

FORM ADV PART 2A

FIRM BROCHURE

CRESCENT MERIDIAN CAPITAL LLC

Independent Wealth Advisory Firm

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Date of Brochure: July 2026

CRD Number: 341276

This brochure provides information about the qualifications and business practices of Crescent Meridian Capital LLC. If you have any questions about the contents of this brochure, please contact us using the information above.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with a state securities authority does not imply a certain level of skill or training.

Additional information about Crescent Meridian Capital LLC is available on the Investment Adviser Public Disclosure website at **www.adviserinfo.sec.gov**

ITEM 2 – MATERIAL CHANGES

Since the firm's last Form ADV Part 2A brochure dated June 2026, the following material changes have been made:

- Item 5 – Fees and Compensation: The firm's investment management fee schedule has been amended to add a new tier of 1.25% per year for accounts with assets under management of \$0 to \$499,999.
- Item 7 – Types of Clients: The firm continues to require a minimum account size of \$500,000 for investment management services and has clarified that this minimum may be waived on a case-by-case basis at the firm's discretion.

A revised brochure reflecting these changes will be delivered to clients as required by applicable state regulations.

ITEM 3 – TABLE OF CONTENTS

Item 1 – Cover Page	1
Item 2 – Material Changes	2
Item 3 – Table of Contents	3
Item 4 – Advisory Business	4
Item 5 – Fees and Compensation	6
Item 6 – Performance-Based Fees and Side-By-Side Management	9
Item 7 – Types of Clients	10
Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss	11
Item 9 – Disciplinary Information	13
Item 10 – Other Financial Industry Activities and Affiliations	14
Item 11 – Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading	15
Item 12 – Brokerage Practices	16
Item 13 – Review of Accounts	17
Item 14 – Client Referrals and Other Compensation	18
Item 15 – Custody	19
Item 16 – Investment Discretion	20
Item 17 – Voting Client Securities	21
Item 18 – Financial Information	22
Item 19 – Requirements for State-Registered Advisers	23

ITEM 4 – ADVISORY BUSINESS

Crescent Meridian Capital LLC is an independent investment advisory firm that provides investment management and financial planning services to individuals, families, and small businesses. The firm operates on a fee-based compensation model. Compensation is derived from asset-based advisory fees and hourly financial planning fees. The firm does not receive commissions or product-based compensation in connection with advisory services.

The firm was organized under the laws of the Commonwealth of Virginia on February 13, 2026. Farzana Clara Sultana is the 100% principal owner of Crescent Meridian Capital LLC through Farzana Clara Group of Industries Inc., a diversified holding company organized as an S corporation of which Ms. Sultana is the sole shareholder. Crescent Meridian Capital LLC is registered as a state-registered investment adviser with the Virginia State Corporation Commission, Division of Securities, and has filed for registration with the California Department of Financial Protection and Innovation. Ms. Sultana is expected to commence investment advisory operations in May 2026.

While the firm is organized under the laws of the Commonwealth of Virginia, California clients are advised that the advisory relationship and the firm's obligations to California clients are governed by California law, including the California Corporations Code and the California Code of Regulations, to the extent applicable. Nothing in this brochure is intended to limit or waive any rights or protections available to California clients under California law.

Advisory Services Offered

The firm offers the following advisory services:

Investment Management Services

Crescent Meridian Capital LLC provides discretionary and/or non-discretionary investment management services tailored to each client's financial objectives, risk tolerance, time horizon, and overall financial circumstances. Portfolios are managed on an ongoing basis and may include a range of securities such as exchange-traded funds (ETFs), mutual funds, equities, fixed-income securities, and other appropriate investment vehicles.

The firm's investment management approach emphasizes long-term growth, capital preservation, and risk management through diversified portfolio construction. Each client's portfolio is designed to reflect the client's stated objectives, constraints, and risk tolerance as documented in the client's Investment Policy Statement and/or Investment Advisory Agreement.

On an ongoing basis, the firm monitors client portfolios and may rebalance holdings to maintain target asset allocations, respond to changes in market conditions, or accommodate changes in a client's personal or financial circumstances.

Financial Planning Services

The firm provides comprehensive and modular financial planning services. Comprehensive financial planning addresses all areas of a client's financial life holistically. Modular financial planning refers to focused, single-topic engagements addressing one specific area of a client's financial situation — such as retirement income planning, education funding, or insurance needs analysis — without necessarily

addressing all financial planning areas. Financial planning may address areas such as retirement planning, cash flow analysis, investment planning, education planning, risk management, estate planning coordination, tax planning considerations, and other financial matters relevant to a client's goals and personal situation.

Financial planning engagements may be provided as standalone services on a project basis or as an integrated component of an ongoing investment management relationship. The scope and deliverables of each financial planning engagement are agreed upon in advance with the client and documented in the client's advisory agreement or a separate financial planning engagement letter.

