

## **Item 1 – Cover Page**



CRD # 117119

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

This brochure provides information about the qualifications and business practices of Myers Capital Management, Inc. If you have any questions about the contents of this brochure, please contact us at 215-657-0300 or [paul@myerscap.com](mailto:paul@myerscap.com). 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.

Myers Capital Management, Inc. is a state registered investment adviser with the State of Pennsylvania. Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

Additional information about Myers Capital Management, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

As of the date of this Firm Brochure, there have been no material changes since Myers Capital Management, Inc last annual update, dated January 9, 2025.

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## **Item 4 – Advisory Business**

Myers Capital Management, Inc. is a state registered investment advisor. This brochure and the firm's documents refer to Myers Capital Management, Inc. variously as Myers Capital Management, Inc., "the advisor," "Myers Capital Management," "MCMI," "the firm" or "we." Our firm's principal and sole owner is Mr. Paul D. Myers, President. Additional information about Mr. Paul Myers can be found in Part 2B of this brochure.

Myers Capital Management, Inc. provides on-going management of client portfolios and financial planning services with various fee arrangements. MCMI does not seek nor use discretionary control of its clients' portfolios. The advisor will ask each client to allow all transactions the client may agree to in advance, and we tailor our advisory services to a client's individual needs.

MCMI does not sponsor a wrap fee program; however, MCMI may recommend wrap accounts sponsored by third party money managers to clients for which MCMI would receive a portion of the fee.

The firm has \$497,155 in non-discretionary assets under management as of December 31, 2025. The firm also had \$57,191,002 in assets under advisement managed through AssetMark as of December 31, 2025.

## **Investment Management Services**

### **Third Party Money Manager Services**

MCMI assists clients in selecting third-party money managers ("TPMM") on the AssetMark platform that are appropriate to a client's specific financial circumstances and goals. In the role of the client's primary advisor, MCMI will determine the appropriate risk level for a client, based on client-provided information regarding financial goals, time horizon, tax status, attitude regarding volatility, overall financial resources, and our analysis of the economy and markets. MCMI will then recommend a TPMM, or the combination of multiple TPMMs, to manage the client's assets.

The platforms MCMI presents to its client offer Model Portfolios designed by a TPMM; they have designed different Models to satisfy a gradient of risk/return assumptions. The TPMMs have no direct relationship with MCMI or with MCMI's clients, make no analysis of those clients' circumstances or objectives, and do not tailor the Portfolio Models to any specific client's needs. Each TPMM makes asset allocation decisions, selects securities in these asset classes, and determines when accounts are re-balanced.

Each TPMM is registered with the Securities and Exchange Commission (SEC) as an investment adviser. MCMI is required to provide the client with both MCMI's and the TPMM's Firm Brochure (Form ADV Part 2A). Upon selection of the TPMM, the client will sign both the MCMI and the applicable TPMM's contract and deposit funds or securities in an appropriate account. The client specifically directs the account to be invested in accordance with the chosen Model Portfolio. Thereafter, the client's funds will be invested as recommended by the TPMM.

When the client selects the Model Portfolio, the client further directs that the account be automatically adjusted to reflect any adjustment in the Model Portfolio by the TPMM. This client authorization would result in the purchase and sale of various securities without further authorization by the client at such time as the investment strategist changes the composition of the selected Model Portfolio.

The client receives confirmation of all transactions in the account and is free to terminate her or his participation in the program and retain or dispose of any assets in the account at any time. MCMI has no authority to cause any purchase or sale of securities in any client account or change the Model Portfolio or to direct the account be invested in any manner other than as previously authorized by the client.

#### Regarding TPMM programs:

MCMI does not have discretionary authority over client assets invested with TPMM. The client, together with MCMI, decides which investment platform is suited to the client's financial goals, time horizon, tax status, attitude

regarding volatility, overall financial resources as well as our analysis of the economy and markets. That initial selection includes the investment parameters or limitations to which the TPMM is to adhere. A change of investment strategy or change of TPMM(s) will be done with prior client authorization.

