



Schneider Wealth  
Management

**Item 1 – COVER PAGE**

FORM ADV PART 2A\* BROCHURE  
and  
FORM ADV PART 2B BROCHURE SUPPLEMENT

December, 2025

3005 S Lamar Blvd, Suite D109 #103, Austin, TX 78704

888-444-9981 • [Info@SchneiderWealth.com](mailto:Info@SchneiderWealth.com)

[www.SchneiderWealth.com](http://www.SchneiderWealth.com)

\*This brochure provides information about the qualifications and business practices of Schneider Wealth Management. If you have any questions about the contents of this brochure, please contact the Firm's Chief Compliance Officer, Meredith H. Schneider, at telephone 888-444-9981. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission or by any state authority.

This Brochure provides information upon which a prospective client may determine whether or not to hire our Firm. You are encouraged to review this Brochure and Supplements regarding the Firm's associates for information on the qualifications of the Firm and its employees. The use of the term "registered investment adviser" and description of Schneider Wealth Management and/or our associates as "registered" does not imply a certain level of skill or training.

Additional information about Schneider Wealth Management is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).



**Item 2 - MATERIAL CHANGES FROM PRIOR FORM ADV 2A**

Since our last annual update, we have added disclosure regarding the use of testimonials and endorsements in advertising and made clarifying edits throughout the brochure.

The Firm has updated its disclosure regarding the management of client assets held in accounts outside of its primary custodian, such as employer-sponsored retirement plans (e.g., 401(k) accounts). Where authorized by clients, the Firm may utilize a third-party technology platform to facilitate the implementation of investment recommendations in these held-away accounts.

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## **Item 4 - ADVISORY BUSINESS**

Registration – Registered with the U.S. Securities & Exchange Commission<sup>1</sup>

Principal Owner – Meredith H. Schneider

Assets Under Management – Discretionary Assets – \$149,849,605

(As of December 31, 2025) Non-discretionary Assets – \$0

### **ADVISORY SERVICES**

#### **FIDUCIARY STATUS**

Meredith H. Schneider, doing business as Schneider Wealth Management (“SWM” or sometimes the “Firm” or “Adviser”) is an independent investment adviser providing customized investment management services to individuals, families, high net worth clients, retirement accounts, trusts, estates, and family charitable funds. When SWM provides investment advice to you regarding your investment accounts, including your retirement plan account or individual retirement account, we are fiduciaries within the meaning of certain federal laws such as the Employee Retirement Income Security Act and/or the Internal Revenue Code and the U.S. Securities and Exchange Commission, as applicable. These regulations require us to act in your best interest and not put our interest ahead of yours.

Under these provisions, we must:

- Meet a professional standard of care when making investment recommendations;
- Never put our financial interests ahead of yours when making recommendations;
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

#### **INVESTMENT MANAGEMENT SERVICES**

SWM is an independent investment adviser providing customized investment management services to individuals, families, high net worth clients, retirement accounts, trusts, estates, and family charitable funds. Our investment management services include, among others, financial goal setting, risk assessment, strategic asset allocation and the selection and management of securities and investments. We offer our services on a discretionary basis.

Our investment solutions are tailored to each client's specific risk tolerance, time horizon, liquidity requirements, and resilience to market volatility. While we strive to create sustainable long term investment strategies, we review and adjust asset allocations and risk exposure as required by changes in market and client circumstances. The Firm's portfolio manager gathers information about each client's individual financial condition and investment goals through personal consultations, questionnaires, and document review. On the basis of this information, the Firm designs an individualized investment plan based on a client's earning capacity, savings, investment history, tax issues, retirement horizon, education and legacy planning, and any other matters that a client deems important.

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<sup>1</sup>“Registration” means only that the Firm meets the minimum requirements for registration as an investment adviser and does not imply a certain level of skill or training or that the SEC or other regulator guarantees the quality of our services or recommends them.

Depending upon the client's customized investment plan and personal preferences, we offer the following investment management services:

- Creation of an asset allocation strategy;
- Recommendation of specific securities for investment;
- Execution of securities transactions on behalf of clients through client custodians and executing broker-dealers;
- Monitoring and rebalancing client account holdings;
- Performance reporting; and/or
- Recommendation of high-level detailed financial planning and tax advice.

We help each of the Firm's clients identify a strategic asset allocation that is consistent with the client's investment objectives and other criteria.

A client may make additions to and withdrawals from the client's custodial account at any time. Clients may withdraw account assets with notice to the Firm, subject to the usual and customary securities settlement procedures. However, we design client portfolios as long-term investments and caution our clients that asset withdrawals may impair the achievement of the client's investment objectives.

Additions to an account may be in cash or securities provided that our portfolio manager may decline to accept particular securities into a client's account or may recommend that the security be liquidated if it is inconsistent with the Firm's investment strategy or the client's investment objectives. Clients are advised that when transferred securities are liquidated, they may be-subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

#### **FINANCIAL PLANNING AND FINANCIAL CONSULTING SERVICES**

SWM provides comprehensive financial planning services on either an hourly fee or fixed fee basis. SWM's financial planning services may include a financial review and analysis of some or all of the following areas:

- Determining Financial Goals And Objectives
- Asset Allocation Review
- Retirement Plan Analysis
- Employee Stock Option Analysis
- Current Portfolio Review
- Opinion on Current Investment Strategy/Advisor
- Cost Audit of Current Investments
- Education Funding Analysis
- Cash Flow Management Review
- Review of Insurance Needs
- Mortgage and Refinance Evaluation
- Estate Plan Review or Development
- Charitable Planning
- Other financial or investment analysis

The Firm's professionals also accept limited financial consulting engagements to conduct any of the listed reviews or analyses.