Financial planning recommendations are based on information provided by the client. Clients are responsible for promptly notifying the firm of changes in their financial circumstances, goals, or personal situation that may affect the appropriateness of recommendations previously provided.

Assets Under Management

As of the date of this brochure, Crescent Meridian Capital LLC does not currently manage client assets. Regulatory assets under management are \$0.

Wrap Fee Programs

Crescent Meridian Capital LLC does not sponsor, participate in, or manage wrap fee programs.

Sub-Advisory and Third-Party Managers

The firm does not act as a sub-adviser to other investment advisers. The firm manages client assets directly and does not recommend, select, or use third-party investment managers, separately managed account (SMA) programs, platform programs, or model portfolios.

Tailoring of Advisory Services

Advisory services are tailored to the individual needs of each client. Prior to providing advisory services, the firm will ascertain each client's investment objectives, risk tolerance, time horizon, liquidity needs, and other relevant information through an initial consultation and data-gathering process. This information forms the basis for the firm's investment recommendations and portfolio construction.

Clients may impose reasonable restrictions on the management of their accounts, including restrictions on specific securities, types of securities, or industry sectors. Such restrictions must be provided to the firm in writing and will be implemented to the extent reasonably practicable.

ITEM 5 – FEES AND COMPENSATION

Crescent Meridian Capital LLC is compensated for advisory services through asset-based fees and/or hourly fees for financial planning services. The firm does not accept commissions or other forms of transaction-based compensation for advisory services.

Investment Management Fees

Investment management fees are charged as an annual percentage of assets under management (AUM). The firm's standard fee schedule is as follows:

Assets Under Management	Annual Advisory Fee
\$0 to \$499,999	1.25% per year
\$500,000 to \$1,999,999	1.00% per year
\$2,000,000 to \$4,999,999	0.85% per year
\$5,000,000 to \$9,999,999	0.65% per year
\$10,000,000 to \$19,999,999	0.50% per year
\$20,000,000 and above	0.25% per year

The fee schedule above is a straight tier (also known as a flat tier) fee schedule. This means that the applicable annual percentage rate is applied to the client's entire assets under management balance, not just to the portion of assets within a given tier. For example, a client with \$750,000 in assets under management would be charged an annual advisory fee of \$7,500 ($1.00\% \times \$750,000$), billed monthly at \$625 per month. A client with \$3,000,000 in assets under management would be charged an annual advisory fee of \$25,500 ($0.85\% \times \$3,000,000$), billed monthly at \$2,125 per month. Fees are assessed based on the value of assets under management and are billed in advance on a monthly basis, unless otherwise agreed with the client. The monthly fee is calculated by multiplying the applicable annual rate by the account value on the last business day of the prior month, divided by twelve.

For new accounts opened during a billing month, fees are prorated from the date the account is funded through the end of the month. For accounts terminated during a billing month, prepaid fees are refunded on a prorated basis from the date of termination through the end of the month.

Fees may be negotiable in certain circumstances based on factors such as account size, complexity of services, the overall client relationship, and similar accounts managed by the firm. Any negotiated fee arrangement will be documented in the client's Investment Advisory Agreement. Lower fees for comparable services may be available from other investment advisers.

Financial Planning Fees

Crescent Meridian Capital LLC charges fees for financial planning services as follows: Standalone financial planning services are charged at an hourly rate of \$150 to \$300 per hour. Financial planning

services provided to clients who also receive investment management services are included in the annual AUM advisory fee at no additional charge. Financial planning fees are negotiable.

The firm provides clients with an estimated number of hours for the financial planning engagement prior to signing the engagement letter. There is no minimum number of hours required for an engagement. There is no fixed maximum, but all engagements are scoped and estimated in advance. If the actual time required exceeds the estimate, the firm will notify the client before proceeding. No additional fees will be charged without the client's prior approval.

Financial planning fees are billed upon completion of the engagement, on a milestone basis, or on a monthly basis, depending on the scope of the engagement and the nature of the client relationship. The specific billing arrangement will be agreed upon in advance and documented in the client's engagement letter or Investment Advisory Agreement. A client may terminate a standalone financial planning engagement at any time by providing written notice to the firm. Upon termination, fees will be prorated for services rendered through the date of termination. Any prepaid, unearned fees will be promptly refunded to the client.

Clients receiving both investment management and financial planning services may receive financial planning at a reduced rate or as a component of their overall advisory fee, as agreed in the advisory agreement and documented in writing.

Fee Deduction and Billing Practices

Clients may authorize Crescent Meridian Capital LLC to directly deduct advisory fees from their custodial accounts. Clients who authorize fee deduction will receive custodial account statements directly from the qualified custodian that reflect all transactions, including the deduction of advisory fees. The firm will also provide clients with an invoice at the time fees are deducted, showing the amount of the fee, the formula used to calculate the fee, the value of assets on which the fee is based, and the time period covered.