## **Variable Annuity Portfolios**

Clients may opt to engage MCMI to construct an investment portfolio in a variable annuity and to provide ongoing portfolio supervision and management. To begin the management process, the advisor will interview the client to determine an appropriate risk level for a portfolio based on the client's individual financial goals, time horizon, tax status, attitude regarding volatility, and overall financial resources. Based on this risk profile, we will construct a suitable model asset allocation among the available subaccounts. MCMI can select a low- cost variable annuity and then with the chosen allocation plan as a map, choose open-end mutual funds (called "subaccounts") which match these asset classes based on performance and overall expenses to represent each asset class in the model asset allocation.

## **Advice On Fixed Annuities**

Clients may opt to engage MCMI to construct an investment in a fixed income annuity. To begin the management process, the advisor will interview the client to determine that a fixed annuity is appropriate based on the client's individual financial goals, time horizon, resources, risk tolerance, and liquidity needs. Based on this evaluation, we will recommend a low-cost fixed annuity and any index strategies if pertinent.

## **529 College Account Portfolios**

Clients may opt to engage MCMI to construct an investment portfolio in a 529 plan and to provide ongoing portfolio supervision and management. To begin the management process, the advisor will interview the client to determine an appropriate risk level for a portfolio based on the client's individual financial goals, time horizon until college, attitude regarding volatility, and overall financial resources. Based on this risk profile, we will analyze the 529 plan's available investment options and construct a suitable asset allocation.

## **Financial Planning**

MCMI offers four forms of financial planning, each with its own fee arrangement. A custom financial life plan, a Retirement Life Plan, an annual review of the client's financial life plan, and hourly financial planning consultations.

### *A Custom Financial Life Plan*

MCMI uses a life planning approach for overall financial planning. Financial Life Planning is a holistic process that puts the client's interests first and focuses on increasing their sense of financial well-being and life satisfaction as well as navigate life's many transitions. This process is designed to help clients clarify their values, priorities, circumstances, and aspirations and to empower them to make decisions to help bring meaning and purpose to their financial life. A person's life vision and goals typically have many financial tethers. So, a Financial Life plan will explore the areas of their financial life that affect their ability to reach their goals. These areas may include retirement, college, estate, tax, investment, and insurance planning. MCMI will analyze the appropriate areas of the client's financial life and provide a list of recommendations to help empower the client to successfully live out their life vision.

### *Retirement Life Plan*

MCMI uses a life planning approach (see above) for retirement planning as well. MCMI walks clients through the process of dreaming and visualizing what their ideal retirement looks like, centered around their values and determining the amount of income needed for their retirement.

With each client, MCMI creates and reviews various retirement scenarios until the client has selected their own retirement path that is best designed to lead to their own ideal retirement. MCMI then provides a list of recommendations to assist the client along the path to their selected retirement goals.

### *Annual Review of Financial Plans*

Clients who contract with MCMI to prepare a financial life plan can subsequently engage MCMI to provide an annual review of the custom financial plan(s) produced previously by MCMI. MCMI will provide the client updated specific recommendations to help clients navigate through life's transitions and move toward the client's objectives.

### *Hourly Financial Planning Consultations*

For those not desiring a custom financial life plan, MCMI provides financial planning services on an hourly basis on client specified topics including, but not limited to: investments, insurance/risk management, budgeting, retirement planning, education funding, tax planning, employee benefits, retirement plans, lump sum distributions, and estate planning.

#### Written Acknowledgement of Fiduciary Status

When MCMI provides investment advice to clients regarding their retirement plan or individual retirement account, MCMI is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way MCMI makes money creates some conflicts with the client's interests, so MCMI operates under a fiduciary rule that requires it to act in the client's best interest and not put MCMI's interests ahead of those of the client. Under fiduciary rule's provisions, MCMI must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put MCMI's financial interests ahead of clients when making recommendations;
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that MCMI gives advice that is in the client's best interest;
- Charge no more than is reasonable for MCMI's services; and,
- Give clients basic information about conflicts of interest.

## **Item 5 – Fees and Compensation**

### **Investment Management Service Fees**

#### **Third Party Money Manager Services**

The fee for TPMM services is payable quarterly. This is billed and collected by AssetMark Investment Services, Inc., billed in advance, depending upon the independent asset managers' fee and billing schedule. Please refer to the TPMM's Form ADV Part 2A for additional information.

The schedule below reflects the charges for the ongoing services of MCMI as your primary advisor. MCMI's fees are in addition to, and withdrawn from client's account along with, the fees you will pay to the TPMMs.