As a result of employee benefit perquisites arising from their position as an owner or executive of a company, some clients may own, be granted or may consider purchasing options, warrants, restricted stock in the shares of their company or similar equity enhancements to their compensation. The Firm offers advice about such investment decisions, as well as about the sale or liquidation thereof, as part of its services.

Our investment recommendations are based on the experience and expertise of our personnel. In addition, as a result of these resources, certain investments may be available to clients of SWM that might not be available to members of the public at large. SWM believes that the breadth of choices available under these restrictions is sufficiently wide so as to effectively make available the full range of investment options that might conceivably be important for all but the rarest client.

### **General Notices**

We rely on information provided by clients and their professionals and do not independently verify such information. Clients must promptly notify us of any change in their financial situation or investment objectives that would necessitate a review or revision by our advisors of the client's portfolio and/or financial plan.

The Firm may recommend its own investment management or financial planning services or those of other professionals to implement investment recommendations. Clients are advised that a conflict of interest exists if the Firm recommends its own services and that recommendations that favor securities investments over other investments such as limited partnerships, real estate or insurance products may affect total assets under management upon which we base our investment management fee. Financial planning/consultation clients and clients requesting investment management services on a non-discretionary basis are under no obligation to act upon any of the recommendations made by SWM. Such clients retain absolute discretion over all such investment implementation decisions and are free to accept or reject any of the Firm's recommendations.

### **Adviser Does Not Provide Comprehensive Tax or Accounting Advice**

In providing investment management services, Advisor's decisions and recommendations may include the consideration of the possible alternative tax consequences incidental to such decisions and recommendations. However that the Firm does not undertake to provide comprehensive tax or accounting advice or counseling. Although we may prepare reports to assist our clients with the preparation of tax returns, such reports do not represent the advice or approval of tax professionals. We advise clients to consult a tax professional in order to determine the tax and accounting consequences of investments in their accounts.

### **Held Away Account Management**

The Firm may provide advice on and manage client assets held in accounts that are not maintained at the Firm's primary custodian ("held-away accounts"), such as employer-sponsored retirement plans (e.g., 401(k) accounts).

Where authorized by the client, the Firm utilizes a third-party technology platform (Pontera Solutions, Inc.) to facilitate the implementation of investment recommendations in these accounts. Through this platform, the Firm is able to view account information and, in certain cases, execute trades or rebalance portfolios on a discretionary basis, subject to the limitations of the platform and the underlying account provider.

The Firm does not maintain custody of client assets in these accounts. Access is provided by the client through secure, permission-based technology, and the Firm does not take possession of client login credentials.

## **TERMINATION OF AGREEMENT**

Clients or the Firm may terminate the relationship upon written notice to other party. The Firm does not assess any fees related to termination but will be entitled to all management fees earned up to the date of termination. Any earned investment management fees owed to the Firm will be billed to the client, or where authorized, deducted from the client's account, on a pro rata basis determined on the amount of time expired in the billing period. Any unearned fees will be refunded and any earned but unpaid fees will be due immediately. Any unpaid financial planning or consultation fees will be billed to the client for immediate payment.

For new clients of the Firm, if a copy of this Form ADV Part 2A disclosure statement was not delivered to the client 48 hours or more before the client enters into a written advisory contract with Advisor, then the client has the right to terminate the contract without penalty within five (5) business days after entering into the contract. A contract is considered entered into when all parties to the contract have signed the contract. If the client terminates the contract on this basis, all fees paid by the client will be refunded however, any transaction costs imposed by an executing broker or custodian for establishing the custodial account or for trades occurring during those five days are non-refundable.

## **Item 5 - FEES AND COMPENSATION**

### **ADVISORY FEES**

For its ongoing relationship investment management clients, SWM charges a fee based on a percentage of the market value of the investments held in each client's account. Assets in the account are included in the fee assessment unless specifically identified for exclusion. The annual management fee is prorated and billed every three months, in advance. The Firm has established a minimum quarterly investment management fee per client relationship.

The management fee is computed on the last day of the billing period. Market value is determined by Client's Custodian, which in turn may rely on valuations provided by third-party sources it believes to be most accurate. Adviser utilizes a portfolio management and client billing platform known as Advyzon to obtain client account holdings and valuation data directly from Client's custodian. However, the Advyzon platform may use slightly different parameters related to trade date, settlement date, interest credit dates and/or dividend reinvestment dates than those used by the Client's custodian. Variations in the above dates will lead to variations in the identification of holdings and valuations between Advyzon and the custodian even though the valuation data in both cases originates with the custodian. For illiquid assets not subject to a readily obtainable market valuation, if any, Adviser will rely on Client's custodian, or other third parties such as Client's accountant, legal advisor, the issuer of the security or other outside appraiser to determine a valuation. Adviser will not be liable for the accuracy of any valuation obtained by such custodian or third parties.

The Firm may include assets held in accounts outside of its primary custodian, such as employer-sponsored retirement plans (e.g., 401(k) accounts), in the calculation of advisory fees where the Firm provides ongoing advice and/or management services for those assets.

These assets are valued based on account information provided by the client or made available through third-party platforms. The Firm's ability to implement investment decisions in such accounts may be subject to limitations imposed by the account provider or plan sponsor.