A copy of the fee invoice will be sent to the qualified custodian at the same time it is sent to the client. Clients are encouraged to review their custodial statements and compare them to the firm's fee invoices. Alternatively, clients may elect to receive an invoice and remit payment directly to the firm. The specific billing arrangement will be documented in the client's advisory agreement.

Clients who remit advisory fees directly to the firm may do so through an online payment portal on the firm's website, which is processed by Stripe, a third-party payment processor. The firm does not store client payment card or bank account information on its own systems. Such payment information is collected, processed, and stored by Stripe, which maintains the information subject to its own security, privacy, and data-protection practices, including the Payment Card Industry Data Security Standard (PCI-DSS). Clients are encouraged to review Stripe's privacy policy for details regarding how their payment information is handled.

Other Fees and Expenses

In addition to advisory fees paid to Crescent Meridian Capital LLC, clients may incur other fees and expenses charged by third parties, including but not limited to:

- Custodial fees charged by the qualified custodian
- Brokerage commissions and transaction fees for the execution of securities trades
- Fund expenses, including mutual fund and ETF internal management fees, 12b-1 fees, and operating costs
- Wire transfer fees, account transfer fees, and other administrative charges imposed by custodians or broker-dealers
- Taxes and regulatory fees associated with securities transactions

Crescent Meridian Capital LLC does not receive any portion of these third-party fees. Clients should understand that the total cost of their investment program includes both the advisory fees paid to the firm and the third-party fees and expenses described above.

Prepayment and Refund Policy

Clients may terminate advisory services at any time by providing written notice to the firm. Upon termination, any prepaid, unearned advisory fees will be promptly refunded to the client on a prorated basis. The firm does not charge penalties or early termination fees.

Compensation Structure

Crescent Meridian Capital LLC is a fee-based investment adviser. Compensation is derived from asset-based advisory fees and hourly financial planning fees. The firm and its personnel do not receive commissions, trails, referral fees, or other product-based compensation in connection with advisory services provided through Crescent Meridian Capital LLC.

Conflict of Interest Disclosure (Required for California Clients)

Virginia does not require the following disclosure; however, in accordance with California Code of Regulations Section 260.235.2, California clients should be aware of the following:

- (a) A potential conflict of interest exists between the interests of Crescent Meridian Capital LLC and its supervised persons and the interests of the client, to the extent that the firm or its supervised persons may receive compensation from advisory fees or, in the case of separately affiliated supervised persons, from the sale of securities or insurance products in their separate capacities.
- (b) The client is under no obligation to act upon any recommendation made by Crescent Meridian Capital LLC or its supervised persons.
- (c) If the client elects to act on any of the recommendations made by the firm, the client is under no obligation to effect the transaction through Crescent Meridian Capital LLC or any of its supervised persons.

This disclosure is provided in compliance with California regulatory requirements applicable to investment advisers providing financial planning services. A copy of this conflict of interest statement is also included in the firm's Investment Advisory Agreement.

ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Crescent Meridian Capital LLC does not charge performance-based fees (fees based on a share of capital gains or investment appreciation) to any clients. The firm does not manage any accounts that are subject to performance-based fees and does not engage in side-by-side management of accounts that pay performance-based fees alongside accounts that do not. Accordingly, Crescent Meridian Capital LLC does not have conflicts of interest related to performance-based compensation arrangements.

ITEM 7 – TYPES OF CLIENTS

Crescent Meridian Capital LLC provides investment advisory services to individuals, high-net-worth individuals, families, and small businesses.

The firm does not currently provide advisory services to pooled investment vehicles, private funds, registered investment companies, pension plans, charitable organizations, government entities, or institutional clients.

Client Account Minimums

Crescent Meridian Capital LLC generally requires a minimum account size of \$500,000 for investment management services. The firm may waive or adjust this minimum on a case-by-case basis, at its sole discretion, based on factors such as the scope of services requested, the complexity of the client's financial situation, and the nature of the overall client relationship.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

Methods of Analysis

Crescent Meridian Capital LLC employs a combination of fundamental and strategic analysis when developing investment recommendations and managing client portfolios. The firm evaluates a variety of factors, which may include economic conditions, market trends, interest rates, company financial statements, valuation metrics, earnings growth, competitive positioning, industry dynamics, and long-term capital market assumptions.

Fundamental analysis involves evaluating a security's intrinsic value by examining financial statements, earnings growth, valuation metrics, dividend history, competitive positioning, management quality, and industry dynamics. The primary risk of relying on fundamental analysis is that a security's market price may not reflect its assessed intrinsic value within any particular time horizon, and factors outside the analysis may materially affect actual outcomes.