MCMI has provided the below fee schedule to AssetMark, who will compute and deduct MCMI's fees and TPMM fees from the client's account(s) based on quarter-end balances.

Assets Under Management	Tiered MCMI Annual Fee
\$0 to \$250,000	1.05%
\$250,001 to \$500,000	0.95%
\$500,001 to \$750,000	0.75%
\$751,000 to \$1 million	0.35%
Greater than \$1 million	0.30%

The management fee is tiered, so if a client has managed assets in any of the listed tiers, the corresponding percentage fee will be charged for the assets in that tier. For example, if \$800,000 was being managed, a client would pay 1.05% on the first \$250,000, 0.95% on the next \$250,000, 0.75% on the next \$250,000, and 0.35% on the last \$50,000.

Clients may terminate accounts at any time and receive a pro-rata refund of any unearned fees charged in advance. Account custodians may charge an account termination fee which varies from custodian to custodian. MCMI does not receive account termination fees.

The TPMM describes its investment management fees, and their method of calculation, in their brochure (usually Form ADV Part 2A). TPMMs generally charge fees that, on a periodic basis (usually quarterly), are debited from the client accounts. The total cost of MCMI's fees and the fees charged by TPMMs may be more or less than the cost of purchasing similar services separately.

#### **Variable Annuity Portfolios**

MCMI generally charges a negotiable fee between 0.8% and 1.05% of the assets under advisement or supervision in the variable annuity portfolios, dependent on the total client assets managed by MCMI. The agreed-upon fee is specified in the Investment Management Agreement. The client will also pay additional fees associated with investment in the variable

annuity. Clients are encouraged to review the variable annuity prospectus.

We charge fees quarterly in arrears, based on the ending balance of the previous quarter. MCMI provides the agreed-upon fee percentage to the annuity insurance company, who will compute and deduct our fee schedule based on quarter-end balances.

### **Advice On Fixed Annuities**

MCMI charges a negotiated fee between 0.50% and 1% of the assets under advisement or supervision in a fixed annuity, dependent on the total client assets managed by MCMI. The agreed-upon fee is specified in the Investment Management Agreement. The client will also pay additional fees associated with the fixed annuity. Clients are encouraged to review the annuity's fact sheet.

We charge fees quarterly in arrears, based on the ending balance of the previous quarter. MCMI provides the agreed-upon fee percentage to the annuity insurance company, who will compute and deduct our fee schedule based on quarter-end balances.

### **529 College Account Portfolios**

MCMI charges a negotiated fee between 0.25% and 1% of the assets under advisement or supervision in a 529 college account dependent on the total client assets managed by MCMI. The agreed-upon fee is specified in the Investment Management Agreement. The client will also pay expense ratios charged by the funds in the plan.

We charge fees quarterly in arrears, based on the average balance of the previous quarter. MCMI provides the agreed-upon fee percentage to the 529 investment company, who will compute and deduct our fee schedule based on quarter-end balances.

## **Financial Planning Fees**

### **Financial Life Plans**

MCMI charges a fixed fee for producing a custom financial life plan. Plan fees range from \$2,000 to \$6,000, depending on the complexity of a client's financial situation. The agreed-upon fee is specified in the Financial Planning Agreement.

For a period of one year from the date of the written Agreement, MCMI will also address any client- initiated questions or issues regarding the plan at no additional fee.

### **Retirement Life Plans**

MCMI charges a fixed fee for producing a custom retirement life plan. Plan fees range from \$700 to \$2,000, depending on the complexity of a client's financial situation. The agreed-upon fee is specified in the Financial Planning Agreement.

Half of the fee is due in advance, the rest immediately upon delivery of the plan. If a client changes her or his mind and wishes to discontinue service before receiving the plan, any pre-paid fees will be refunded on a pro-rata basis, using MCMI's standard hourly rate. For a period of one year from the date of the written Agreement, MCMI will also address any client- initiated questions or issues regarding the plan at no additional fee.

### **Annual Review of Financial Life Plans**

Subsequent to the twelve-month period of the initial financial life plan offered, the Client has the option to engage MCMI to provide an annual review of the custom financial life plan produced previously by MCMI for a fixed fee. MCMI will provide to the Client updated specific recommendations of the original life plan.

The fee for this service is typically one-half of the initial Financial Life Plan fee, again depending on the complexity of a client's financial situation. The agreed-upon fee is specified in the Financial Planning Agreement.