Unless otherwise negotiated between the Firm and the client, the annual fee is calculated according to the following standard fee schedule:

<b>Value of Account Assets</b>	<b>Annual Fee Rate</b>
First \$1 million	1.00%
Next \$2 million	0.85%
Next \$2 million	0.70%
Next \$ 5 Million	0.55%
Next \$15 million	0.45%
Over \$25 million	0.35%

Certain existing clients may be subject to different fee arrangements based on their original advisory agreements. Any changes to existing client fee arrangements are communicated directly to those clients and documented accordingly.

Services provided for the above fees are for investment advice and quarterly reporting of asset holdings, valuations, financial planning, and performance reviews. The client's investment management fee to the Firm is determined in accordance with the above standard fee structure, with exceptions negotiated on a case-by-case basis at our discretion. Any deviations from the fee structure are based on a number of factors including the nature and length of the client relationship, the services requested, account composition, the amount of work involved, the amount of assets placed under management and the attention needed to manage the account.

Depending on the timing and size of deposits or withdrawals during a billing period, fees may or may not be adjusted on a prorated basis. Accounts initiated or terminated during a calendar month will be charged a prorated fee.

Clients customarily authorize SWM to deduct its quarterly investment advisory fee directly from their custodial account. This authorization is granted under the terms of the client's signed investment management agreement and the client's instructions to the custodian. It is the client's responsibility to verify the accuracy of the fee calculation, as the custodian will not determine whether the fee is properly calculated.

Advisor's investment strategy generally does not encourage clients to use margin account trading. Therefore, the decision as to whether to employ margin is left to the sole discretion of each client. To the extent that a client authorizes the use of margin, and margin is thereafter employed, the market value of the client's account and corresponding management fee payable to Adviser may be increased as any margin balance will not be offset against the value of assets purchased on margin when Adviser calculates its advisory fee.

#### **FINANCIAL PLANNING FEES**

Fees for project based non advisory clients engaging in only financial planning and financial consultations typically are based upon a fixed fee ranging from \$12,000-\$18,000 or more depending upon the complexity of the client's financial circumstance and needs of the

client. Under certain circumstances, and in its sole discretion, SWM may negotiate an alternative financial planning fee.

### **GENERAL FEE DISCLOSURE**

SWM sets its fees for its services based upon various objective and subjective factors. As a result, clients could pay diverse fees based upon the market value of their assets, the complexity of the engagement, and the level and scope of the overall investment advisory and/or consulting services to be rendered. As a result of these factors, the services to be provided by SWM to any particular client could be available from other advisers at lower fees, and similarly situated clients may pay diverse fees. All clients and prospective clients should be guided accordingly.

SWM receives no sales commissions on investment products purchased or sold for client accounts.

We do not provide clients advice as to the tax deductibility of our advisory fees. Clients are directed to consult a tax professional to determine the potential tax deductibility of the payment of advisory fees.

### **CUSTODIAN AND BROKERAGE FEES**

Please see Item 12 below for an explanation of our brokerage practices. Clients incur certain charges imposed by their custodians and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Additionally, clients will incur charges by the executing broker-dealer in the form of brokerage commissions and transaction fees on the investment transactions entered into for their account(s). All of these charges, fees and commissions are in addition to Advisor's investment management fee.

### **FUND DISCLOSURES**

Mutual funds, closed-end funds, exchange traded funds and alternative investment funds are investment vehicles and the investment strategies, objectives and types of securities held by such funds vary widely. In addition to the advisory fee charged by SWM, clients pay for the expenses and advisory fees charged by the funds in which their assets are invested.

SWM generally invests its clients' assets in one or more of the above-referenced fund types. All such funds incur operation expenses in connection with the management of the fund. Investment funds pass some or all of these expenses through to the investors in the funds in the form of management fees. The management fees charged vary from fund to fund. In addition, funds charge investors other types of transaction fees, which also vary widely among funds. As a result, clients will still pay management fees and other fees and expenses as charged by each fund in which they are invested.

Clients are provided a copy of each fund prospectus for the funds in which they invest by their custodian or directly by the fund sponsor. As required by law, a prospectus represents the fund's complete disclosure of its management and fee structure.

Neither SWM nor its principal accepts compensation for the sale of securities or other investment products, including asset-based sales charges or fees from the sale of mutual funds. A client could invest in most securities directly, without the services of SWM. In that case, the client would not receive the advisory and administrative services provided by SWM which are designed, among other things, to assist the client in determining which investments are most appropriate given the client's financial circumstances and investment and retirement goals.

## **BOND DISCLOSURE**

When bonds are purchased in new issue offerings or in the secondary market, clients may incur markups, markdowns, or sales concessions imposed by the broker-dealer executing the transaction.

## **Item 6 - PERFORMANCE-BASED FEES and SIDE-BY-SIDE MANAGEMENT**

SWM does not charge our clients performance-based fees based on a share of the capital gains of client assets and we do not manage any accounts that are charged such fees on a side-by-side basis.

## **Item 7 - TYPES OF CLIENTS**

Our clients include individuals, high net worth individuals and trusts . As a result of its minimum quarterly fee, SWM's services may not be appropriate for everyone.

## **Item 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES, RISK OF LOSS**

### **METHODS OF ANALYSIS**

Depending upon the type of investment, SWM utilizes a combination of fundamental, technical and cyclical analysis. Fundamental analysis involves analyzing real data, including overall economic and company-specific information available to determine the value of a particular investment. Technical analysis involves analyzing statistics provided by market activity such as past prices and volume to identify patterns that can be used to predict future activity. Cyclical analysis refers to stocks that are sensitive to business cycles and tied strongly to the overall economy (i.e. automobiles and housing). We may also utilize charting as part of our technical analysis which involves plotting data points (i.e. price, settlement, volume). In performing these analyses, the Firm consults third-party research materials, including Morningstar reports, fund prospectuses, S&P Reports, financial magazines, research materials prepared by others, filings with the Securities and Exchange Commission, and annual reports.

