Item 1. Cover Page for Part 2B of Form ADV: Brochure Supplement August 2024

MERIT FINANCIAL ADVISORS
2551 Lafayette Plaza Dr
Albany, Georgia 31707
(229) 883-3500

This Brochure Supplement provides information about the supervised persons listed below that supplements the firm Brochure for Merit Financial Group, LLC dba Merit Financial Advisors. Please contact the Compliance Department of Merit Financial Advisors if you did not receive our firm's Brochure or if you have any questions about the contents of this Supplement by telephone (678) 867-7050 or email at compliance@meritfa.com. Additional information about each advisor is available on the SEC's website at www.adviserinfo.sec.gov.

Thomas Wayne Gay, CRPC®
Bruce Carlton Gordon

Item 2. Educational Background and Business Experience

Thomas Wayne Gay, CRPC®
Born 1951

Educational Background:
Georgia State University; Bachelor of Science, Finance, 1976
Abraham Baldwin Agricultural College, Associate of Science, Business & Agriculture, 1972

Business Background:
04/2022 – Present: Merit Financial Group, LLC; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
02/2018 – 08/2024: LPL Financial; Registered Representative
02/2009 – 05/2022: Dasher & Padgett Financial Advisors, Inc.; Vice President and Co-Owner
02/2009 – 02/2018: INVEST Financial Corporation; Registered Representative

Bruce Carlton Gordon
Born 1953

Educational Background:
New Orleans Theological Institute, 1997
Thomas Tech, 1973

Business Background:
04/2022 – Present: Merit Financial Group, LLC; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
06/1995 – Present: Antioch Baptist Church; Pastor
02/2018 – 08/2024: LPL Financial; Registered Representative
05/2005 – 05/2022: Dasher & Padgett Financial Advisors, Inc.; Secretary, Treasurer and Co-Owner
01/2009 – 02/2018: INVEST Financial Corporation; Registered Representative

The Chartered Retirement Planning Counselor™ (CRPC®) is a professional designation awarded by the College for Financial Planning to individuals who complete a study program and pass a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Item 3. Disciplinary Information

Merit Financial Group, LLC is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of management.

There are no legal or disciplinary events material to your evaluation of our advisors to disclose.

Item 4. Other Business Activities

Most of our advisors are also registered representatives of Purshe Kaplan Sterling Investments (“PKS”), member FINRA/SIPC, as well as licensed to sell insurance products. They may offer securities and products and receive normal and customary commissions as a result of these transactions. This presents a conflict of interest to the extent that they recommend that a client invest in a security or an insurance product that results in a commission being paid to them. To mitigate this potential conflict, our advisors, as fiduciaries, will always put the interests of their clients before their own. Clients are under no obligation to purchase securities or insurance products from our advisors.

Mr. Gordon is also a pastor at Antioch Baptist Church which accounts for approximately 20% of his time and approximately 25% of his income. Mr. Gordon is also a Sales Representative for Milner Insurance Group, participating in Medicare Supplement Sales.

Item 5. Additional Compensation

No one provides an economic benefit to our advisors for providing advisory services who is not a client.

Item 6. Supervision

Doug Baxley, Chief Compliance Officer, supervises and monitors the activities of our advisors on a regular basis to ensure compliance with our firm’s Code of Ethics. Please contact Mr. Baxley if you have any questions about this brochure supplement at (678) 867-7050 or compliance@meritfa.com.