

**Item 1. Cover Page for Part 2B of
Form ADV: Brochure Supplement
August 2025**



MERIT
Financial Advisors

MERIT FINANCIAL ADVISORS

This Brochure Supplement provides information about our advisors at Merit Financial Group, LLC, dba Merit Financial Advisors, that supplements our firm Brochure. You should have received a copy of that brochure. Please contact the Compliance Department 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.

Gerard Longo

2400 Ansys Drive, Suite 102,
Canonsburg, PA 15317

999 Vanderbilt Beach Road, Suite 200,
Naples, FL 34108

412-914-8292

Item 2: Educational Background & Business Experience

Gerard Longo

Born: 1967

Educational Background:

Slippery Rock University, Bachelor of Science

Business Background:

08/2025 - Present; Merit Financial Advisors, Wealth Manager, Partner

03/2021 – 08/2025; Commonwealth Financial Network, Fee-Only Advisor

03/2021 – 08/2025; Global Wealth Advisors, Fee-Only Advisor

04/2010 – 03/2021; Oakmont Capital Management, LLC, Investment Adviser Representative

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

None.

Item 5: Additional Compensation

We will from time to time receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors underwrite the costs incurred for marketing such as client appreciation events, advertising, publishing, and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for which sales have been made or for which it is anticipated sales will be made. This creates a conflict of interest in that there is an incentive to recommend certain products and investments based on the receipt of this compensation instead of what is in the best interest of our clients. The amount of these expense reimbursements is not considered to be material; further, we attempt to control this conflict by basing investment decisions on the individual needs of our clients.

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 the information in this brochure supplement at (678) 867-7050 or compliance@meritfa.com