### **INVESTMENT STRATEGY**

The investment strategy for a specific client is based upon the client's objectives, income needs, risk tolerance, and tax situation as stated by the client during consultations. The client may change these objectives at any time.

Our overall investment strategy focuses on a strategic, diversified asset allocation of individual equity securities, exchange traded funds (ETFs), mutual funds and fixed income bonds.

The accounts of other Firm clients with similar investment objectives and asset allocation goals may own the same or different securities.

The Firm utilizes a series of ten model portfolios to manage client assets. These models are generally based on asset allocation frameworks and informed by financial planning analyses, including outputs from financial planning software.

The Firm currently maintains multiple model portfolios designed to reflect varying levels of risk tolerance and investment objectives.

Client portfolios are implemented using these models as a foundation but are customized based on each client's individual circumstances. This may include consideration of existing or legacy holdings, tax implications, liquidity needs, and other client-specific factors.

In particular, the Firm evaluates whether to retain or transition legacy positions with embedded capital gains, taking into account potential tax consequences and overall portfolio objectives.

As a result, client portfolios may differ from model allocations.

## **INVESTMENT RISKS**

All securities investments carry risk, including the risk that an investor may lose a part or all of his or her initial investment. Risk refers to the uncertainty that the actual return the investor realizes could differ from the expected return. Risks may be systematic, referring to factors that affect the returns on all comparable investments and that affect the market as a whole. Systematic risks include market risk, inflation risk, interest rate risk, reinvestment rate risk, liquidity risk, purchasing power risk and exchange rate risk. Unsystematic risks depend on factors that are unique to the specific investment security. These risks include business risk and financial risk.

Here are some of the general risks associated with parts of our investment strategy:

### **Risks Common to All Investments**

**Natural & Unavoidable Events** - Global markets are interconnected, and events like hurricanes, floods, earthquakes, forest fires and similar natural disturbances, war, terrorism or threats of terrorism, civil disorder, public health crises, and similar "Act of God" events have led, and may in the future lead, to increased short-term market volatility and may have adverse long-term and wide-spread effects on the world economies and markets generally. Investors may have exposure to countries and markets impacted by such events, which could result in material losses.

**Cybersecurity** - Financial institutions, custodians, and service providers may be subject to cybersecurity breaches. Such events could result in data loss, service interruption, or financial loss. While we take reasonable precautions, we cannot guarantee prevention of such events.

### **Domestic and International Equities**

**Investment Style Risk.** The Advisor's judgments about the attractiveness, value and potential appreciation of a particular asset class or individual security in which a client invests may prove to be incorrect and there is no guarantee that the Advisor's judgment will always produce the intended results.

**Market Risk.** The value of securities may fluctuate due to general market conditions, economic developments, interest rate changes, inflation, geopolitical events, and investor sentiment. Market declines may reduce the value of client portfolios regardless of the fundamental performance of individual securities. Both equity and fixed income securities are subject to market risk.

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

**Currency Fluctuation.** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

**Sector Risks.** A client's portfolio may be over-weighted in certain market sectors; therefore any negative development affecting those sectors will have a greater impact on the client's investments.

**Income Risk.** Dividends may not be paid if a securities issuer reports an operating loss.

**Liquidity Risk.** Liquidity risk exists when particular investments would be difficult to purchase or sell, possibly preventing clients from selling such securities at an advantageous time or price.

**Financial Risk.** Excessive borrowing to finance a business' operations increases the risk of profitability, 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 for the securities issued by such companies.

**Mid-Cap and Small-Cap Risk.** Stocks of mid-cap and small-cap companies can exhibit greater risk than stocks of larger companies. Many of these companies are young and have a limited track record. Their securities may trade less frequently and in more limited volume than those of more mature companies. Mid-cap and small-cap companies also may lack the managerial, financial, or other resources necessary to implement their business plans or succeed in the face of competition or economic turmoil.

**Foreign Investing Risk.** Foreign investing involves risks not typically associated with U.S. investments. These risks include, among others, adverse fluctuations in foreign currency values as well as adverse political, social, and economic developments affecting a foreign country. In addition, foreign investing involves less publicly-available information, and more volatile or less-liquid securities markets. Investments in foreign countries could be affected by factors not present in the U.S., such as restrictions on receiving the investment proceeds from a foreign country, foreign tax laws, and potential difficulties in enforcing contractual obligations. Foreign accounting may be less transparent than U.S. accounting practices and foreign regulations may be inadequate or irregular. Owning foreign securities could cause the Fund's performance to fluctuate more than if it held only U.S. securities.

**Emerging Markets Risk.** Countries with emerging markets may have relatively unstable governments, social and legal systems that do not protect shareholders, economies based on only a few industries, and securities markets that trade a small number of issues. In addition, emerging securities markets may have different clearance and settlement procedures, which may be unable to keep pace with the volume of securities transactions or otherwise make it difficult to engage in such transactions.

**Concentration Risk.** Clients who hold significant positions in a single security, such as employer stock, may experience increased volatility and risk of substantial loss due to lack of diversification.

**Net Asset Value and Market Price Risk.** The market value of ETF shares may differ from their net asset value. This difference in price may be due to the fact that the supply and demand in the market for the ETF shares at any point in time is not always identical to the supply and

demand in the market for the underlying basket of securities. Accordingly, there may be times when an ETF share trades at a premium or discount to its net asset value.