Strategic analysis involves evaluating broader investment themes, asset allocation frameworks, economic cycles, interest rate trends, and long-term capital market assumptions to inform portfolio positioning. The primary risk of strategic analysis is that macroeconomic forecasts and market trends are inherently uncertain, and strategic positioning may not perform as anticipated if underlying assumptions prove incorrect.

The firm may also consider asset allocation principles, diversification strategies, Modern Portfolio Theory concepts, and risk-management techniques in designing portfolios aligned with client objectives. The firm's analysis draws upon a variety of sources, including financial publications, research reports from third-party providers, government data, corporate filings, and proprietary analysis.

Investment Strategies

Investment strategies are tailored to each client's financial goals, time horizon, liquidity needs, and risk tolerance. Strategies may include:

- Long-term buy-and-hold investing with a focus on capital appreciation and income generation
- Strategic and tactical asset allocation across equity, fixed income, and alternative asset classes
- Diversified portfolio construction using publicly traded securities such as exchange-traded funds (ETFs), mutual funds, individual equities, and fixed-income securities
- Periodic portfolio rebalancing to maintain target asset allocations
- Tax-efficient investment management, including tax-loss harvesting where appropriate

The firm's approach emphasizes disciplined portfolio construction, cost-conscious investment selection, and periodic review. While the firm seeks to manage risk through diversification and strategic allocation, there is no guarantee that investment objectives will be achieved. All investing involves risk, including the potential loss of principal. Specific risks associated with each strategy include: Long-term buy-and-hold investing is subject to prolonged market downturns and may underperform in rapidly changing market environments. Strategic and tactical asset allocation introduces timing risk and may underperform if long-term assumptions prove incorrect. Diversified portfolio construction does not guarantee against loss as correlations between asset classes can increase during market stress. Periodic portfolio rebalancing may generate taxable events and may result in the sale of outperforming assets.

Tax-efficient investment management including tax-loss harvesting depends on each client's individual tax situation and introduces tracking error when similar but not identical securities are repurchased.

Types of Securities

The firm may recommend or invest in the following types of securities on behalf of clients:

- Exchange-traded funds (ETFs) — including equity, bond, sector, and international ETFs
- Mutual funds — including actively managed and index funds across asset classes
- Individual equity securities — including common stock and preferred stock of publicly traded companies
- Fixed-income securities — including U.S. Treasury securities, agency bonds, municipal bonds, and investment-grade corporate bonds
- Cash and cash equivalents — including money market funds and short-term instruments

Risk of Loss

Investing in securities involves risk of loss, including the potential loss of principal. Market conditions, economic events, interest rate changes, inflation, geopolitical developments, and other factors may adversely affect investment performance. Clients should be prepared to bear investment risks and should not invest funds they cannot afford to lose. Specific risks associated with the firm's strategies may include, but are not limited to:

- Market Risk: The risk that the overall market will decline, affecting the value of investments regardless of the specific characteristics of individual securities.
- Equity Risk: The risk that equity securities may fluctuate in value due to company-specific factors or market-wide factors.
- Fixed Income Risk: The risk that bond prices may decline due to changes in interest rates, credit quality deterioration, or issuer default. Bonds with longer durations are generally more sensitive to interest rate changes.
- Inflation Risk: The risk that inflation may erode the purchasing power of investment returns over time.
- Liquidity Risk: The risk that certain investments may be difficult to buy or sell at desired times or prices.
- Concentration Risk: The risk that a portfolio concentrated in a particular sector, region, or asset class may experience greater volatility than a more diversified portfolio.
- ETF and Mutual Fund Risk: ETFs and mutual funds are subject to tracking error, management fees, and may trade at a premium or discount to their net asset value.
- Fundamental Analysis Risk: Securities may not perform as expected if intrinsic value assessments prove incorrect or if market conditions delay price realization.
- Strategic Analysis Risk: Macroeconomic and market forecasts underlying strategic allocations are inherently uncertain.
- Technology and Cybersecurity Risk: The firm and its service providers rely on technology systems that may be vulnerable to disruption or unauthorized access.
- Legislative and Regulatory Risk: Changes in laws or regulations may adversely affect the value of investments or the tax efficiency of investment strategies.

Past performance is not indicative of future results.

ITEM 9 – DISCIPLINARY INFORMATION

Crescent Meridian Capital LLC has no legal or disciplinary events that are material to a client's evaluation of the firm or the integrity of its management. Neither Crescent Meridian Capital LLC nor its management personnel have been involved in any criminal or civil actions, regulatory proceedings, or administrative proceedings before any state regulatory authority or self-regulatory organization that would require disclosure under this Item.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Crescent Meridian Capital LLC is not registered as a broker-dealer, futures commission merchant, commodity pool operator, or commodity trading advisor and does not engage in these activities. Ms. Sultana is currently registered as a representative with Ameriprise Financial Services LLC (CRD 6363). She submitted her resignation on May 12, 2026 and her separation is expected in May 2026. Upon separation this affiliation will terminate.

