

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



MERIT
Financial Advisors

**Merit Financial Advisors
8198 Jog Road, Suite 205
Boynton Beach, Florida 33472
(561) 740-1200**

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.

Hollis Hardiman, CDFP®
Sean M. Moore, CFP®, ChFC®
Lori R. Price, CFP®

Item 2. Educational Background and Business Experience

Hollis Hardiman, CDFA®

Born 1976

Educational Background:

University of North Carolina at Wilmington, Bachelor of Science, Marketing, 1999

Business Background:

11/2019 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

01/2015 – 08/2024: LPL Financial; Registered Representative

01/2015 – 11/2019: Price Financial Group, LLC; Private Wealth Advisor

01/2015 – 10/2019: Private Advisor Group; Investment Adviser Representative

10/2013 – 01/2015: Wells Fargo Advisors, LLC; Financial Advisor

05/2013 – 09/2013: Self Employed

06/2001 – 05/2013: Enterprise Rent A Car; Area Sales Manager

Sean M. Moore, CFP®, ChFC®

Born 1978

Educational Background:

Mr. Moore attended Florida State University from 1998 to 2000

Business Background:

09/2020 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

09/2020 – 08/2024: LPL Financial; Registered Representative

03/2020 – 09/2020: SMART Wealth Advisory; Founder

05/2000 – 03/2020: Alter Retirement Planning; Vice President, Senior Advisor

Lori R. Price, CFP®

Born 1955

Educational Background:

Duke University, Fuqua School of Business, Master of Business Administration, Finance and Marketing, 1979

Rutgers University, Bachelor of Arts in Business, 1977

Business Background:

11/2019 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

06/2011 – 08/2024: LPL Financial; Registered Representative

02/1995 – 12/2019: Price Financial Group, LLC; Founder and CEO

06/2011 – 10/2019: Private Advisor Group; Investment Adviser Representative
08/2005 – 05/2011: Securities America Inc.; Registered Representative & Investment Adviser Representative
04/1988 – 08/2005: Lincoln Financial Advisors; Financial Advisor

The Certified Divorce Financial Analyst® (CDFA®) program is designed to prepare advisers as experienced professionals on the financial aspects of divorce. For many clients, divorce is the largest financial transaction of their lives. The role of a CDFA professional is to address the special financial issues of divorce with data to help achieve equitable settlements. Individuals with a minimum of three years of professional experience in finance or divorce and a Bachelor's degree are eligible to enroll in the CDFA Program. This includes experience as a financial professional, accountant, or family lawyer. To retain the CDFA designation, you must also obtain 15 divorce-related hours of continuing education every two years.

The Certified Financial Planner™ (CFP®) designation 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 IAR 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.

The Chartered Financial Consultant® (ChFC®) designation requires charter holders to serve with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each Chartered Financial Consultant has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken nine or more college-level courses on all aspects of financial planning from The American College of Financial Services, a non-profit educator with the highest level of academic accreditation. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

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.

Sean Moore has a relationship with a third-party website (the “Website”) devoted to financial topics. Mr. Moore pays the Website sponsor a marketing fee in exchange for advertising services on the Website. From time to time, potential clients may be referred to Mr. Moore through the Website. The marketing fee paid to the Website is not contingent upon whether or not the client ultimately invests through the firm. When a client is obtained from the Website, the arrangement will be disclosed in writing to the client through a disclosure document signed by the client prior to or at the time a relationship is established with the firm.

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.