J. Christopher Brown, Jr., CFP® CDFA® ADPA®
Managing Principal

6550 Rock Spring Drive
Suite 340
Bethesda, MD 20817
Tel: (240) 396-6600
Fax: (240) 396-6533
chris.brown@meritiswm.com
www.meritiswm.com

Chris began his career as a financial advisor in 2004. After seeing his mother's struggles upon the death of his father, Chris began working with widows, understanding their resulting financial stress. In the years that followed, he realized that divorce creates challenges similar to those of widowhood, and expanded his practice to include individuals going through a separation. Since then, assisting divorcees has become an integral part of his practice and has been the impetus behind obtaining specialty accreditations.

To better serve his clients, he has obtained the CERTIFIED FINANCIAL PLANNER™, Certified Divorce Financial Analyst®, and Accredited Domestic Partnership Advisor℠. In addition, Chris has forged many professional relationships with attorneys, CPAs, and mental health therapists to further assist his clients, and encourages access to these resources to implement a team approach in each investment plan.

"The most rewarding aspect of being an advisor is working to make a positive impact on clients' lives."

Visit **www.brokercheck.finra.org** to review his "U4." This report is monitored by FINRA, a private regulatory corporation for the securities industry, and details any ethical infractions or security violations. According to this FINRA report, Chris has an unblemished record.

The use of the CDFA® designation does not permit Wells Fargo Advisors or its Financial Advisors to provide legal advice, nor is it meant to imply that the firm or its associates are acting as experts in this field.

6550 Rock Spring Drive
Suite 340
Bethesda, MD 20817
Tel: (240) 396-6600
Fax: (240) 396-6533
www.meritiswm.com

MERITIS
WEALTH MANAGEMENT, INC.

Trustworthy investing for a better future.

MERITIS
WEALTH MANAGEMENT, INC.

was formed to help provide unbiased and comprehensive wealth management to individuals enduring challenging periods of life through the core principles of trust and transparency.

We pride ourselves on listening, educating, and empowering our clients to make wise financial decisions based upon *their* best interests. While we recognize that trust is earned over time, we believe that you will immediately appreciate the knowledge and compassion that we bring to each relationship.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). Meritis Wealth Management, Inc. is a separate entity from WFAFN.

MERITIS
WEALTH MANAGEMENT, INC.

Trustworthy investing for a better future.

We will work with you to help plan financial and investment strategies around your short- and long-term goals and needs. We will help you manage the details of your plan so that you have time to focus on other important aspects of life.

Services Provided

Investment Planning
Divorce Planning
Cash Flow & Budgeting
Retirement Planning
Insurance Planning

MERITIS, from the Latin root *merit; an achievement as the result of being worthy.*

We view being an investment advisor as a **merit-based responsibility** that we will never take lightly.

Contact us to experience what it feels like to work with an investment firm that really cares.

Investment and Insurance Products ▸ NOT FDIC-Insured ▸ NO Bank Guarantee ▸ MAY Lose Value

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Going through a divorce? Let us help.

Because we cannot be experts in every facet of life, it is important to surround ourselves with trusted professionals to compliment areas in which we lack knowledge. MERITIS WEALTH MANAGEMENT, INC. specializes in just that – working with the "non-CFO" spouse (or the person in the relationship who did not have primary responsibility over the finances) to help educate and empower them for a better future.

While certain professionals speak about the division of assets, spousal support, and monthly cash flow, few are able to help explain the long-term financial implications of a separation.

We believe that every individual going through a divorce should understand the long-term financial implications of their settlement prior to signing the divorce decree.

Through the use of Envision® investment planning software, we help individuals to analyze the financial implications of their divorce over decades. This provides a stronger sense of awareness and comfort around the short- and long-term financial consequences of the separation. We encourage you to utilize our strength and allow us to help you in this new phase of life.

Why Choose a CFP® Professional?

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is considered the standard of excellence for financial planning. The designation was developed by the CFP® Board, a non-profit organization whose mission is to ensure a high level of education, experience and ethics in the financial planning industry. The CFP® Board developed the CFP® designation to help investors locate educated, tenured and ethical financial advisors who understand the complexities of the financial markets and are dedicated to making recommendations in the client's best interest.

About CDFA® Professionals

The Certified Divorce Financial Analyst® (CDFA®) designation is built around helping divorcees navigate the financial aspects of the divorce process. A CDFA® professional ensures that both the client and their attorney understand the long-term financial implications of a settlement especially after factoring financial variables like asset division, inflation, and personal goals.