Crescent Meridian Capital LLC does not recommend or select other investment advisers for its clients.

Corporate Structure and Related Entities

Crescent Meridian Capital LLC is a subsidiary of Farzana Clara Group of Industries Inc., a diversified holding company organized as an S corporation. The holding company is Ms. Sultana's primary business. JaMaxwell Hospitality LLC (short-term rental and hospitality services) is also a subsidiary of Farzana Clara Group of Industries Inc.

Ms. Sultana personally owns the following additional entities, which are separate from the holding company and unrelated to investment advisory services:

- JaMaxwell Global Solutions LLC — information technology consulting, located at 3307 Rocky Mount Rd, Fairfax, VA 22031
- JaMaxwell Logistics LLC — e-commerce and logistics (currently inactive), located at 25 U Street NE, Unit 1, Washington, DC 20002

None of these entities provides investment advice, financial planning, securities brokerage, or any other financial services. Crescent Meridian Capital LLC does not recommend or solicit clients to utilize the services or purchase the products of any of these related entities. No conflicts of interest arise from these entities with respect to the firm's advisory services.

Related Entities

Farzana Clara Group of Industries Inc. shares office space with Crescent Meridian Capital LLC at the firm's principal office address. The holding company may from time to time refer individuals to the advisory firm. No referral compensation is paid or received in connection with any such referrals. Crescent Meridian Capital LLC does not solicit clients to use the services of any related entity. The firm monitors potential conflicts of interest arising from this relationship and has adopted policies and procedures designed to ensure that advisory clients' interests remain paramount. When Farzana Clara Group of Industries Inc. refers individuals to Crescent Meridian Capital LLC, a conflict of interest exists because the referring entity and CMC share common ownership through Ms. Sultana. Clients are under no obligation to engage Crescent Meridian Capital LLC as a result of any referral from the holding company. No referral compensation is paid or received in connection with any such referrals.

ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS, AND PERSONAL TRADING

Crescent Meridian Capital LLC has adopted a Code of Ethics designed to promote high standards of ethical conduct and to ensure compliance with applicable securities laws. The firm's Code of Ethics addresses, among other matters, fiduciary obligations, standards of business conduct, personal securities transactions, and the protection of confidential client information.

Code of Ethics

The firm's Code of Ethics requires all supervised persons to act in the best interests of clients and to place client interests ahead of their own. The Code includes provisions relating to:

- The fiduciary duty to act in good faith and with the utmost care
- Honesty, integrity, and fair dealing in all professional activities
- Compliance with applicable state securities laws and regulations
- The obligation to avoid and disclose conflicts of interest
- The protection of material non-public information
- The prohibition on insider trading

Clients and prospective clients may obtain a copy of the firm's Code of Ethics upon request.

Participation or Interest in Client Transactions

Crescent Meridian Capital LLC does not recommend or select securities in which the firm or its personnel have a material financial interest, except as may be disclosed to clients in advance. The firm does not engage in principal transactions or agency cross-transactions.

Personal Trading

The firm or its related persons may invest in the same securities (or related securities, such as warrants, options, or futures) that the firm recommends to clients. The firm or its related persons may also buy or sell the same securities for their own accounts at or about the same time that the firm buys or sells those securities for client accounts. This creates a potential conflict of interest because the firm or its related persons could benefit from the price movement of securities that are also held in client accounts.

The firm addresses this conflict through its Code of Ethics, which includes:

- Pre-clearance requirements for personal securities transactions
- Periodic reporting of personal securities holdings and transactions
- A prohibition on front-running client trades
- A seven-calendar-day restriction on opposite-side trading in the same security as a client transaction
- Restrictions on the purchase of initial public offerings (IPOs) and limited offerings
- Quarterly review of personal trading activity by the Chief Compliance Officer

Client transactions receive priority over personal transactions.

ITEM 12 – BROKERAGE PRACTICES

Crescent Meridian Capital LLC recommends Charles Schwab & Co., Inc. (“Schwab”) as the qualified custodian and broker-dealer for client accounts. Client assets are held at Schwab in accounts established in the client’s name. The firm selected Schwab based on factors including financial stability, execution quality, breadth of available investment products, technology and reporting capabilities, responsiveness, and overall cost structure. While the firm recommends Schwab, clients are not required to use Schwab as their custodian.

Selection of Broker-Dealers and Custodians

The firm considers financial stability, quality of execution, breadth of services, technology, responsiveness, and overall cost structure when recommending or selecting brokers and custodians. The firm seeks to obtain best execution for client transactions. Best execution does not necessarily mean the lowest possible transaction cost, but rather the most favorable terms reasonably available under the circumstances.

