Item 1. Cover Page for Part 2B of Form ADV: Brochure Supplement November 2026

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.

Ryan Evans
Nicholas Wilkins
Luke Stortzum
Thomas Clark
John O'Shea
Nadezda Scharnell
Duncan Reidner
Shawn Quam-Schulz

20 N. Clark Street, Suite 2825,
Chicago, IL 60602

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IL 60523
(312) 257-2392

Item 2: Educational Background & Business Experience

Ryan Evans
Born: 1976

Education Background:
University of Illinois Champaign-Urbana, Bachelor of Science, Finance

Business Background:
11/2025 – Present; Merit Financial Advisors, Regional Director, Partner
03/2012 – 11/2025; Blueprint Wealth Advisors, LLC, Advisor
03/2012 – 11/2025; Commonwealth Financial Network, Registered Advisor

Nicholas Wilkins
Born: 1979

Education Background:
Michigan State University - Eli Broad College of Business, Bachelor of Finance

Business Background:
11/2025 – Present; Merit Financial Advisors, Regional Director, Partner
03/2012 – 11/2025; Blueprint Wealth Advisors, LLC, Advisor, Owner
03/2012 – 11/2025; Commonwealth Financial Network, Registered Advisor

Luke Stortzum
Born: 1986

Education Background:
Marian University of Fond, Bachelor of Science, Business Administration and Human Resource Management

Business Background:
11/2025 – Present; Merit Financial Advisors, Wealth Manager
03/2022 – 11/2025; Blueprint Wealth Advisors, Advisor
03/2022 – 11/2025; Commonwealth Financial Network, Advisor
10/2020 - 03/2022; First Community Bank and Trust, Registered Representative

Thomas Clark
Born: 1992

Education Background:
University of Iowa, Bachelor of Business Administration, Finance, Minor in Political Science

Business Background:
11/2025 – Present; Merit Financial Advisors, Wealth Manager
08/2023 – 11/2025; Blueprint Wealth Advisors, LLC, Advisor
08/2023 – 11/2025; Commonwealth Financial Network, Staff Member
10/2018 – 08/2023; Charles Schwab Investment Management, Senior Manager, Valuation

John O'Shea
Born: 1991

Education Background:
Illinois State University – Honors College, Bachelor of Science in Finance, Bachelor of Science in Marketing
Indiana University – Kelley School of Business, Master of Business Administration, Master of Science in Business Analytics

Business Background:
11/2025 – Present; Merit Financial Advisors, Wealth Manager
05/2025 – 11/2025; Blueprint Wealth Advisors, Advisor
05/2025 – 11/2025; Commonwealth Financial Network, Advisor
08/2024 – 05/2025; Blueprint Wealth Advisors, LLC, Registered Staff Member
08/2024 – 05/2025; Commonwealth Financial Network, Registered Staff Member
10/2021 – 08/2024; Slalom, Consultant
10/2020 – 10/2021; University of Indiana, Full-Time Student

Nadezda Scharnell
Born: 1981

Business Background:
11/2025 – Present; Merit Financial Advisors, Wealth Manager
03/2025 – 11/2025; Blueprint Wealth Advisors, LLC, Advisor
03/2025 – 11/2025; Commonwealth Financial Network, Advisor
11/2024 – 03/2025; Commonwealth Financial Network, Registered Staff Member
08/2024 – 03/2025; Blueprint Wealth Advisors, LLC, Staff Member
08/2024 – 11/2024; Commonwealth Financial Network, Staff Member
10/2014 – 07/2024; Morgan Stanley, Business Development Associate

Duncan Reidner
Born: 1989

Education Background:
Parkland College, Associates
Southern Illinois University – Carbondale, Bachelor of Financial Management

Business Background:
11/2025 – Present; Merit Financial Advisors, Wealth Manager
04/2018 – Present; DgTek LLC, Founder
01/2022 – 11/2025; Blueprint Wealth Advisors, LLC, Financial Planning Coordinator

Shawn Quam-Schulz
Born: 1966

Business Background:
11/2025 – Present; Merit Financial Advisors, Wealth Manager
12/2023 – 11/2025; Blueprint Wealth Advisors, LLC, Advisor
02/2021 – 11/2025; Commonwealth Financial Network, Advisor
04/1988 – 02/2021; Ameriprise Financial Network, Registered 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

Most of our advisors are also registered representatives Purshe, Kalpan, 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.

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