

MERIDIAN PASSAGE



BROCHURE SUPPLEMENT

Form ADV Part 2B · Effective May 7, 2026

ITEM 1

This Brochure Supplement provides information about the qualifications and experience of the Investment Adviser Representative of Meridian Passage, LLC (“Meridian Passage”) listed below.

INVESTMENT ADVISER REPRESENTATIVE

Martín Guerrero, CFA[®]

Principal
3219 E. Camelback Rd., #230
Phoenix, AZ 85018
480-560-4438

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Meridian Passage, LLC

3219 E. Camelback Rd., #230
Phoenix, AZ 85018
480-560-4438
info@meridianpassage.net

This Brochure Supplement is a supplement to the Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Brochure. Please contact Martín Guerrero, Chief Compliance Officer, at info@meridianpassage.net if you did not receive it or if you have any questions about the contents.

Additional information about Mr. Guerrero is available on the SEC’s website at www.adviserinfo.sec.gov. Meridian Passage, LLC is a Registered Investment Adviser registered with the State of Arizona.

ITEM 2 — EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education and Professional Designations

- ▶ CFA[®] — Chartered Financial Analyst[®] (2012)
- ▶ MBA in Financial Management and Markets, Arizona State University (2007)
- ▶ BS in Finance, University of Arizona (2001)

Business Experience

Over his career, Mr. Guerrero has managed 9-figure investment portfolios for Single Family Offices, spearheaded over \$600 million in direct debt and equity investments, and founded an early-stage consumer goods company.

- ▶ Principal, Meridian Passage (2025–Present)
- ▶ Principal, Courtyard Advisors (2020–2024)
- ▶ Founder and Chief Financial Officer, Rhythm Beverage Group (2020–2024)
- ▶ Principal, Circle AMG (2018–2024)
- ▶ Director, SunChase Holdings (2010–2018)

MERIDIAN PASSAGE



- ▶ Assistant Vice President, BBVA Compass (2008–2010)
- ▶ Credit Analyst, National Cooperative Bank (2007–2008)
- ▶ Senior Financial Analyst, Intel Corporation (2001–2005)

Mr. Guerrero holds the Chartered Financial Analyst[®] designation. More information about the minimum qualifications that are required to obtain and maintain the designation can be found in the appendix of this Brochure Supplement.

ITEM 3 – DISCIPLINARY INFORMATION

Mr. Guerrero does not have any disciplinary or legal events to disclose.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Guerrero does not have any other business activities to disclose.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Guerrero receives compensation for advising on real estate development projects, investment management, and cross-border tax compliance for the Bristlecone Family Office. The compensation received is a substantial source of Mr. Guerrero's income, and he devotes approximately 25% of his professional focus to this arrangement. This role does not pose any known conflicts of interest with his fiduciary obligations to advisory clients.

Mr. Guerrero receives compensation for serving on the Board of Directors of Agave Pay, Inc., a private payment technology company. The compensation received is not a substantial source of Mr. Guerrero's income, and he devotes less than 5% of his professional focus to this arrangement. This role does not pose any known conflicts of interest with his fiduciary obligations to advisory clients.

Mr. Guerrero is not affiliated with any securities brokerage firm or securities dealer and does not have any other financial industry affiliations. He does not receive commissions, bonuses or other third-party compensation based on client solicitations or referrals, new accounts, or on the sale of securities or other investment or insurance and annuity products.

ITEM 6 – SUPERVISION

Meridian Passage has a Compliance Program that includes written compliance policies and procedures that are reasonably designed to detect, prevent and correct violations of securities laws, rules and regulations. All Supervised Persons are required to adhere to these compliance policies and procedures in the performance of their activities and responsibilities.

Martín Guerrero is the Chief Compliance Officer and is responsible for administering Meridian Passage's Compliance Program and supervising and monitoring the advisory services and discretionary trading activities of the firm's Supervised Persons with regular reviews.

MERIDIAN PASSAGE



ITEM 7 — REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Mr. Guerrero is required to disclose if he:

- ▶ Had been involved in an award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500;
- ▶ Had been involved in an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding; or
- ▶ Had been the subject of a bankruptcy petition.

As none of these apply, Mr. Guerrero has no information to disclose in this regard.

APPENDIX — PROFESSIONAL DESIGNATION QUALIFICATIONS

Minimum qualifications to earn the following professional designation:

CFA® — Chartered Financial Analyst®

- ▶ Bachelor's degree or higher
- ▶ A passing score on the Level I, Level II, and Level III examinations
- ▶ 4,000 hours of qualifying work experience
- ▶ Professional references
- ▶ Adherence to the CFA® Institute's Code of Ethics and Standards of Professional Conduct
- ▶ Acceptance by the CFA® Institute
- ▶ 20 hours of Professional Continuing Education every year, including ethics
- ▶ Annual recertification

More information can be found at www.cfainstitute.org.