Half of the fee is due in advance, the rest at the annual plan review meeting. If a client cancels, any prepaid fees will be refunded on a pro-rata basis using a \$160 hourly as the charge for work performed.

For a period of one year from the date of written Agreement, MCMI will also address any client-initiated questions or issues regarding the scope of the annual review at no additional fee.

### **Hourly Financial Planning Consultations**

For those not desiring a custom financial plan, MCMI provides financial planning services on an hourly basis on client specified topics including, but not limited to: investments, insurance/risk management, budgeting, retirement planning,

education funding, tax planning, employee benefits, retirement plans, lump sum distributions, and estate planning. The current rate is \$160 per hour and is due immediately once time has been utilized and billed.

Fees charged for financial planning are not client negotiable. Fees for oversight of TPMMs and variable annuity portfolio management are negotiable in some instances, but generally not.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

MCMI does not charge any performance-based fees.

## **Item 7 – Types of Clients**

MCMI primarily works individuals, including high net worth individuals. MCMI also offers its advisory services to businesses, corporations and other entities in need of investment advice.

The minimum investment account size is \$250,000, though some TPMM's programs may have larger minimum account requirements. MCMI at its discretion may accept accounts below these minimums on an individual basis.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

### Third Party Money Managers

MCMI employs its own analysis of the overall economy and each TPMM's strategies in light of a client's financial needs and circumstances. MCMI introduces clients to TPMMs who provide discretionary management of individual portfolios of securities.

The methods of securities analysis, main source of information and investment strategies utilized by the TPMMs will vary. These TPMMs conduct their own securities analyses. The client should consult the specific TPMM's Form ADV Part 2A, 2B and Form CRS (if applicable) for more information.

*Risks in using these methods and strategies:* As TPMM strategies and methods may vary widely, they may include a variety of risks specific to their investment strategies. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. These risks include market risk, inflation risk, interest rate and credit risk, liquidity risk, and manager risk. The TPMM also discloses the risks particular to its investment strategies in its Form ADV. MCMI believes there is always a risk- return relationship, the greater the chance of a higher return on an investment, the higher the risk of loss will be as well.

TPMMs may use leveraged and/or inverse mutual funds/exchange-traded funds (MFs/ETFs), which are products that have more risk and features that are different in nature than other types of MFs/ETFs. They are complex financial instruments. A leveraged MFs/ETFs generally seeks to deliver multiples of the daily performance of the index or benchmark that it tracks. An inverse MF/ETF (also called "short" funds) generally seeks to deliver the opposite of the daily performance of the index or benchmark that it tracks. Inverse MFs/ETFs often are marketed as a way for investors to profit from, or at least hedge their exposure to, downward-moving markets. Most leveraged and inverse MFs/ETFs "reset" daily, meaning that they are designed to achieve their stated objectives on a daily basis. Performance of these MFs/ETFs over a period longer than one day can differ significantly from their stated daily performance objectives. MCMI may recommend third party money managers that use these products as part of a trading, allocation or hedging strategy which may involve holding periods substantially longer than the one day for which these products were designed.

In formulating our investment advice, MCMI uses various written, online and in person research sources. Market cycles, "secular bull and bear" markets, also play into MCMI's recommendations of appropriate investment strategies, based on economic and market cycle research.

### Variable Annuity Portfolios

MCMI employs its own analysis of the overall economy and the available annuity subaccounts in light of a client's financial needs and circumstances.

Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may

apply if you withdraw your money early. Variable annuities also involve investment risks. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. These risks include market risk, inflation risk, interest rate and credit risk, liquidity risk, and manager risk.

#### Fixed Annuities

Annuities are a retirement product for those who don't want to take market risk and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet retirement or other long-term goals. An annuity is not a life insurance policy. The risks associated with purchasing fixed annuities include inflation risk, liquidity risk, issuing company risk, and interest rate risk.

#### 529 Plans

MCMI employs its own analysis of the overall economy and the available funds in the 529 plan in light of a client's financial needs and circumstances.

529 plans invest in registered investment companies, including mutual funds and ETFs. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. These risks include market risk, inflation risk, interest rate and credit risk, liquidity risk, and manager risk.

### **Item 9 – Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of MCMI's advisory business or the integrity of MCMI's management.

