



NewWave

Financial Services

New Wave Financial Services, LLC
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Form ADV Part 2A
Firm Brochure
January 29, 2026

This brochure provides information about the qualifications and business practices of New Wave Financial Services, LLC. If you have any questions about the content of this brochure, please contact our Chief Compliance Officer, Greg S. Meyer, CPA, CFP® at (213) 316-8641.¹

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about New Wave Financial Services, LLC is available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD ("CRD") number, which is 173224.

While the firm and its associates may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

¹Please refer to the end of this brochure for further information about associated personnel professional designations.

Item 2 – Material Changes

Since our last annual update on March 5, 2025, we have made the following updates, which may be considered material:

- For our Ongoing Financial Advising, we impose an Initial Fee of \$2,250 payable upon engagement, a Financial Planning Base Fee of \$9,000 per year payable quarterly in arrears, and an Investment Management Asset-Based Fee ranging from 0.25% to 0.35% depending on your assets under management. If Altruist Model Marketplace is used to manage your investment account, an additional asset-based fee between 0.12% and 0.40% annually is charged, depending on the strategy selected. Please see Item 5 for more information.

As of December 31, 2025, New Wave Financial Services, LLC currently reported \$121,574,578 discretionary and no non-discretionary Assets Under Management.

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's Website: www.adviserinfo.sec.gov or may contact our firm at (213) 316-8641 to request a copy at any time.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

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Important Information

Throughout this document New Wave Financial Services, LLC shall also be referred to as “the firm,” “firm,” “our,” “we” or “us.” The client or prospective client may be also referred to as “you,” “your,” etc., and refers to a client engagement involving a single *person* as well as two or more *persons*, and may refer to natural persons and legal entities. The term “advisor” and “adviser” are used interchangeably where accuracy in identification is necessary (i.e., Internet address, etc.).

Item 4 - Advisory Business

Description of the Firm

New Wave Financial Services, LLC is a California domiciled limited liability company formed in 2014. The firm registered as an investment adviser in California in 2014, and transitioned to registration with the United States Securities and Exchange Commission (SEC) in 2025. Our firm is not a subsidiary of nor does it control another financial services industry entity. We may operate under the trade name New Wave Financial Services. As of December 31, 2025, New Wave Financial Services, LLC currently reported \$121,574,578 discretionary and no non-discretionary Assets Under Management.

Greg S. Meyer, CPA, CFP® is our firm's Founder and Chief Compliance Officer (supervisor). He is also Managing Member and maintains majority interest in the firm. Additional information about Mr. Meyer and his professional experience may be found toward the end of this brochure.

Types of Advisory Services Offered

We offer financial planning, portfolio management, ongoing tax planning, and income tax preparation services. With our Ongoing Financial Advising service, clients receive all of the services mentioned above. Portfolio management services are only available with Ongoing Financial Advising; we do not provide portfolio management on a standalone basis. Financial planning services are also offered on a standalone basis, excluding portfolio management, tax planning, and income tax preparation services.

Ongoing Financial Advising

This service involves working one-on-one with a planner over an extended period of time. Clients get continuous access to a planner who will work with them to design their financial plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Ongoing Financial Advising includes development of a financial plan, discretionary management of investments, ongoing tax planning, and preparation of clients' individual tax return. Please note that if the client terminates this service within six months of engagement, and if we have prepared the client's annual tax return, we reserve the right to charge up to \$1,650 for the tax return preparation, taking into consideration time spent on the tax return and fees paid prior to termination.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

Cash Flow Analysis

A review of your income and expenses will be conducted to evaluate your ability to meet various short-term financial goals (i.e., buying a house, having a child, starting a business, long term travel, etc.). Advice may also be provided on how to create a personalized budget for your specific income, expenses, and desired standard of living. Recommendations may also be made regarding appropriate cash reserves for emergencies, account(s) to hold such reserves, and strategies for maximizing savings.

Debt Management

An analysis of your debts and liabilities will be conducted to develop an optimal repayment strategy. The review will take into account the type of debts, interest rate, repayment term, tax ramifications and cash flow needs.

Risk Management

A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

Employee Benefits

A review and analysis is made as to whether you, as an employee, are taking the maximum advantage possible in your employee benefits, offers advice on your employer-sponsored retirement plan, stock options, stock units, deferred compensation, among other benefits that may be available to you. We will also consider and/or recommend various programs that can be structured to meet both business and personal retirement goals of business owners and other key staff.

Personal Retirement

Retirement planning typically includes projections of your likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include showing you the impact on those projections by making changes in certain variables (i.e., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

Tax Strategies

Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, recommendations may be offered as to which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

Our firm may be engaged for the preparation of federal and state income tax returns at the client's request. Combining personal income tax return preparation with financial planning and portfolio management may assist clients with a thorough, coordinated understanding of their finances.

College Funding

Advice involving college funding may include projecting the amount that will be needed to achieve post-secondary education funding goals, along with savings strategies and the "pros-and-cons" of various college savings vehicles that are available.

Estate Planning

Review and advice usually involves an analysis of your exposure to estate taxes and your current estate plan; determining whether you have a will, powers of attorney, trusts and other related documents. Advice may include ways to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. A recommendation is often made that you consult with a qualified attorney when you initiate, update, or complete estate planning activities, and you may be provided with contact information for attorneys who specialize in estate planning when you wish to hire someone for such purposes.

Philanthropic Planning

For the philanthropically inclined, we offer charitable planning services designed to maximize charitable impact and minimize income and estate taxes. We work with you to develop a plan to maximize the benefits to your favorite charity taking into account your income level, net worth, and desired timing of your charitable gift.