Directed Brokerage

Clients may direct the firm to use a particular broker or custodian for transaction execution. Not all advisers require their clients to direct brokerage. Clients should understand that by directing brokerage, the firm may be unable to achieve the most favorable execution of client transactions, and that this practice may cost clients more money. For example, in a directed brokerage account, the client may pay higher brokerage commissions because the firm may not be able to aggregate orders to reduce transaction costs, or the client may receive less favorable prices. Clients who direct brokerage are responsible for negotiating the terms of their brokerage relationship.

Aggregation of Transactions

When appropriate, the firm may aggregate (batch) client transactions to improve efficiency and potentially obtain more favorable pricing. When trades are aggregated, each participating account will receive the average price obtained for the aggregated order. In circumstances where the firm does not aggregate orders — typically because client accounts are at different custodians, use different account types, or are subject to individual client-directed restrictions — clients may not benefit from the potentially more favorable pricing that aggregated orders could achieve, and transaction costs may be higher on a per-account basis.

Soft Dollars and Research Benefits

Crescent Meridian Capital LLC does not receive soft dollar benefits or research services from broker-dealers in exchange for client transaction business.

Trade Errors

If a trade error occurs, the firm will take reasonable steps to correct the error in a manner that is fair to the affected client. The client will not bear any loss resulting from a trade error caused by the firm.

ITEM 13 – REVIEW OF ACCOUNTS

Crescent Meridian Capital LLC conducts periodic reviews of client accounts to ensure that investment strategies remain aligned with client objectives, risk tolerance, time horizon, and financial circumstances.

Frequency of Reviews

Client accounts are reviewed at least annually. In addition to scheduled annual reviews, accounts may be reviewed more frequently in response to:

- Significant market events or changes in economic conditions
- Material changes in a client’s personal or financial situation
- Changes in a client’s investment objectives or risk tolerance
- Client requests for a review

Review Responsibility

Account reviews are conducted by Farzana Clara Sultana (CRD No. 4498054), the firm’s investment adviser representative. Ms. Sultana is responsible for monitoring portfolio performance, asset allocation, consistency with the client’s stated investment objectives, and compliance with any client-imposed restrictions.

Client Reports

Clients receive account statements directly from the qualified custodian, typically on a monthly basis. The firm provides clients with written performance reports, portfolio summaries, or financial planning updates upon request. Any performance reports provided by the firm are in written form. Clients are encouraged to carefully review custodial statements and compare them with any reports provided by the firm.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

Crescent Meridian Capital LLC does not directly or indirectly compensate any person for client referrals and does not participate in any solicitor, referral, or lead-generation arrangements. The firm does not receive referral fees, solicitor compensation, or any other form of compensation from third parties in connection with advisory services provided to clients.

Other Compensation

Crescent Meridian Capital LLC does not receive economic benefits from non-clients in connection with providing advisory services and does not receive commissions, trails, revenue sharing, or other compensation based on the sale of investment products. While custodians may provide certain services or benefits to the firm such as access to trading platforms, technology, or administrative support, these are not contingent upon the sale of specific products or the maintenance of a particular asset level. The firm evaluates custodians based on quality, cost, and client service, and discloses these benefits to clients.

ITEM 15 – CUSTODY

Crescent Meridian Capital LLC is deemed to have limited custody of client assets solely as a result of its authority to deduct advisory fees directly from client accounts. Client assets are held at Charles Schwab & Co., Inc. (“Schwab”) or another qualified custodian selected by the client. Clients receive account statements directly from the qualified custodian at least quarterly, showing all account activity including advisory fee deductions.

The firm relies on the following safeguards in connection with its fee deduction authority, consistent with Part 1B (Item 2.I.(1)) of this Form ADV:

- Clients provide written authorization permitting the direct deduction of advisory fees from their accounts held with the qualified custodian;
- Each time a fee is deducted, the firm sends the client an invoice itemizing the fee, including the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered;
- The firm sends a copy of the fee invoice to the qualified custodian at the same time it is sent to the client; and
- The qualified custodian sends account statements directly to the client at least quarterly, showing all account activity including advisory fee deductions.

Clients are urged to carefully review account statements received from the qualified custodian and to compare them against fee invoices received from the firm.

Other than fee deduction authority as described above, Crescent Meridian Capital LLC does not take possession of client funds or securities and does not have authority to withdraw client funds beyond earned advisory fees.

ITEM 16 – INVESTMENT DISCRETION

Crescent Meridian Capital LLC may provide advisory services on either a discretionary or non-discretionary basis, as agreed upon with each client and documented in the client's Investment Advisory Agreement.

Discretionary Authority

When granted discretionary authority, the firm is authorized to determine, without obtaining specific client consent prior to each transaction, the securities to be bought or sold, the amount of securities to be purchased or sold, and the timing of transactions. Discretionary authority is granted in writing and may be limited by client-imposed restrictions provided to the firm in writing.

