

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



MERIT
Financial Advisors

MERIT FINANCIAL ADVISORS
7000 Central Parkway
Suite 1650
Atlanta, GA 30328
(770) 350-9605

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.

James Preston Byers, II ("Preston"), CFP®

Item 2. Educational Background and Business Experience

James Preston Byers, II (“Preston”), CFP®

Born 1967

Educational Background:

University of Georgia, Masters in Taxation, 1991

Furman University, Bachelors in Accounting & Business Administration, 1990

Business Background:

12/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative

03/2007 – 08/2024: LPL Financial; Registered Representative

03/2007 – 12/2023: ClearBridge Wealth Management; President & Chief Compliance Officer

01/2002 – 03/2007: Raymond James Financial Services; Financial Advisor

The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® board’s studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2-day period) and agreeing to be bound by the CFP® board’s standard of professional conduct. As a prerequisite the designee must have a bachelor’s degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full-time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

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”), 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.

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.