**Tracking Risk.** ETFs in which a client invests will not be able to replicate exactly the performance of the indices they track because the total return generated by the securities will be reduced by transaction costs incurred in adjusting the actual balance of the securities. In addition, the ETFs will incur expenses not incurred by their applicable indices. Certain securities comprising the indices tracked by the ETFs may, from time to time, temporarily be unavailable, which may further impede the ETF's ability to track their applicable indices.

**Short-term purchases** – While we generally purchase securities with the intent to hold them for more than a year, we may on occasion determine to buy or sell securities in a client's account and hold them for less than a year. Some of the risks associated with short-term trading that could affect investment performance are increased tax obligations on the gains in a security's value.

**Mutual Funds with Foreign Asset Holdings** – Any investments in mutual funds that make foreign investments and are not hedged back to the U.S. Dollar are subject to the uncertainty with changes in the foreign currency value. The client may bear more risk and may earn a substantially higher return or a substantially lower return than projected.

**Margin Trading.** In some cases, and generally only for short-term financing considerations, clients may elect to assume a margin balance on their investment account. The client's custodian may require a percentage of assets under management to be pledged as collateral for the margin amount. Clients risk that in a falling market, the pledged collateral will be insufficient to cover a margin call by their custodian. Consequently, all margin decisions are left to the client.

**Option Trading.** Certain clients engage in option trading. An option is a contract that gives the investor the right, but not the obligation, to buy or sell an underlying asset at a specific price on or before a certain date. Option securities are complex derivatives of equity securities that incorporate certain leverage characteristics and as such carry an increased risk of investment loss. Options are very time sensitive investments and the buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur before the option expires.

**Fixed Income** - Potential risks with fixed income (i.e. bond) investments:

**Interest Rate Risk.** Security price and total return will vary in response to changes in interest rates. If rates increase, the market value of bonds generally will decline, as will the value of your investment. Securities with longer maturities tend to produce higher yields but are more sensitive to changes in interest rates and are subject to greater fluctuations in value.

**Credit Risk.** A bond issuer's credit rating may change, which can cause price volatility, and in the case of a credit rating downgrade, lower prices.

**Inflation Risk.** Inflation may erode purchasing power and reduce the real return of investments.

**Liquidity Risk.** Fixed income securities may be subject to heightened liquidity risk, particularly during periods of market stress.

**Default Risk.** The possibility that a bond issuer will be unable to make interest or principal payments when they are due. If these payments are not made according to the agreements in the bond documentation, the issuer can default.

**Reinvestment Risk.** When interest rates are declining, investors have to reinvent their interest income and any return of principal, whether scheduled or unscheduled, at lower prevailing rates.

**Call Risk.** Some corporate, municipal and agency bonds have a “call provision” entitling their issuers to redeem them at a specified price on a date prior to maturity. Declining interest rates may accelerate the redemption of a callable bond, causing an investor’s principal to be returned sooner than expected. In that scenario, investors have to reinvest the principal at the lower interest rates. (See also Reinvestment risk.) If the bond is called at or close to a par value, as is usually the case, investors who paid a premium for their bond also risk a loss of principal. In reality, prices of callable bonds are unlikely to move much above the call price if lower interest rates make the bond likely to be called.

**Prepayment Risk.** For mortgage-backed securities, the risk that declining interest rates or a strong housing market will cause mortgage holders to refinance or otherwise repay their loans sooner than expected and thereby create an early return of principal to holders of the loans.

**Government Risk.** The U.S. government’s guarantee of ultimate payment of principal and timely payment of interest on certain U.S. government securities does not imply that shares are guaranteed or that the price of the shares will not fluctuate. In addition, securities issued by Freddie Mac, Fannie Mae and Federal Home Loan Banks are not obligations of, or insured by, the U.S. government. If a U.S. government agency or instrumentality in which a client invests defaults and the U.S. government does not stand behind the obligation, the share price could fall.

**Legislative Risk.** The risk that a change in the tax code could affect the value of the taxable or tax-exempt interest income.

#### **Item 9 - DISCIPLINARY INFORMATION**

SWM has no disciplinary history and consequently, is not subject to any disciplinary disclosures.

#### **Item 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

SWM is an independent investment advisor, unaffiliated with any other financial institution or securities dealer or issuer. We recommend that our clients custody their assets with Charles Schwab & Co., Inc., an SEC registered broker-dealer and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investors Protection Corporation (“SIPC”) (“Schwab”). Although we recommend that our clients custody their investment accounts at Schwab, we have no affiliation with Schwab, do not supervise its brokerage activities and are not subject to its supervision.

SWM may refer our clients to other professionals such as attorneys, accountants or other professionals for legal, tax or other matters. The Firm, its principal and its employees are not affiliated with any third-party service providers and we do not accept any compensation for making referrals to our clients. The decision to retain the services of such third-party professionals is left to the client based upon the client’s own due diligence and evaluation of

the third-party service provider and consequently, the Firm does not guarantee or warrant any services provided under such third-party engagements.

#### **Item 11 - CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

SWM, its principal and her immediate family members (sometimes collectively "the Principal") are permitted to buy and sell securities for their personal investment accounts. The Firm has adopted personal trading policies and procedures and a code of ethics to govern proprietary (on behalf of the Firm itself) and personal trading practices. The Firm has adopted, and the Principal observes, personal trading policies and procedures and a code of ethics which governs the Principal's trading practices and specifically prohibits any trading on the basis of inside information or trading ahead of client orders (front-running). SWM's personal trading policies and code of ethics are made available to clients and prospective clients upon request.