Investment Consultation

Our investment consultation component often involves providing you with information on the types of investment vehicles available, assisting you with your employer retirement plan account or stock options, investment analysis and strategies, asset selection and portfolio design, and we will also assist you with your investment account if it is maintained at another broker/dealer or custodian. Our investment strategy and types of investments that may be recommended are further discussed in Item 8 of this brochure.

Business Consultation

We are available to assist businesses in a variety of ways, which include financial considerations pertaining to mergers and acquisitions, risk management general financial advice, as well as various benefit programs that can be structured to meet both business and personal retirement goals of business owners or key personnel.

We also provide various business accounting services including bookkeeping, tax preparation, and operational assistance.

Portfolio Management

Portfolio Management services are only provided in conjunction with Ongoing Financial Advising services, and are not provided on a standalone basis.

Depending on your risk profile, goals and needs, among other considerations, your portfolio will involve the employment of our investment strategy using a range of investment vehicles. See Item 8 of this brochure for further information.

Where appropriate, we will prepare written investment guidelines that reflect your objectives, time horizon, tolerance for risk, as well as any reasonable account constraints you may have for the portfolio. These guidelines will be designed to be specific enough to provide future guidance while allowing flexibility to

work with changing market conditions. Since this effort is the product of information and data you have provided, you may be asked to review it and provide your final approval.

We will then develop a portfolio for you based on your investment criteria, and we serve as your portfolio manager under a discretionary agreement (defined in Item 16). We may engage the services of various sub-advisors to act as portfolio model manager for a portion of the entire portfolio. Prior to recommending a sub-advisor we will conduct an appropriate level of due diligence that will include ensuring the sub-advisor is appropriately registered or notice-filed in your state of residence.

We participate in the Model Marketplace of Altruist LLC, an SEC-registered investment adviser and affiliate of Altruist Financial LLC. When appropriate based on your financial situation, we may use a model portfolio available through the Altruist Model Marketplace to assist us in managing your account. Models available on the Model Marketplace include those generated by Altruist LLC and by other third-party portfolio managers. The Altruist Model Marketplace fees are automatically deducted from your account. Altruist LLC and its affiliates do not act as investment advisers or fiduciaries to our clients. We are responsible for determining the suitability of all investment decisions and transactions made in accounts subscribed to the Model Marketplace service.

We want to note that it will remain your responsibility to promptly notify us if there is any change in your financial situation and/or investment objectives for the purpose of our reviewing, evaluating or revising previous account restrictions or firm investment recommendations.

General Information

New Wave Financial Services does not sponsor or serve as portfolio manager involving a wrap fee investment program. We do not provide legal services, but with your consent we will work with your attorney to assist with the coordination or implementation of various strategies. You should be aware that these other professionals will charge you separately for their services and these fees will be in addition to our own advisory fees.

Our firm will use its best judgment and good faith effort in rendering its services. New Wave Financial Services cannot warrant or guarantee the achievement of a planning goal or any particular level of account performance or that your account will be profitable over time. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to your direction or that of your legal agent; any act or failure to act by a service provider maintaining an account.

Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and, therefore, nothing contained in this document or our client engagement agreement shall constitute a waiver of any rights that a client may have under federal and state securities laws.

As of December 31, 2025, our regulatory assets under management under our discretionary portfolio management services were \$121,574,578.

Item 5 - Fees and Compensation

Our services and associated fee structure have been developed so that we may work with clients regardless of the size of their investable assets.

We may be paid by check or, following your prior written authorization, your advisory fees may be paid through a qualified, unaffiliated third-party processor or withdrawal from your investment account held at your custodian of record. Note that we do not accept cash or money orders for payment for our engagements.

Our current fees are described below. We reserve the right to offer fee waivers or discounts at our discretion. Legacy clients may have different fee schedules. Each client's specific fee is as described in the advisory agreement.

Types of Fees and Payment Schedule

Ongoing Financial Advising

Ongoing Financial Advising includes comprehensive financial planning, portfolio management, tax planning, and individual tax preparation. For these services, our fees are as follows:

- **Initial Fee:** An initial fee of \$2,250 is due upon engagement. This initial fee is for the initial client onboarding, including initial meetings, data gathering, and account setup. The Initial Fee may be paid by check or, following your prior written authorization, may be paid through a qualified, unaffiliated third-party processor.
- **Financial Planning Base Fee:** We charge a Financial Planning Base Fee of \$9,000 per year, payable quarterly in arrears. The Financial Planning Base Fee may be combined with the Investment Management Asset-Based Fee and deducted from your brokerage account as described below or, following your prior written authorization, may be paid through a qualified, unaffiliated third-party processor.
- **Investment Management Asset-Based Fee:** In addition, we charge an Investment Management Asset-Based fee calculated as a percentage of assets under management, payable quarterly in arrears. The asset-based Fee is calculated on the average daily balance of your account from the prior calendar quarter according to the schedule below. The Investment Management Asset-Based Fee will be deducted from your brokerage account and paid directly to us by the qualified custodian that holds your account. You will authorize the qualified custodian to deduct fees from your account and pay them to us.

Assets Under Management	Annual Fee
\$0 up to \$5M	0.35%
\$5M and over	0.25%

We will never collect fees of \$1,200 or more six months or more in advance for services to be rendered. Note that we do not accept cash or money orders for payment for our engagements.

If we use a model portfolio available through the Altruist Model Marketplace to manage your investment account, you will incur an additional asset-based fee between 0.12% and 0.40% annually, depending on the strategy selected. This fee is collected from your investment account monthly in arrears.

Please note that some legacy clients may have fee schedules that vary from the standard fee schedule stated above, which may result in fees that are higher or lower than our standard fee schedule. Clients are billed at the rates shown in their respective advisory agreements.