Non-Discretionary Authority

In non-discretionary relationships, the firm provides investment recommendations; however, the client retains final decision-making authority and must approve each transaction prior to execution. Accounts managed on a non-discretionary basis may experience delays in execution that could affect performance.

ITEM 17 – VOTING CLIENT SECURITIES

Crescent Meridian Capital LLC does not accept authority to vote client securities (i.e., proxies) on behalf of clients. Clients retain the responsibility for receiving and voting proxies for any securities held in their accounts. Proxy materials are sent directly from the qualified custodian or the issuer's transfer agent to the client. The firm may provide general guidance to clients regarding proxy matters upon request but the client retains full discretion and responsibility for all voting decisions.

ITEM 18 – FINANCIAL INFORMATION

Crescent Meridian Capital LLC does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, the firm is not required to include a balance sheet with this brochure. The firm does not have custody of client funds or securities beyond the limited authority to deduct earned advisory fees as described in Item 15. Crescent Meridian Capital LLC is not aware of any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

ITEM 19 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

19.A – Principal Executive Officers

The principal executive officer of Crescent Meridian Capital LLC is:

Farzana Clara Sultana — Founder & Wealth Advisor

Ms. Sultana is the Founder & Wealth Advisor of Crescent Meridian Capital LLC. She is responsible for the overall management and strategic direction of the firm, including investment advisory operations and client relationships. Detailed information regarding her education, professional background, and business experience is provided in her Form ADV Part 2B Brochure Supplement, which is delivered to clients together with this brochure.

19.B – Other Business Activities

Ms. Sultana is the sole shareholder and officer of Farzana Clara Group of Industries, a diversified holding company organized as an S corporation. The holding company is Ms. Sultana's primary business. Ms. Sultana devotes approximately 90% to Farzana Clara Group of Industries holding company activities.

Ms. Sultana personally owns the following additional entities, which are separate from the holding company and unrelated to investment advisory services:

- JaMaxwell Global Solutions LLC — information technology consulting. Ms. Sultana devotes approximately 10% of her professional time to this activity.
- JaMaxwell Logistics LLC — e-commerce and logistics. Ms. Sultana currently devotes approximately 0% of her professional time to this activity. The entity is owned but currently inactive.

Ms. Sultana has been registered as a Financial Advisor and Registered Representative with Ameriprise Financial Services LLC since February 2010. She submitted her resignation on May 12, 2026 and her separation is expected by end of May 2026.

19.C – Performance-Based Fees

Crescent Meridian Capital LLC does not charge performance-based fees.

19.D – Arbitration Disclosures

Neither Crescent Meridian Capital LLC nor any of its management persons have been the subject of an arbitration claim or been found liable in an arbitration, civil, self-regulatory organization, or administrative proceeding involving investment-related activity, fraud, false statements, theft, bribery, or dishonest practices.

19.E – Bankruptcy

Neither Crescent Meridian Capital LLC nor any of its management persons have been the subject of a bankruptcy petition at any time during the past ten years.

Additional Executive Officers

Mekhola Haque-Ahmed — Chief Financial Officer. Ms. Haque-Ahmed earned a Master of Business Administration (MBA) in International Business from Victoria University, Melbourne, Australia, and a Bachelor of Commerce (B.Com) in Economics from National University, Bangladesh. She holds PMD Pro and FMD Pro certifications and has over 25 years of professional experience in compliance, governance, and project management across international development, federal contracting, nonprofit management, and financial services.

Tahsin Sarah Rajkumar — Chief Operating Officer. Ms. Rajkumar earned a degree in Management Information Systems from Concordia University, Montreal, Canada; a Bachelor of Arts (Hons.) in Economics from Dhaka University, Bangladesh; and a Computer Studies Advanced Diploma from IBCX Primax, Dhaka, Bangladesh. She holds a Mutual Funds License (IFIC) and a Life and Health Insurance Individual LLQP License under Canadian regulatory authority. Ms. Rajkumar is located in Ajax, Ontario, Canada and is responsible for operational and administrative support.

Neither Crescent Meridian Capital LLC nor any of its management persons have been the subject of an arbitration claim or been found liable in an arbitration, civil, self-regulatory organization, or administrative proceeding involving investment-related activity, fraud, false statements, theft, bribery, or dishonest practices.

Crescent Meridian Capital LLC does not have any relationship or arrangement with any issuer of securities that is not disclosed in Item 10 of this brochure.

Material Conflicts of Interest Disclosure (California)

In accordance with California Code of Regulations Section 260.238(k), Crescent Meridian Capital LLC has reasonably disclosed all material conflicts of interest regarding the investment adviser, its representatives, and its employees that could impair the rendering of unbiased and objective advice. These disclosures are contained in this Form ADV Part 2A brochure and the corresponding Part 2B brochure supplements.