The Principal may personally invest in the same securities that are purchased for client trading accounts and may own securities that are subsequently purchased for client accounts. It is Firm policy to grant trading preference to client orders over the Principal's personal trading. If a security is purchased or sold for client accounts and the Principal on the same day, the Principal will purchase or sell after the transaction in the client's account. If purchased or sold on different days, it is possible that the Principal's personal transactions might be executed at more favorable prices than were obtained or clients.

The Principal may buy or sell different investments, based on personal investment considerations, which the Firm may not deem appropriate to buy or sell for clients. It is also possible that employees may take investment positions for their own accounts that are contrary to those taken on behalf of clients. The Principal also may buy or sell a specific security for the Principal's personal account based on personal investment considerations aside from company or industry fundamentals, which are not deemed appropriate to buy or sell for clients. If these securities subsequently appreciate, these personal transactions could be viewed as creating a conflict of interest.

Conversely, the Principal may liquidate a security position that is held both for the Principal's own account and for the accounts of Firm clients, sometimes in advance of clients. This occurs when personal considerations (i.e., liquidity needs, tax-planning, industry/sector weightings) deem a sale necessary for individual financial planning reasons. If the security subsequently falls in price, these personal transactions could be viewed as a conflict of interest.

#### **Item 12 - BROKERAGE PRACTICES**

##### **RECOMMENDATION OF SCHWAB AS CUSTODIAN AND EXECUTING BROKER**

SWM recommends that clients establish brokerage accounts with Schwab, a registered broker-dealer, to maintain custody of clients' assets and to effect trades for their accounts. Schwab is independently owned and operated and not affiliated with SWM and does not supervise or otherwise monitor SWM's investment management services to its clients. Schwab provides SWM with access to its institutional trading and custody services, which typically are not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a set minimum of the advisor's clients' assets is maintained in accounts at Schwab but are not otherwise contingent upon SWM committing to Schwab any specific amount of business (in the form of either assets in custody or trading). Schwab's services include brokerage, custody, research and access to mutual funds and other investments that are otherwise

generally available only to institutional investors or would require a significantly higher minimum initial investment.

Schwab also makes available to SWM other products and services that benefit SWM but may not benefit its clients. Some of these other products and services assist SWM in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of SWM's fees from its clients' accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of SWM's accounts, including accounts not maintained at Schwab. Schwab also makes available to SWM other services intended to help SWM manage and further develop its business. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services to SWM by independent third parties. Schwab may discount or waive fees it otherwise would charge for some of these services or pay all or a part of the fees of a third-party providing these services to SWM.

SWM's recommendation that clients maintain their assets in accounts at Schwab is based in part on the benefit to SWM of the availability of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab.

#### **CLIENT-DIRECTED BROKERAGE**

In a limited number of cases, clients may direct SWM to place all orders for securities transactions with a specific broker-dealer (directed brokerage). In these cases, SWM is not obligated to, and will generally not solicit competitive bids for each transaction or seek the lowest commission rates for the client. As such, the client may pay higher commission costs, higher security prices and transaction costs than it otherwise would have had it not directed SWM to trade through a specific broker. In addition, the client may be unable to obtain the most favorable price on transactions executed by SWM as a result of SWM's inability to aggregate/bunch the trades from this account with other client trades.

Furthermore, the client may not be able to participate in the allocation of a security of limited availability (such as an IPO) for various reasons, including if those new issue shares are provided by another broker or dealer. As a result of the special instruction, SWM may not execute client securities transactions with brokers that have been directed by clients until non-directed brokerage orders are completed. Accordingly, clients directing brokerage may not generate returns equal to clients that do not direct brokerage.

Due to these circumstances, there may be a disparity in brokerage fees charged to a client who directs SWM to use a particular broker and performance and other differences from other similarly managed accounts. Clients who direct brokerage should understand that similar brokerage services may be obtained from other broker-dealers at lower costs and possibly with more favorable execution.

#### **BEST EXECUTION**

SWM seeks to obtain best execution for client transactions, which means using reasonable diligence to obtain the most favorable overall terms reasonably available under the circumstances. While the Firm does not necessarily seek the lowest commission cost in every instance, it considers a variety of factors including price, execution quality, reliability, and overall transaction costs.

In selecting broker-dealers, SWM's primary objective is to obtain the best execution. Expected price, giving effect to brokerage commissions, if any, and other transaction costs, are principal factors, but the selection also takes account of other factors, including the execution, clearance and settlement capabilities of the broker-dealer, the broker-dealer's willingness to commit capital, the broker-dealer's reliability and financial stability, the size of the particular transaction and its complexity in terms of execution and settlement, the market for the security, the value of any research and other brokerage services provided by the broker-dealer, and the cost incurred by placing prime brokerage trades in client accounts.

Based upon an evaluation of some or all of these factors, SWM may execute client trades through broker-dealers that charge fees that are higher than the lowest available fees. SWM may select broker-dealers whose fees may be greater than those charged for similar investments if SWM determines that brokerage services and research materials provided by that broker-dealer warrant the payment of higher fees.

SWM reviews transaction results periodically to determine the quality of execution provided by the various broker-dealers through whom SWM executes transactions on behalf of clients.