Standalone Financial Planning

When Financial Planning services are provided on a standalone basis, we will charge a fixed fee that will generally range from \$899 for an ask me anything meeting to \$6,000 for a financial review, based on the complexity of the situation and the needs of the client. The fixed fee will be agreed upon before the start of any work. Half of the fee is due at the beginning of the process and the remainder is due at completion of

work; however, New Wave Financial Services will not bill an amount of \$1,200 or more, six months or more in advance. Additional ad hoc services are available at the hourly rate of \$400 per hour.

Standalone financial planning fees may be paid by check or, following your prior written authorization, may be paid through a qualified, unaffiliated third-party processor. Note that we do not accept cash or money orders for payment for our engagements.

Negotiable Fees

Our published fees may be discounted by a firm supervisor but they are not negotiable. We reserve the right to waive or discount fees at our discretion. In some cases, legacy clients may have different fee schedules than those shown below. Clients' specific fees are set forth in their advisory agreement.

We strive to offer fees that are reasonable in light of the experience of the firm and its associates as well as the range of services to be rendered to our clients. We are obligated under statute to inform you that similar services may be made available from others and potentially at a lesser fee.

Additional Client Fees

Any transactional or service fees (sometimes termed *brokerage fees*), individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees will be borne by the account holder and per the separate fee schedule of the selected custodian of record. We will ensure you receive a copy of our custodian's fee schedule at the beginning of the engagement, and you will be notified of any future changes to these fees by the custodian of record and/or third-party administrator for certain tax-qualified plans. Fees paid by our clients to our firm for our advisory services are separate from any of these fees or other similar charges.

In addition, advisory fees for our firm's services are separate from any transactional charges a client may pay, as well as those for mutual funds, exchange-traded funds (ETFs), mutual funds or other investments of this type.

Additional information about our fees in relationship to our brokerage practices are noted in Items 12 and 14 of this document.

External Compensation for the Sale of Securities to Clients

Our firm does not charge or receive a commission or a mark-up on securities transactions, nor will the firm or an associate be paid a commission on the purchase of a securities holding that is recommended to a client. We do not receive "trailer" or Rule 12b-1 fees from an investment company that may be recommended to a client. Fees charged by such issuers are detailed in prospectuses or product descriptions and interested investors are always encouraged to read these documents before investing. Our firm and its associates receive none of these described or similar fees or charges.

You retain the option to purchase recommended or similar investments through your own selected service provider.

Termination of Services

Either party may terminate the agreement at any time by communicating their intent to terminate in writing. If you verbally notify our firm of the termination and, if in two business days following this notification we have not received your notice in writing, we will make a written notice of the termination in our records and send you our own termination notice as a substitute. New Wave Financial Services will not be responsible for investment allocation, advice or transactional services (except for limited closing

transactions) upon receipt of a termination notice. It will also be necessary that we inform the custodian of record that the relationship between parties has been terminated.

If you did not receive our Form ADV Part 2 firm brochure at least 48 hours prior to entering into our engagement agreement, then you will have the right to terminate the engagement without penalty within five business days after entering into the agreement. Should you terminate a financial planning engagement after this time period, you will be assessed fees at the stated hourly rate if we have begun the planning and analysis process. Please note that if the client terminates the Ongoing Financial Advising service within six months of engagement, and if we have prepared the client's annual tax return, we reserve the right to charge up to \$1,650 for the tax return preparation, taking into consideration time spent on the tax return and fees paid prior to termination.

For portfolio management services engagements, should you terminate the agreement after the five-day period, you will be assessed fees on a prorated basis for services incurred from either (a) as a new client, the date of the engagement to the date of the firm's receipt of the written notice of termination, or (b) all other accounts, the last billing period to the date of the firm's physical or constructive receipt of written termination notice.

Our firm will return any prepaid, unearned fees within 30 days of the firm's receipt of termination notice. Return of payment for financial planning fees will only be completed via check from our firm's US-based financial institution; no credits or "transaction reversals" will be issued. We will coordinate remuneration of prepaid asset-based fees to an investment account via the custodian of record. The return of prepaid fees will never involve a personal check, cash or money order from the firm or any of its personnel.

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

Our firm's advisory fees will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. We believe such compensation creates an incentive for a firm to recommend an investment that may carry a higher degree of risk to a client. We do not use a performance-based fee structure because of the conflict of interest this type of fee structure poses.

Our fees will also not be based on side-by-side management, which refers to a firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not; this type of arrangement, and the conflict of interest it may pose, does not conform to our firm's practices.

Item 7 - Types of Clients

Our current client-base consists of individuals, high net worth individuals, and small businesses. We encourage interested parties of all economic levels and investment experience to seek our advisory services. Although we do not require minimum income, minimum asset levels or other similar preconditions, we do impose a Financial Planning Base Fee of \$9,000 annually. When viewed as a percentage of the assets under management, this minimum fee could exceed 2% of the client's assets under management; however, the fee covers financial planning, tax planning, and annual tax return preparation in addition to portfolio management. Clients should be aware that similar services may be available for other sources for a lower fee.

New Wave Financial Services reserves the right to waive or reduce certain fees based on unique individual circumstances, special arrangements or preexisting relationships. We also reserve the right to decline services to any prospective client for any non-discriminatory reason.

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

Methods of Analysis and Investment Strategies

Method of Analysis

New Wave Financial Services employs what we believe to be an appropriate blend of fundamental and technical analyses. For example, fundamental analysis may involve evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. Technical analysis involves studying past price patterns and trends in financial markets to determine the direction of both the overall market and specific stocks. Firm research may be drawn from sources that include financial periodicals, as well as information published by economists and other industry professionals.

Investment Strategy

We recognize that each client's needs and goals are different; subsequently portfolio strategies and underlying investment vehicles may vary. Our strategies generally align with Core + Satellite and Modern Portfolio Theory.