Business Continuity Plan

Crescent Meridian Capital LLC maintains a written Business Continuity and Disaster Recovery Plan designed to ensure the firm can maintain essential functions, protect client interests, and resume normal operations during and after a significant business disruption. In the event of the Founder & Wealth Advisor's incapacitation, the Chief Compliance Officer becomes the primary point of contact for all clients and regulators. Client accounts remain at the qualified custodian regardless of any disruption to the firm's operations. The firm tests its business continuity plan at least annually.

*****END OF FORM ADV PART 2A BROCHURE*****

Crescent Meridian Capital LLC — Falls Church, Virginia

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

Farzana Clara Sultana

Founder & Wealth Advisor

Crescent Meridian Capital LLC

6735 Gouthier Rd

Falls Church, VA 22042-3315

Phone: (408) 396-7238

Website: <https://crescentmeridian.com/>

CRD Number (Firm): 341276

CRD Number (Individual): 4498054

Date: May 2026

This Brochure Supplement provides information about Farzana Clara Sultana that supplements the Crescent Meridian Capital LLC Form ADV Part 2A Brochure. You should have received a copy of that Brochure. Please contact the firm at (408) 396-7238 if you did not receive Crescent Meridian Capital LLC's Brochure or if you have any questions about the contents of this Supplement.

Additional information about Farzana Clara Sultana is available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Farzana Clara Sultana

Year of Birth: 1975

Education

Master of Business Administration (MBA)

University of Phoenix, 2020

Field of Study: Business

Bachelor's Degree in Applied Chemistry & Chemical Technology

Dhaka University, 1997

Business Experience

Crescent Meridian Capital LLC

Founder & Wealth Advisor

May 19, 2026 – Present

Farzana Clara Group of Industries Inc.

Sole Shareholder and Officer

February 13, 2026 – Present

Ameriprise Financial Services LLC

Registered Representative

March 2020 – May 2026

Ameriprise Financial Services Inc.

Registered Representative

February 2010 – March 2020

ITEM 3 – DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of each supervised person providing investment advice.

Ms. Sultana has not been involved in any legal or disciplinary events that are material to a client's evaluation of her advisory services. Specifically:

- She has not been convicted of, or pled guilty or no contest to, any felony or certain misdemeanors.
- She has not been found to have been involved in any violation of investment-related regulations or statutes by any state securities authority, or self-regulatory organization.
- She has not been the subject of any order, judgment, or decree permanently or temporarily enjoining or otherwise limiting her from any investment-related activity.
- She has not been involved in any investment-related arbitration or civil litigation that resulted in an award or settlement.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Non-Investment-Related Business Activities

Ms. Sultana is the sole shareholder and officer of Farzana Clara Group of Industries, a diversified holding company organized as an S corporation. The holding company is Ms. Sultana's primary business.

Ms. Sultana personally owns the following additional entities, which are separate from the holding company and unrelated to investment advisory services:

- JaMaxwell Global Solutions LLC — information technology consulting. This entity does not provide investment advisory services. Time devoted: approximately 10% of professional time per week.
- JaMaxwell Logistics LLC — e-commerce and logistics. This entity is owned but currently inactive. Time devoted: approximately 0% of professional time per week.

Ms. Sultana devotes approximately 90% to Farzana Clara Group of Industries holding company activities..

ITEM 5 – ADDITIONAL COMPENSATION

Ms. Sultana does not receive commissions, referral fees, insurance compensation, incentive compensation tied to advisory recommendations, revenue sharing, or other sales-based compensation related to advisory services provided through Crescent Meridian Capital LLC.

Ms. Sultana's compensation from Crescent Meridian Capital LLC is limited to her share of advisory fees earned by the firm in the ordinary course of business. She does not receive compensation from custodians, broker-dealers, or product sponsors in connection with advisory services provided through the firm.

ITEM 6 – SUPERVISION

Ms. Sultana's advisory activities are conducted in accordance with the firm's written compliance policies and procedures, which are designed to ensure that all advisory activities comply with applicable state securities laws and regulations.

Supervision of the Founder & Wealth Advisor

Ms. Sultana, as the sole investment adviser representative of Crescent Meridian Capital LLC, is self-supervised pursuant to 21 VAC 5-80-170, which provides that the investment adviser itself may serve as supervisor in the case of a sole-principal structure. Ms. Sultana is solely responsible for all investment advisory activities, securities recommendations, portfolio management decisions, and client communications conducted through Crescent Meridian Capital LLC. She supervises any future investment adviser representatives the firm may engage.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Ms. Sultana has not been involved in any of the following events:

(A) An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving any investment or investment-related business or activity; fraud, false statement, or omission; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

(B) An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any investment or investment-related business or activity; fraud, false statement, or omission; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

(C) The subject of a bankruptcy petition at any time during the past ten years.

*****END OF FORM ADV PART 2B BROCHURE SUPPLEMENT*****

Crescent Meridian Capital LLC — Falls Church, Virginia