do not match the performance of others. Conservative and out-of-favor asset types have correlation features which make them part of the optimal asset mix. The total portfolio is a unified plan. At any point in time, some will be up, and some will be down. A few months later, the opposite condition could occur. In crafting your portfolio, we determine the optimal asset allocation for your individual needs using sophisticated, state-of-the-art software. We then document these techniques in a formal investment policy statement.

We use Investment Policy Statements (IPS) to help us all adhere to your chosen strategy and stay focused on your long-term goals. This enhances the probabilities of satisfying your investment goals. We will execute this policy with rigid discipline.

The process of drafting an Investment Policy Statement, a written record of your portfolio strategy, embodies the essence of portfolio management: assessing your current financial situation, identifying your long-term goals, developing a strategy to achieve those goals, implementing the strategy with discipline, and regularly reviewing the results.

Focus on Your Long-Term Goals. What are you investing for? How much can you save? When will you need the money? How much will you need? How long will you need it? The answers to these questions tell us only some of what we need to know. Your risk tolerance, unique needs, and goals determine the direction of your investment management.

Identify Your Risk Tolerance. Are you focused on the long-term? How sensitive are you to short-term market fluctuations? How will the cost of living inflation affect your long-term goals? Your unique priorities and preferences determine the dimensions of your portfolio. We don't want a portfolio that keeps you up at night any more than you do.

Determine Your Asset Allocation. With the assistance of sophisticated asset allocation software, we determine the appropriate mix of 6 - 10 asset classes that best suit your life. We update this as your life changes over time. We tend not to change this mix in response to market moves unless you indicate that you want us to. We don't chase profits by trying to "time the market."

Implement Your Plan. We use Morningstar software to carefully screen exchange-traded funds and no-load mutual funds. We look for several things, but the most important is that they be pure and true to a distinct asset class and that they have long-term track records of being top performers in their respective peer groups. This means they stand a good chance of having excellent risk/return characteristics for use in your portfolio.

Monitor and Revise Your Plan. Monthly statements and quarterly performance reports keep us all informed on your progress toward your goals. Revisions are necessary as your needs change and your time horizons change. Investment policy and your goals are reviewed periodically and the portfolio regularly re-balanced. Changes normally will not be made in response to market fluctuations; they will only be made if an asset class becomes out of balance with the overall portfolio.

Item #9 Disciplinary Information

KG Meyer, P.C. is an Investment Adviser in the State of Tennessee. As of the date of this Brochure, there have been no complaints or disciplinary actions taken against KG Meyer, P.C. Additional disciplinary information relating to KG Meyer, P.C. advising business can be found in Part 1 of KG Meyer, P.C.'s Form ADV.

Item #10 Other Financial Industry Activities and Affiliations

Any other financial activities or affiliations do not compensate KG Meyer, P.C. KG Meyer, P.C. utilizes the services of Charles Schwab for asset allocation and portfolio management and for brokerage accounts for individual equities and mutual funds, which must be utilized for our asset management program. This is not required to obtain the services of KG Meyer, P.C. and clients may utilize any broker-dealer that they wish, unless you are a participant of our Asset Management Program.

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

KG Meyer, P.C. has adopted an Investment Adviser Code of Ethics, and all everyone at the company is required to understand and follow its provisions. Through this code, KG Meyer, P.C. strives to ensure high standards of professional excellence and ethical conduct. The Code is aligned with KG Meyer, P.C.'s long-standing shared values of Integrity, Commitment of Excellence, Responsibility, Respect, Fairness, Diversity, and ownership. If you would like a copy of KG Meyer, P.C.'s Compliance Manual, including the Code of Ethics, please call (615) 491-1608 or email kirk@kgmeyerpc.com. In addition to the firm's Code of Ethics Kirk G. Meyer is also Ethics Approved as a Registered Financial Consultant and a Certified Financial Fiduciary.

KG Meyer, P.C. does engage in client transactions as principal in our asset management program through a Limited Power of Attorney. KG Meyer, P.C. makes recommendations, and it is up to the clients to actively follow the advice of the company at their discretion. The exception is

participants of the Asset Management Program, where for a fee, trades will be executed to make investments, maintain asset allocations and at the direction of the client's IPS through Charles Schwab.

Item #12 Brokerage Practices

KG Meyer, P.C. does not provide brokerage services. It does recommend the online discount brokerage firm Charles Schwab or a similar firm. For the Asset Management Program participants, Charles Schwab is utilized as the institutional platform.