Core + Satellite

This strategy blends passive (or index) and active investing, where passive investments are used as the basis or "core" of a portfolio and actively-managed investments are added as "satellite" positions. With this strategy, the portfolio core holdings are indexed to potentially more efficient asset classes, while outlying selections are generally limited to active holdings in an attempt to outperform a particular category (sector), or a selection of particular positions to increase core diversification, or to improve portfolio performance.

For example, the core of a portfolio may be built with low-cost index funds or ETFs; satellite holdings would include active investment managers (mutual funds) with unique strategies that are believed capable of adding value beyond a stated benchmark over a full market cycle.

The core may represent the majority of the total portfolio, using primarily index funds or index-based ETFs. The remainder of the portfolio may then employ mutual funds or ETFs that take a shorter duration to assist in the over-or-under allocation to specific sectors, regions, asset classes, etc.

Modern Portfolio Theory

Modern Portfolio Theory states that by employing securities whose price movements have historically low correlations, it is possible to create an efficient portfolio that can offer the highest expected return for a given level of risk, or one with the lowest level of risk for a given expected return. The practice of Modern Portfolio Theory does not employ market timing or stock selection methods of investing but rather a long term, buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels.

Investment Vehicles

We aim for tax-efficiency through the implementation of asset location, low-turnover funds, and tax-favorable investment vehicles. We primarily recommend a range of mutual funds and ETFs.

Investment Strategy and Method of Analysis Material Risks

Our firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that an investment objective or planning goal will be achieved. Each client must be able to bear the risk of loss that is associated with their account, which may include the loss of some or their entire principal invested. We have offered examples of such risk in the following paragraphs, and we believe it is important that you review and consider each of them risk prior to your investing.

Company Risk

When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as *unsystematic risk* and can be reduced or mitigated through diversification.

Core + Satellite Strategies

Strategies involving Core + Satellite investing may have the potential to be affected by “active risk” (or “tracking error risk”), which might be defined as a deviation from a stated benchmark. Since the core portfolio attempts to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a “sample” or “optimized” index fund or ETF that may not as closely align the stated benchmark. In these instances, a portfolio manager may choose to reduce the weighting of a satellite holding, utilize very active satellites, or use a “replicate index” position as part of its core holdings to minimize the effects of the tracking error in relation to the overall portfolio.

Failure to Implement

You are free to accept or reject any or all of the recommendations made to you. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

Financial Risk

Excessive borrowing to finance a business operation increases profitability risk because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Fundamental Analysis

The challenge involving fundamental analysis is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value.

Inflation Risk

When any type of inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.

Market Risk

When the stock market as a whole or an industry as a whole falls, it can cause the prices of individual stocks to fall indiscriminately. This is also called *systemic* or *systematic* risk.

Passive Investing

A portfolio that employs a passive, efficient markets approach (representative of Modern Portfolio Theory) has the potential risk at times to generate lower-than-expected returns for the broader allocation than might be the case for a more narrowly focused asset class, and the return on each type of asset may be a deviation from the average return for the asset class. We believe this variance from the expected return is generally low under normal market conditions when a portfolio is made up of diverse, low or non-correlated assets.

Political Risk

The risk of financial or market loss because of political decisions or disruptions in a particular country or region, and may also be known as "geopolitical risk."

Catastrophic Events

In addition to general market risks, investments may be subject to the risk of loss arising from direct or indirect exposure to a number of types of catastrophic events, such as global pandemics, natural disasters, acts of terrorism, cyber-attacks, or network outages. The extent and impact of any such event on investment strategies will depend on many factors, including the duration and scope of the event, the extent of any governmental restrictions, the effect on the supply chain, overall consumer confidence, and the extent of the disruption to global and domestic markets.

Research Data

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. While our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or portfolio management of an account.

Socially Conscious Investing

If you require your portfolio to be invested according to socially conscious principles, you should note that returns on investments of this type may be limited and because of this limitation you may not be able to be as well diversified among various asset classes. The number of publicly traded companies that meet socially conscious investment parameters is also limited, and due to this limitation, there is a probability of similarity or overlap of holdings, especially among socially conscious mutual funds or ETFs. Therefore, there could be a more pronounced positive or negative impact on a socially conscious portfolio, which could be more volatile than a fully diversified portfolio.

Technical Analysis

The risk of investing based on technical analysis is that the method may not be able to consistently predict future price movements because security prices normally reflect all known information. However, a portion of that information may be incorrect. This may occur due to analyst bias or misinterpretation, a sector analysis error, late recognition of a trend, etc.

Security-Specific Material Risks

ETF and Mutual Fund Risks

The risk of owning ETFs and mutual funds reflect their underlying securities (e.g., stocks, bonds, etc.). ETFs and mutual funds also carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential for some duplication of fees. We do not recommend leveraged or inverse ETFs due to their inherent heightened risk.

Fixed Income Risks

Various forms of fixed income instruments, such as bonds, money market or bond funds may be affected by various forms of risk, including:

Credit Risk

The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when an issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

Duration Risk

Duration is a measure of a bond's volatility, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

Interest Rate Risk

The risk that the value of the fixed income holding will decrease because of an increase in interest rates.

Liquidity Risk

The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

Reinvestment Risk

With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

Index Investing

You will need to keep in mind that investment vehicles such as certain ETFs and indexed funds have the potential to be affected by "tracking error risk" (see earlier paragraph under *Core + Satellite Strategies*).

QDI Ratios

While many ETFs and index mutual funds are known for their potential tax-efficiency and higher "qualified dividend income" (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be part of an ETF or mutual fund portfolio), may be considered "non-qualified" under certain tax code provisions. A holding's QDI will be considered when tax-efficiency is an important aspect of the client's portfolio.

Sub-Advisors

We will review with you the investment strategy(ies) and types of investment vehicles employed by a recommended sub-advisor in order to determine whether they align with your investment policy, as well as discuss the risks each may impose on your portfolio.