### **Item 10 – Other Financial Industry Activities and Affiliations**

Mr. Paul Myers, President and investment adviser representative of MCMI, is a licensed insurance agent. From time to time, Mr. Myers will recommend the purchase of an insurance product (health, life, long-term care insurance) to advisory clients based on an analysis of the client's financial needs and circumstances. Clients should be aware that Mr. Myers, as licensed insurance agent, will receive compensation on the sale of these products, which creates a conflict of interest. MCMI always acts in the best interest of the client. Clients are in no way required to purchase any product or service through any representative of MCMI. Mr. Paul Myers will not receive any commissions from the sale of any annuity in portfolios under MCMI's portfolio construction and on-going management service.

Mr. Myers also prepares income tax returns for individuals and families, including some of MCMI's advisory clients. Any tax preparation services provided to MCMI advisory clients are separate and distinct from the advisory services provided under the client's advisory agreement and fees for tax preparation services are invoiced separately. Clients are in no way required to use the tax preparation services offered by Mr. Myers.

### **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

MCMI does not recommend that clients buy or sell any security in which a related person to MCMI or MCMI has a material financial interest. From time to time, representatives of MCMI may invest in the same portfolios managed by TPMMs that MCMI recommends to clients. MCMI does not control or know when individual securities will be bought or sold in the portfolios managed by TPMMs.

### **Item 12 – Brokerage Practices**

#### **Third Party Money Manager Services**

For clients invested in portfolios managed by TPMMs, MCMI does not place securities transactions for clients and does not direct the broker or dealer to be used by the TPMM for the placement of client securities transactions. MCMI clients are encouraged to read the TPMM's Form ADV Part 2A, Item 12, Brokerage practices, to understand the TPMM's brokerage practices and potential soft dollar arrangements.

MCMI does not receive soft dollar benefits, and MCMI does not direct brokerage to a specific broker-dealer in return for

client referrals or other consideration.

### **Variable Annuity Portfolios**

If MCMI recommends transactions in any of the subaccounts in a variable annuity product and the client accepts MCMI's recommendation, MCMI will implement those recommendations through the carrier.

### **Advice On Fixed Annuities**

MCMI does not place securities transactions in annuity products for clients.

### **529 College Account Portfolios**

If MCMI recommends transactions in a 529 plan product to a client and the client accepts MCMI's recommendation, MCMI will implement those recommendations through the sponsor.

## **Item 13 – Review of Accounts**

### **Third Party Money Manager Services**

The account custodian that holds the client's assets managed by the TPMM will send the client a monthly statement. Either MCMI or the TPMM will send quarterly performance reports to each client. As the primary advisor, MCMI continually evaluates the performance of the TPMMs, communicates any significant changes to the strategy, and recommends any changes to the portfolio in light of the client's stated goals and current economic and market conditions.

### **Variable Annuity Portfolios**

The variable annuity carrier will send the client a quarterly statement. As advisor, MCMI reviews accounts no less than annually, and more frequently if warranted based on client or market circumstances.

### **Advice On Fixed Annuities**

The annuity carrier will send the client a quarterly statement. As advisor, MCMI reviews accounts annually.

### **529 College Account Portfolios**

The 529 plan sponsor will send the client a quarterly statement. As advisor, MCMI reviews accounts no less than annually, and more frequently if warranted based on client or market circumstances.

Paul Myers, President of MCMI, conducts the review of all investment strategies and client accounts.

## **Annual Review of Financial Plans**

Subsequent to the twelve-month period of the initial financial plan offered, the client has the option to engage MCMI to provide an annual review of the custom financial plan/s produced previously by MCMI for a fixed fee. MCMI will provide to the client updated specific recommendations which will include the scope of services of the original financial plan/s.

For a period of one year from the date of written Agreement, MCMI will also address any client-initiated questions or issues regarding the scope of the annual review at no additional fee.

Paul Myers, President of MCMI, conducts the review of all financial plans.

## **Item 14 – Client Referrals and Other Compensation**

MCMI does not compensate non-advisory personnel or solicitors for client referrals.

## **Item 15 – Custody**

MCMI does not have or take custody of client funds or securities, as defined in the SEC and state rules for investment advisors. A qualified custodian holds all client funds and securities and sends statements directly to the clients. These statements are delivered to clients physically or made available electronically on a monthly and/or quarterly basis.

