

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



**MERIT FINANCIAL ADVISORS  
3595 Grandview Parkway, Suite 425  
Birmingham, Alabama 35243  
(205) 969-8011**

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](mailto:compliance@meritfa.com). Additional information about each advisor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

M. Scott Crowe

## Item 2. Educational Background and Business Experience

### **M. Scott Crowe**

Born 1978

#### **Educational Background:**

University of Auburn, Bachelor of Arts, Minor in Business, 2001

#### **Business Background:**

12/2011 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

01/2012 – 08/2024: LPL Financial; Registered Representative

06/2008 – 12/2011: TD Ameritrade; Investment Consultant

04/2007 – 5/2008: Morgan Stanley; Advisor (Assistant from 11/2006 to 04/2007)

## 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](mailto:compliance@meritfa.com).