Item 9 - Disciplinary Information

Neither the firm nor its management has been involved in any material criminal or civil action in a domestic, foreign or military jurisdiction, an administrative enforcement action, or self-regulatory organization proceeding that would reflect poorly upon our offering advisory business or its integrity.

Item 10 - Other Financial Industry Activities and Affiliations

Firm policies require associated persons to conduct business activities in a manner that avoids conflicts of interest between the firm and its clients, or that may be contrary to law. We will provide disclosure to each client prior to and throughout the term of an engagement regarding any conflicts of interest involving its business relationships that might reasonably compromise its impartiality or independence.

New Wave Financial Services and its management are not registered nor have an application pending to register as a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) member firm or associated person, nor are we required to be registered with such entities. Neither our firm nor its management is or has a material relationship with any of the following types of entities:

- bank, credit union or thrift institution
- insurance company or insurance agency
- lawyer or law firm
- pension consultant
- other investment advisors (i.e., financial planning firms or municipal advisors)
- trust company
- real estate broker or dealer
- sponsor or syndicator of limited partnerships
- issuer of a security, to include investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund)

Mr. Meyer is a Certified Public Accountant (CPA) under his practice, Greg Meyer CPA, and may spend up to 25% of his time and effort engaged in an accounting services engagement under that business. Certain clients may have a dual relationship involving both advisory and accounting services via our firm, and neither of these roles call for Mr. Meyer to have physical control of account assets. He may therefore perform in the role as investment advisor representative or accountant and will disclose in advance of a service the capacity in which he is serving a client, to include the conflict of interest the role or service to be provided may incur. Mr. Meyer, Greg Meyer CPA, and New Wave Financial Services, LLC take their responsibilities seriously and intend to only make recommendations or offer services believed appropriate for the client.

New Wave Financial Services serves as consultant to Retire Sound, Inc., providing information on subjects of personal finance and wealth management; product development, including tool, calculator, and financial model development; business development, strategy and business ideation. Our firm personnel create content, lead customer workshops and webinars, and attend investor presentations. In addition, our firm may provide assistance with the recruiting and onboarding of financial advisers, and provide other services as requested by Retire Sound. As compensation for these services, New Wave Financial Services receives a minority equity ownership in Retire Sound and an hourly fee for services provided. New Wave Financial Services clients are not referred to Retire Sound for any services; therefore, no material conflicts of interest exist. In addition, these activities do not interfere with our firm’s abilities to meet our obligations to our clients.

As referenced in Item 4 of this brochure, we may recommend various sub-advisors to service part of your portfolio. These other portfolio managers are also required to be registered as investment advisors, and both theirs and our firm will typically be paid a portion of the advisory fee. It is important to note that an advisory firm’s compensation may differ among the various sub-advisor programs offered in the industry, and an advisory firm might have an incentive to recommend one program over another if that firm benefits from a favorable compensation arrangement. To avoid such a conflict of interest, we are compensated via a level fee (described in Item 5) regardless of the program chosen for a client account. In addition, there is the potential for clients’ fees assessed via one of these programs to be higher through our firm compared to a client obtaining those services directly from the sub-advisor. As stated in Item 5, each client has the option to purchase recommended or similar investments through their own selected service provider, but it should be noted that certain portfolio managers may not be available to self-directed investors.

Upon your request, you may be provided a referral to various professionals, such as an attorney or insurance agent. While these referrals are based on the best information made available, the firm does not guarantee the quality or adequacy of the work provided by these referred professionals.

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

New Wave Financial Services holds itself to a *fiduciary standard*, which means the firm and its associates will act in the utmost good faith, performing in a manner believed to be in the best interest of its clients. Our firm believes that business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. You should be aware that no set of rules can possibly anticipate or relieve all material conflicts of interest. Our firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Code of Ethics Description

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. New Wave Financial Services periodically reviews and amends its Code of Ethics to ensure that it remains current, and requires firm personnel to annual attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

CFP® Board Code of Ethics and Standards of Conduct

CERTIFIED FINANCIAL PLANNER™ Professionals, such as Mr. Meyer, adhere to the Code of Ethics and Standards of Conduct adopted by the Certified Financial Planner Board, Inc. ("CFP® Board"). A complete description of the CFP® Board's Code of Ethics and Standards of Conduct may be found on the Board's [website](#). Under the Code of Ethics, a CFP® professional must:

- Act with honesty, integrity, competence, and diligence.
- Act in the client's best interests.
- Exercise due care.
- Avoid or disclose and manage conflicts of interest.
- Maintain confidentiality and protect the privacy of client information.
- Act in a manner that reflects positively on the financial planning profession and CFP® certification.

Privacy Policy Statement

New Wave Financial Services respects the privacy of all clients and prospective clients (collectively termed "customers" under privacy laws), both past and present. It is recognized that you have entrusted our firm with non-public personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

The firm collects personal information about customers from the following sources:

- Information clients provide to complete their financial plan or investment recommendation;
- Information clients provide in engagement agreements and other documents completed in connection with the opening and maintenance of an account;
- Information customers provide verbally; and
- Information received from service providers, such as custodians, about client transactions.

The firm does not disclose nonpublic personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our clients have requested;
- When our customers have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination).

Within the firm, access to customer information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices are confidential and they are instructed not to discuss customer information with someone else that may request information about an account unless they are specifically authorized in writing by the customer to do so. This includes, for example, providing information about a spouse's IRA account or to adult children about parents' accounts, etc.

To ensure security and confidentiality, the firm maintains physical, electronic, and procedural safeguards to protect the privacy of customer information.