## **Item 16 – Investment Discretion**

Regarding third-party money management programs, the client grants each TPMM discretionary authority in the management of the client's assets. MCMI does not have discretion over client assets managed by TPMMs, held in variable or fixed annuities, or in 529 plans.

### **Item 17 – Voting Client Securities**

MCMI will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

### **Item 18 – Financial Information**

Neither MCMI nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients, and MCMI has never been the subject of a bankruptcy petition.

### **Item 19 – State Registration Information**

Please refer to the enclosed Brochure Supplement (Form ADV Part 2B).



**FORM ADV PART 2B  
THE BROCHURE SUPPLEMENT**

**Paul Douglas Myers**

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Of

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January 9, 2026

*This brochure supplement provides information about Paul Myers that supplements the Myers Capital Management, Inc. ("MCMI") Form ADV brochure. You should have received a copy of that brochure. Please contact MCMI at 215-657-0300 or [paul@myerscap.com](mailto:paul@myerscap.com) if you did not receive MCMI's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Paul Myers is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Paul Douglas Myers**

Born 1955, CRD #1258913

### **Employment history**

Myers Capital Management, Inc.	President, Director, Owner & IAR	7/7/2000 - Present
Securities Service Network, Inc	Registered Representative	9/2006 to 9/2016
ING Financial Partners, Inc.	Registered Representative	1/2004 to 9/2006
Locust Street Securities, Inc.	Registered Representative	1/2003 to 1/2004

### **Educational Background**

College for Financial Planning, 2008 - Chartered Retirement Planning Counselor (CRPC) designation

American College, 2001- Chartered Financial Consultant Designation (ChFC®)

Biblical Theological Seminary, 1982, MDiv Covenant College, 1977, B.A.

Mr. Myers passed the Uniform Investment Adviser Law Examination (Series 65) on December 23, 1999. The professional designations are explained below.

### **Descriptions of the qualifications**

**Chartered Retirement Planning Counselor (CRPC)** is a professional designation awarded by the College of Financial Planning to persons who complete a course of studies focused on retirement, both pre- and post- retirement needs and planning, asset management, and estate planning. The course employs real client situations in its models. The candidate must pass a three-hour end-of-course examination (with 70% or better) that tests the student's ability to use and apply the complex, theoretical concepts to real-life scenarios. The persons who attain the designation must also agree to comply with a "Standards of Professional Conduct" and are subject to renewing the designation every two years with 16 hours of continuing education and to a disciplinary process for any transgressions of ethical standards.

**Chartered Financial Consultant (ChFC®)** - The ChFC® instruction provides comprehensive coverage of the key financial planning disciplines, including Insurance, Income taxation, Retirement planning, Investments and Estate planning. The curriculum's studies comprise seven required and two elective courses, including "Financial Planning: Process and Environment" (required). To be awarded the ChFC® designation, one must pass successfully all the selected programs, meet experience requirements (3 years of full-time business experience within the 5 years preceding the designation's award date; a full year of business time is reckoned as 2,000 hours' experience) and ethics standards (available at the ChFC® site) and agree to comply with The American College's Code of Ethics and Procedures.

### **Disciplinary Information**

Mr. Myers has no legal or disciplinary event that is material to a client's evaluation of the supervised person's integrity.

### **Other Business Activities**

Mr. Myers is a licensed insurance agent. In this role, Mr. Myers may recommend the purchase of an insurance product (health, life, long-term care insurance) to advisory clients based on an analysis of the client's financial needs and circumstances. Clients should be aware that Mr. Myers, as licensed insurance agent, will receive compensation on the sale of these products, which creates a conflict of interest. Clients are in no way required to purchase any product or service through any representative of MCMI. Mr. Myers also prepares income tax returns for individuals and families. Advisory clients are in no way required to use the tax preparation services offered by Mr. Myers.

### **Additional Compensation**

Mr. Myers does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through MCMI.

### **Supervision**

Mr. Myers is owner and sole investment advisor representative of MCMI. As such, Mr. Myers is not supervised by another member of the firm. The activities conducted by Mr. Myers and MCMI are regulated by the Commonwealth of Pennsylvania's Department of Banking and Securities.

Mr. Myers has not been involved in any arbitration claim, has not been found liable in any civil, self-regulatory organization or administrative proceeding, and has not been the subject of any bankruptcy petition.