#### **SOFT DOLLAR ARRANGEMENTS AND POTENTIAL CONFLICTS**

SWM is not a party to formal agreements where it receives research or brokerage services, known as "soft dollar" services and research, from an executing broker-dealer in exchange for directing commissionable trades to that broker, or where it allows the broker to pay for such research or services on its behalf in exchange for commissionable trades. Although SWM does not formally participate in soft dollar arrangements, it may receive certain discounts, services and/or research from Schwab by virtue of having its client's custody their assets there. Such discounts, services or research are generally offered by Schwab to all advisory firms that fit a common profile and SWM is not offered them because of a particular event or request. Such discounts, services or research are accepted with the intent to benefit all clients and their value is not considered in the process of selecting securities to purchase for client accounts. In such cases, it is the Firm's policy to limit its acceptance of such discounts, services or research to those falling within the safe harbor of Section 28(e) of the Securities and Exchange Act of 1934, as amended. Only *bona fide* research and brokerage products and services that provide assistance to SWM in the performance of its investment decision-making responsibilities are permitted.

#### **AGGREGATION OF TRADES AND POTENTIAL CONFLICTS**

SWM manages all client portfolios on an individual basis consistent with each client's financial condition, risk tolerance and investment goals and therefore, we do not aggregate securities transactions for multiple client accounts. All client securities transactions are made on a client-by-client basis.

#### **ALLOCATION OF OPPORTUNITIES AND POTENTIAL CONFLICTS**

Because we manage more than one client account, there may be a conflict of interest related to the allocation of investment opportunities among all accounts managed by the Firm. We attempt to resolve all such conflicts in a manner that is generally fair to all of clients over time. We may give advice and take action with respect to any of our clients that may differ from advice given or the timing or nature of action taken with respect to any other client based upon individual client circumstances. It is our policy, to the greatest extent practicable, to allocate investment opportunities over a period of time on a fair and equitable basis relative to all clients. The Firm is not obligated to acquire for any client account any security that the Firm or its owners, officers, employees or affiliated persons may acquire for their own accounts or for the account of any other client, if in the discretion of the portfolio managers, based upon the client's financial condition and investment objectives

and guidelines, it is not practical or desirable to acquire a position in such security for that account.

#### **USE OF THIRD-PARTY TRADE DATA MANAGEMENT SERVICES**

The Firm is aided in its ongoing client account monitoring and management services by the use of third-party portfolio and trade data management software and services such as provided by Advyzo. Such third-party services provide linked access to client custodial accounts and trade activity and provide "cloud" storage of such data on their secure, internal computer servers on behalf of the Firm. We only store non-public client information on non-affiliated third-party platforms when we believe it necessary for our provision of services to you or to maintain your account.

#### **TRANSACTIONS IN HELD AWAY ACCOUNTS**

Transactions in held-away accounts are executed through the account's plan provider or custodian, and the Firm does not have the ability to negotiate execution terms or seek best execution in the same manner as with accounts held at its primary custodian.

#### **Item 13 - REVIEW OF ACCOUNTS**

All accounts under management are monitored on a continuous basis by Meredith Schneider. Account holdings and asset allocations are reviewed at least annually. Reviews determine consistency with the Firm's investment strategy and with client investment objectives. Ms. Schneider reviews asset class allocations, cash allocations and other account factors. Portfolio adjustments may be required due to client investment guideline changes, client deposits and withdrawals and client liquidity needs. Additionally, client accounts are reviewed in response to changes in the financial markets and/or changes in the Firm's investment strategy.

The Firm sends client account reports to its investment management clients on a quarterly basis with information about securities held in their account, current valuations and asset allocation. Clients are provided daily access to all account information through Advyzo.

A comprehensive assessment of financial plans is recommended at least annually and more often as requested by the client. Reports related to financial planning, such as long-term financial projections and cash flow, are normally provided during annual review meetings as requested by the client.

Brokerage account statements list all positions and detail investment transactions and are sent directly from the custodian of the client's account on at least a quarterly basis. Clients are advised to review these statements routinely and to compare them to the client account reports prepared by the Firm.

#### **Item 14 - CLIENT REFERRALS AND OTHER COMPENSATION**

SWM does not pay referral fees to any third-party firms or individuals for recommending the Firm to prospective clients, nor is the Firm or its employees paid referral fees by any third-party for referring clients to their businesses. We do not direct brokerage transactions to any broker-dealer in exchange for receiving client referrals.

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit us, and

the related conflicts of interest are described above (see *Item 12 – Brokerage Practices*). The availability to us of Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

From time to time, the Firm may use testimonials or endorsements in its advertising. A testimonial is a statement by a current client regarding their experience with the Firm. An endorsement is a statement by a person other than a current client that indicates approval, support, or recommendation of the Firm.

Testimonials and endorsements may appear on the Firm's website, social media platforms, or other marketing materials.

Clients providing testimonials receive no compensation for their statements unless otherwise disclosed. Any material conflicts of interest associated with a testimonial or endorsement will be disclosed at the time it is presented.

Past performance or client experience is not indicative of future results.

## **Item 15 - CUSTODY**

SWM does not maintain physical custody of client funds or securities. Clients are required to set up their investment accounts with a "qualified custodian," namely a broker dealer, bank or trust company. SWM is unable to take even temporary possession of client assets for the purpose of transferring them to the client's account. Each client has a direct relationship with their custodian and is responsible for making deposits to and withdrawals from their account as necessary.

Although SWM does not maintain physical custody of client investment accounts, it is deemed to have custody of client assets on the basis of the Firm's authority to receive payment of its investment management fees via direct payment by the client's custodian from the client's investment account.

### **Disclosures Related to Custodians**

Schwab acts as custodian and executing broker-dealer for SWM clients. Schwab is independently owned and operated and not affiliated with SWM and does not supervise or otherwise monitor our investment management services to our clients.