The firm will provide you with its privacy policy on an annual basis per federal law and at any time, in advance, if firm privacy policies are expected to change.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither the firm nor an associate is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a "related person" (e.g., associate, an immediate family member, etc.) has a material financial interest, such as in the capacity as a board member, underwriter or advisor to an issuer of securities, etc.

An associate is prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

We may serve you in various capacities, and certain clients may have multiple business relationships with an associate or our firm. Each associate will describe how they are to be compensated for their role, the conflict of interest the role or service to be provided may involve (such as the prospect for dual compensation and whether there is an incentive on their part to do so). We may offer an alternative provider for this service/product if appropriate to do so. Our firm remains focused on ensuring that its offerings are based upon the needs of its clients, not resultant fees received for such services. We want to note that you are under no obligation to act on a recommendation from our firm and, if you elect to do so, you are under no obligation to complete them through our firm or a service provider whom we may recommend.

Advisory Firm/Personnel Purchases of Same Securities Recommended to Clients and Conflicts of Interest

New Wave Financial Services does not trade for its own account (e.g., proprietary trading). The firm's related persons may buy or sell securities that are the same as, similar to, or different from, those recommended to clients for their accounts, and this poses a conflict of interest. We mitigate this conflict by ensuring that we have policies and procedures in place to ensure that the firm or a related person will not receive preferential treatment over a client. In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendation, etc.), firm policy may require that we periodically restrict or prohibit related parties' transactions. Any exceptions must be approved by the firm, and we maintain required personal securities transaction records for our associates.

Item 12 - Brokerage Practices

Factors Used to Select Broker/Dealers for Client Transactions

New Wave Financial Services does not maintain physical custody of your assets, although we may be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see Item 15). Your account must be maintained by a qualified custodian, such as a broker-dealer, bank, or trust company. Our firm is not a qualified custodian, nor are we affiliated with a qualified custodian. Based on the services you need, we may recommend that you use one of several unaffiliated registered broker-dealers, member FINRA/SIPC², as the qualified custodian and broker for your accounts.

Under financial planning engagements, you may choose to keep your assets with your present custodian or service provider. If you prefer a new service provider, we will recommend one based on overall cost, ease of use, and your needs. For non-discretionary accounts, clients are responsible for executing transactions in their accounts.

For clients who receive our portfolio management services, we have established relationships with qualified custodians and will recommend that clients use one of these custodians to facilitate our management of their accounts.

We do not participate in any soft dollar arrangements, nor do we receive any referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

The Custodians and Brokers We Use

We have established relationships with custodians that help facilitate our management of your accounts under our portfolio management services. These custodians include the following, though others may be added from time to time:

- Charles Schwab & Co., Inc., through the Schwab Advisor Services program.
- Altruist Financial, LLC, through its program for independent advisers.
- MTG, LLC dba Betterment Securities, through the Betterment For Advisors program.

These custodians will hold your assets in a separate brokerage account and will buy and sell securities when we and/or you instruct them to. Although we may recommend that you use a particular custodian, you have the discretion to decide whether to do so and will open your account directly with the custodian by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with one of the custodians with which we have an established relationship, we cannot manage your account for you on a discretionary basis.

Through our participation in the adviser programs offered by these custodians, we receive various benefits, provided without cost or at a discount, that may not be available to retail customers. These benefits include access to certain investment options; execution of securities transactions; custodial services; access to an electronic trading platform, including access to aggregated block trading; the ability to deduct our advisory fee from client accounts; access to client account data; receipt of duplicate trade confirmations and account statements; research related products and tools; pricing and market data; access to software, technology or services; attendance at educational conferences and events; consulting on technology, compliance or other business matters; access to industry publications. Some of these products and services may benefit you

² New Wave Financial Services is not, nor required to be, a Securities Investor Protection Corporation (SIPC) member. You may learn more about SIPC and how it serves member firms and the investing public by going to their [website](#).

directly, while others may benefit us by assisting us in the administration of our business and the management of client accounts, including accounts held with other custodians.

The availability of these services may be contingent upon us committing a certain number of accounts or assets under management to the custodian, but do not depend on the number of brokerage transactions directed to the custodian. The receipt of these benefits from the custodians creates a potential conflict of interest as we may have an incentive to recommend that you maintain your account with a specific custodian. However, we strive to recommend the custodian that is most appropriate for you based on your individual needs.

Note that individual custodians establish their own trading policies and procedures that limit our ability to control, among other things, the timing of the execution of trades. Execution of trades may not be instant, and we are not able to control the specific time during a day that securities are bought or sold. Custodians will generally trade on the same business day as they receive instructions from you or from us. However, transactions will be subject to processing delays in certain circumstances (e.g., orders initiated on non-business days or after markets close).

Best Execution

We recognize our obligation in seeking best execution for our clients; however, it is our belief that the determinative factor is not always the lowest possible cost but whether the selected custodian's transactions represent the best "qualitative execution" while taking into consideration the full range of services provided. Therefore, our firm will seek services involving competitive rates but it may not necessarily correlate into the lowest possible rate for each transaction. We have determined having our portfolio management accounts trading completed through a preferred custodian is consistent with our firm's obligation to seek best execution of your trades. We regularly review and consider the overall quality and price of the services received from our preferred custodians in light of our duty to seek best execution.

Directed Brokerage

We execute client transactions directly with the qualified custodian that holds the client account. We do not allow our portfolio management clients to direct us to execute transactions through a specific broker-dealer. As a result, those clients may pay higher commissions or other transaction costs, potentially experience greater spreads, or receive less favorable net prices on transactions for their account than would otherwise be the case.