Item #13 Review of Accounts

After the first anniversary of the plan or after any major changes, the client may request, or KG Meyer, P.C. may recommend that the client is renewed to update the financial plan. In this case, KG Meyer, P.C. will gather current financial information and provide a written analysis, which will be reviewed based on the same process. Outside of the Asset Management Program, which receives on-going monitoring of accounts, financial planning clients do not receive periodic or on-going reports, but instead receive a completed financial plan at the completion of the financial planning process.

Item #14 Client Referrals and Other Compensation

KG Meyer, P.C.'s clients are obtained mainly by the efforts of the company. KG Meyer, P.C. does not pay any referral fees and accepts no other forms of compensation from any outside sources.

Item #15 Custody

KG Meyer, P.C. does not have custody of client funds or securities in connection with its financial planning services.

Item #16 Investment Discretion

KG Meyer, P.C. does accept discretionary authority in connection with its financial planning services when the Asset Management Plan is utilized through a Limited Power of Attorney.

Item #17 Voting Client Securities

KG Meyer, P.C. does not accept authority to vote client securities or proxies in connection with its financial planning services.

Item #18 Financial Information

KG Meyer, P.C. does not have any financial condition that is reasonably likely to impair its ability to meet its contractual commitments to clients.

Item #19 Requirements for State-Registered Advisers

The investment adviser registration period begins each January 1 and ends each December 31. The firm does not accept or bill under any prepayment terms, all fees are billed after they occur or upon termination of the client relationship. Unless timely renewed, a registration will expire on December 31. Except as provided under Rule 0780-4-3-.01(6)(d), every investment adviser registered or to be registered shall have and maintain minimum net capital of fifteen thousand dollars (\$15,000). Hold a Series 65 license.

Item #1 Cover Page

**KG Meyer, P.C.
Investment Advisor
CRD #297872**

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Hermitage, TN 37076-3737

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Kirk G. Meyer
CEO/Chief Compliance Officer
CRD # 6983077

Form ADV Part 2B
Brochure Supplement
January 18, 2025

This brochure provides information about Kirk G. Meyer that supplements KG Meyer, P.C. Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Kirk G. Meyer at 615-583-5007 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Kirk G. Meyer is available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov under CRD #6983077.

Item #2 Educational Background and Business Experience

CEO/Chief Compliance Officer/Investment Advisor

Kirk G. Meyer

Year of Birth: 1972 / CRD Number 6983077

Educational Background

BS Business Administration-Management with High Honors, Haskell Indian Nations University, Lawrence, KS

MBA – Management with High Honors, Strayer University, Nashville, TN

MS – Accounting with High Honors, Strayer University, Nashville, TN

MS – Financial Planning, Bentley University, Waltham, MA

Business Experience

KG Meyer, P.C. (2013-Present) CEO/Chief Compliance Officer/Investment Advisor

Indian Health Services (March 2022-Present) Health Systems Specialist

Bureau of Indian Affairs (2002-March 2022) Self-Determination Officer and Awarding Official

Federal Deposit Insurance Corporation (1999-2002) Assistant Bank Examiner

Item #3 Disciplinary Information

Kirk G. Meyer has not been the subject of any event or disciplinary action.

Item #4 Other Business Activities

Neither Kirk G. Meyer nor the advisory firm has any material relationships with other financial companies or entities. KG Meyer, PC provides clients and interested parties a weekly newsletter that provides general financial planning advice and tips. No specific recommendations or investment advice is provided in the newsletters.

Item #5 Additional Compensation

Neither Kirk G. Meyer nor the firm accepts any compensation from outside sources. All fees and compensation collected are from our clients directly.

Item #6 Supervision

Kirk G. Meyer serves as the firm's Chief Compliance Officer. Because supervising one's self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict and may use the services of unaffiliated professionals to ensure the firm's oversight obligations

are met. Questions relative to the firm and its services or this ADV Part 2B brochure supplement may be made to the attention of Kirk G. Meyer at 615-491-1608.

Item #7 Requirements for State-Registered Advisors

There have been neither awards nor sanctions or other matters where Kirk G. Meyer or KG Meyer, P.C. has been found liable in an arbitration, self-regulatory or administrative proceeding. Neither Kirk G. Meyer nor our advisory firm has been the subject of a bankruptcy petition.