Schwab does not charge separately for maintaining the custody of client investment accounts. However, Schwab is compensated by account holders who pay commissions and other transaction-related costs for securities trades and settlements that are executed by Schwab on behalf of the client. In most cases, trade executions for client accounts custodied at Schwab will be entered through Schwab to avoid "trade away" charges otherwise imposed for trades executed at other broker-dealers.

Schwab sends account statements directly to the client (or to an independent third-party representative designated by the client), no less than quarterly, showing all funds and securities held, their current value and all transactions executed in the client's account, including the payment to SWM of its investment management fees. Clients are advised to review these statements routinely and to compare them to the client account reports prepared by the Firm. The account values reflected on our reports may vary slightly from the custodian statements as a result of accounting procedures, reporting dates, or valuation methodologies of certain securities.

The Firm's use of third-party platforms such as Pontera to access and manage held-away accounts does not result in custody of client assets, as the Firm does not have the ability to withdraw funds, transfer assets, or maintain client credentials.

#### **Item 16 - INVESTMENT DISCRETION**

Clients appoint SWM as their investment adviser and grant full trading and investment authority over their assets at the time they establish their investment accounts. Subject to the Firm's investment strategy and the client's investment objectives, our portfolio managers are given full discretion to determine:

- Types of investments;
- Which securities to buy;
- Which securities to sell;
- The timing of any buys or sells; and
- The amount of securities to buy or sell.

This discretion may be limited by client investment guidelines and by any investment restrictions set by the client. Where possible, the Firm will attempt to negotiate the commission rates at which transactions for client accounts are effected, with the objective of attaining the most favorable price and market execution for each transaction.

On occasion the Firm may accept client investment portfolios on a non-discretionary basis. In these instances, our portfolio manager will make recommendations to the client regarding types of investments to buy and sell, the timing and amount of such transactions and where applicable, the executing broker-dealer to effect the transactions. The decision to implement or reject the portfolio manager's recommendations remains with the client and transactions will be entered only after specific client authorization.

This discretionary authority may extend to client assets held in accounts outside of the Firm's primary custodian, such as employer-sponsored retirement plans, where the client has authorized the Firm to access and manage such accounts through a third-party platform.

The Firm's discretionary authority in these accounts is limited to the investment options and trading capabilities made available by the account provider and the third-party platform. The Firm does not have the ability to withdraw funds or transfer assets from these accounts.

#### **Item 17 - VOTING CLIENT SECURITIES**

It is SWM's policy not to vote proxy solicitations or other corporate actions received on behalf of clients from the issuers of securities held in client's account. All such solicitations are forwarded to client for voting. Any client wishing to review our proxy voting policies in full may request a copy from the Firm at his or her convenience.

#### **Item 18 - FINANCIAL INFORMATION**

SWM does not require or solicit prepayment of its management fees from clients six or more months in advance. There are no adverse conditions related to the Firm's finances that are likely to impair its ability to meet its contractual commitments to its clients. The Firm has not been the subject of a bankruptcy filing in the last ten years.



# Schneider Wealth Management

Item 1 – COVER PAGE

FORM ADV PART 2B BROCHURE SUPPLEMENT

December, 2025

3005 S Lamar Blvd, Suite D109 #103, Austin, TX 78704

888-444-9981 • [Info@SchneiderWealth.com](mailto:Info@SchneiderWealth.com)

[www.SchneiderWealth.com](http://www.SchneiderWealth.com)

Professional Background of

**MEREDITH H. SCHNEIDER**

\*This brochure supplement provides information about the qualifications of Schneider Wealth Management's professional personnel. This is a supplement to the Schneider Wealth Management Part 2A brochure which you should have received previously. Please contact the Firm's Principal and Chief Compliance Officer Meredith H. Schneider at the above number if you have not received the brochure or if you have any questions about the contents of this supplement. Additional information about Schneider Wealth Management and its registered personnel is available on the internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Each member of SWM's professional staff is evaluated on the basis of his or her education and work experience. As general standards, an undergraduate degree and prior related business experience are required. Graduate work and/or professional certifications are preferred.

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## **MEREDITH H. SCHNEIDER, CFP®**

### **Item 1 - Educational Background and Business Experience**

#### Education:

- Yale University, New Haven, CT – Bachelor of Arts: Ethics, Politics and Economics,
- Georgetown Law School, Washington, DC. – 1996 - 1997
- Certified Financial Planner™, 2009\*

Securities Exams Passed: Series 7, 31, 63 and 65

#### Business Background:

- Advising clients since 1998
- 2007 – Present: Principal, Schneider Wealth Management
- 1998 – 2007: Second Vice President, Portfolio Manager, Financial Advisor, Smith Barney
- Captain: US Army, Serving in Germany and Bosnia

#### Other Licenses:

California –Life and Annuity License #0C48374

#### Professional Designations:

CERTIFIED FINANCIAL PLANNER™, CFP®

### **Item 2 – Disciplinary Information**

Ms. Schneider has no legal or disciplinary events or disclosures.

### **Item 3 – Other Business and Professional Activities**

Ms. Schneider is involved in no other outside business activities. She is a Member of the National Association of Personal Financial Advisors.

### **Item 4 – Additional Compensation**

Ms. Schneider receives no economic benefit from any non-client third party for the provision of investment advisory services.

### **Item 5 – Supervision**

All Firm personnel are supervised by Chief Compliance Officer, Meredith H. Schneider whose supervision is ongoing and includes account reviews, trade supervision, annual compliance reviews including the forensic testing of Firm systems and employee reviews.

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\*CERTIFIED FINANCIAL PLANNER™, CFP®

Requirements include completion of approved coursework, passing the CFP® Certification Examination, relevant work experience, adherence to ethical standards, and ongoing continuing education.