We do not direct which executing broker should be selected for client account trades; whether that is an affiliate of a recommended custodian or another executing broker that is the custodian's choice. As a result, you may pay higher commissions or other transaction costs, experience greater spreads, or receive less favorable net prices on transactions than might otherwise be the case. In addition, since we routinely recommend a particular custodian for our advisory clients, and the custodian may choose to use the execution services of its broker affiliate for some or all of our client account transactions, there is an inherent conflict of interest involving our recommendation since our advisory firm receives various products or services described in this section from a recommended custodian. Note that we are not compensated for trade routing/order flow, nor are we paid commissions on such trades; we do not receive interest on our client accounts' cash balances.

Aggregating Securities Transactions for Client Accounts

Trade aggregation involves the purchase or sale of the same security for several clients/accounts at approximately the same time. This is also termed "blocked," "bunched" or "batched" orders. Aggregated orders are effected in an attempt to obtain better execution, negotiate favorable transaction rates, or to

allocate equitably among multiple client accounts should there be differences in prices, brokerage commissions or other transactional costs that might otherwise be unobtainable through separately placed orders. Transaction charges and/or prices may vary due to account size and/or method of receipt.

Our firm may but is not obligated to aggregate orders, and the firm does not receive additional compensation or remuneration as a result of aggregated transactions.

When we determine to aggregate client trades, we will distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Please note that when trade aggregation is not allowed or infeasible and necessitates individual transactions (e.g., withdrawal or liquidation requests, odd-lot trades, non-discretionary accounts, etc.), an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

Item 13 - Review of Accounts

Schedule for Periodic Review of Client Accounts

Mr. Meyer will schedule online reviews with each client, and we prefer they occur on an annual basis whenever practical. Reviews typically involve an analysis and possible revision of your plan or investment allocation. A copy of revised plans or asset allocation reports will be provided to each client upon request.

Reviews on Non-Periodic Basis

You should contact our firm for additional reviews when you anticipate or have experienced material changes to your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or should you prefer to change requirements involving your investment account. Non-periodic reviews are conducted by Mr. Meyer and a revised plan or asset allocation report is provided upon request.

Additional internal reviews may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding within that sector. A portfolio may be reviewed for an additional holding or when an increase in a current position is under consideration. Account cash levels above or below what we deem appropriate for the investment environment, given the client's stated tolerance for risk and investment objectives, may also trigger a review.

Content of Client Provided Reports and Frequency

Whether you have opened and maintained an investment account on your own or with our assistance, you will receive account statements sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and to ask questions when something is not clear.

Our firm may provide portfolio "snapshots" if we are engaged to provide periodic asset allocation or investment advice. However, we do not provide ongoing performance reporting under an engagement that strictly involves financial planning.

Clients are urged to carefully review and compare account statements that they have received directly from their custodian of record with any performance report they may receive from our firm.

Item 14 - Client Referrals and Other Compensation

Beyond what had been previously disclosed in Item 12, New Wave Financial Services does not receive economic benefit from an external source that we recommend to you. We do not engage in solicitation activities involving unregistered persons.

We participate in the Altruist Match program of Altruist LLC, an SEC-registered investment adviser and affiliate of Altruist Financial LLC. The Altruist Match program allows prospective clients to screen and identify participating investment advisers based on criteria specified by the prospective client. We pay Altruist LLC compensation equal to the greater of 20% of any revenue we receive from a matched client's household and \$100 annually. We are obligated to pay Altruist a termination fee if we transfer client assets off the Altruist platform within five years of engaging with a matched client, which presents a conflict of interest for us in connection with any advice or recommendation to a client on whether the client should remain on the Altruist platform.

An associate of the firm may hold individual membership or serve on boards or committees of professional industry associations. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and educational requirements. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for individual participants within a selected state or region. These passive websites may provide means for interested persons to contact a participant via electronic mail, telephone number, or other contact information, in order to interview the participating member. The public may also choose to telephone association staff to inquire about an individual within their area, and would receive the same or similar information. A portion of these participant's membership fees may be used so that their name will be listed in some or all of these entities' websites (or other listings). Prospective clients locating our advisory firm or an associate via these methods are not actively marketed by the noted associations. Clients who find our firm in this way do not pay more for their services than clients referred in any other fashion. The firm does not pay these entities for prospective client referrals, nor is there a fee-sharing arrangement reflective of a solicitor engagement.

Item 15 – Custody

Your assets will be maintained by an unaffiliated, qualified custodian, such as a bank, broker/dealer, mutual fund companies or transfer agent. Your assets are not held by our firm or any associate or our firm. In keeping with this policy involving our client funds or securities, New Wave Financial Services:

- Restricts the firm or an associate from serving as trustee or having general power of attorney over a client account;
- Prohibits any associate from having authority to directly withdraw securities or cash assets from a client account. Although we may be deemed to have "constructive custody" of your assets since we may request the withdrawal of advisory fees from an account, we will only do so through the engagement of a qualified custodian maintaining your account assets and following your prior written approval;
- Does not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm;
- Will not collect advance fees of \$1,200 or more for services that are to be performed six months or more into the future; and

- Will not authorize an associate to have knowledge of a client's account access information (i.e., online 401(k), brokerage or bank accounts) if such access would allow physical control over account assets.

The custodian of record will provide you with your investment account transaction confirmations and account statements, which will include all debits and credits as well as our firm's advisory fee for that period. Statements are provided on at least a quarterly basis or as transactions occur within their account. New Wave Financial Services will not create an account statement for a client or serve as the sole recipient of an account statement.

Should you receive periodic reports from our advisory firm that includes investment performance information, you are urged to carefully review and compare your account statements that you have received directly from your custodian of record with any performance report from our firm.

Item 16 - Investment Discretion

Portfolio Management Services

For those client accounts where we provide portfolio management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

If your portfolio is served by a sub-advisor, you should note that they generally provide their services on a *discretionary basis* (authority). Similar to a limited power of attorney, discretionary authority allows the sub-advisor to implement investment decisions, such as the purchase or sale of a security on behalf of your account, without requiring your prior authorization in order to meet your stated investment objectives. This authority will be granted through your execution of both an engagement agreement and the selected custodian's account opening documents. Note that your custodian will limit the sub-advisor's authority within your account to the placement of trade orders and the request for the deduction of advisory fees. If you require portfolio management to be conducted on a non-discretionary basis, you should be aware that most sub-advisors retain the right to refuse servicing the account or may continue to manage the portfolio under a higher asset-based fee due to increased operational costs.

Financial Planning Engagements

If you ask us to assist you in any trade execution (including account rebalancing) under an investment consultation component of our financial planning engagement, such as assisting you with your held-away assets, it will only be accomplished on a non-discretionary basis.

Item 17 - Voting Client Securities

You may periodically receive proxies or other similar solicitations sent directly from your selected custodian or transfer agent. Should we receive a duplicate copy, note that we do not forward these or any correspondence relating to the voting of your securities, class action litigation, or other corporate actions.

Our firm does not vote proxies on your behalf, including those accounts that we have discretionary authority; nor do we offer guidance on how to vote proxies. We will not offer guidance involving any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or

monitor class action or other litigation involving client assets. However, we will answer limited questions with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or their legal representative.

You will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by you shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other legal matters or events pertaining to your holdings. You should consider contacting the issuer or your legal counsel involving specific questions you may have with respect to a particular proxy solicitation or corporate action.

Item 18 - Financial Information

Our advisory firm will not take physical custody of your assets. Fee withdrawals must be done through a qualified intermediary (e.g., your custodian of record) and per your prior written agreement.

Engagements with our firm do not require that we collect fees from you of \$1,200 or more for our advisory services that we have agreed to perform six months or more into the future.

Neither our firm nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

The firm and its management do not have a financial condition likely to impair its ability to meet commitments to clients, nor has the firm and its management been the subject of a bankruptcy petition.

Due to the nature of our firm's advisory services and operational practices, an audited balance sheet is not required nor included in this brochure.

We do not have any financial condition that is reasonably likely to impair our ability to meet our contractual commitments to clients.



NewWave

Financial Services

New Wave Financial Services, LLC
941 24th Street
Hermosa Beach, CA 90254

(213) 316-8641
www.newwavefs.com

Gregory S. Meyer, CPA, CFP[®]

Principal/Founder
Chief Compliance Officer
Managing Member

Form ADV Part 2B
Brochure Supplement
January 29, 2026

This brochure provides information about Greg S. Meyer that supplements the New Wave Financial Services, LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mr. Meyer at (213) 316-8641 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Greg S. Meyer is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Gregory Scott Meyer

Year of Birth: 1984

CRD Number: 5841447

Educational Background

Bachelor of Business Administration (Accounting), University of Massachusetts; Amherst, MA
Certified Public Accountant (CPA)¹/California Board of Accountancy
CERTIFIED FINANCIAL PLANNER™ Professional,² CFP®/Certified Financial Planner Board of Standards, Inc.
General Securities Representative Examination³/FINRA Series 7 (Inactive)
Uniform Securities Agent State Law Examination³/NASAA Series 63

Business Experience

New Wave Financial Services, LLC (09/2014-Present)
Hermosa Beach, CA
Principal/Founder/Chief Compliance Officer/Investment Advisor Representative/Managing Member

Greg Meyer, CPA (04/2014-09/2014)
Los Angeles, CA
Principal/Founder/Accountant

The Glowacki Group, LLC (07/2011-04/2014)
Los Angeles, CA
Financial Planner/Investment Advisor Representative

Sanford C. Bernstein & Co., Inc. (08/2010-06/2011)
San Francisco, CA
Private Client Associate

Deloitte Tax LLP (07/2007-07/2010)
Los Angeles, CA
Senior International Tax Consultant

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose certain material facts regarding any legal or disciplinary events that would be material to your evaluation of each officer or a supervised person providing investment advice. Mr. Meyer has not been the subject of any such event requiring disclosure.

Item 4 – Other Business Activities

Investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Mr. Meyer is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor.

He does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service (“trail”) fees from the sale of mutual funds, nor does he have a material relationship with the issuer of a security.

Mr. Meyer is a Certified Public Accountant (CPA) under his practice, Greg Meyer CPA, and may spend up to 25% of his time and effort engaged in an accounting services engagement under that business. Certain clients may have a dual relationship involving both advisory and accounting services via our firm, and neither of these roles call for Mr. Meyer to have physical control of account assets. He may therefore perform in the role as investment advisor representative or accountant and will disclose in advance of a service the capacity in which he is serving a client, to include the conflict of interest the role or service to be provided may incur. Mr. Meyer, Greg Meyer CPA, and New Wave Financial Services, LLC take their responsibilities seriously and intend to only make recommendations or offer services believed appropriate for the client.

Item 5 – Additional Compensation

Neither our advisory firm nor Mr. Meyer is compensated for advisory services involving performance-based fees. In addition, firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

Item 6 – Supervision

Mr. 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, its services or this Form ADV Part 2B may be made to the attention of Mr. Meyer at (213) 316-8641. Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for New Wave Financial Services, LLC is 173224. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the California Department of Business Oversight Securities Regulation Division at (866) 275-2677.

Information about Professional Designations and Education

¹ **Certified Public Accountant (CPAs)** are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

² The **CERTIFIED FINANCIAL PLANNER™, CFP®** and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education;

(2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Code of Ethics and Standards of Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

³ Financial Industry Regulatory Authority (FINRA) and North American Securities Administrators Association (NASAA) examinations are "criterion based;" candidates who pass the exam are considered to have met the minimum competency level. The completion of an industry examination does not constitute or imply a person is "approved" or "endorsed" by a state or federal regulatory body.