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

Kathryn "Kate" Redden
Thomas "Tom" Williams, Jr.
Chad Stevens
Kunal Patel
Robert Alexandrovic
David Grundy

90 S Cascade Avenue
Suite 1130
Colorado Springs, Colorado 80903
(719) 359-9450

2000 South Colorado Blvd.
Tower Two, Suite 1220
Denver, Colorado 80222
(303) 534-9328

Item 2: Educational Background & Business Experience

Kathryn "Kate" Redden
Born: 1970

Business Background:
09/2019 – Present; Merit Financial Advisors, Investment Adviser Representative
08/2024 – Present; Purshe Kaplan Sterling Investments, Registered Representative
09/2019 – 08/2024; LPL Financial, Registered Representative

Thomas "Tom" Williams, Jr.
Born: 1960

Educational Background:
University of Houston, Bachelor of Science in Technology
University of Houston, Master of Business Administration, Finance

Business Background:
01/2020 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2020 – 08/2024: LPL Financial; Registered Representative
01/2020 – 03/2022: I.M. Wealth Care, LLC; Financial Advisor

Chad Stevens
Born: 1997

Educational Background:
University of Colorado-Boulder, Bachelor of Science in Business Administration

Business Background:
01/2020 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2020 – 08/2024: LPL Financial; Registered Representative

Kunal Patel
Born: 1997

Business Background:
12/2023 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
08/2020 – Present: UNC Wilmington; Student

Robert Alexandrovic
Born: 1981

Educational Background:
Miami University, Finance, Bachelor of Science in Business

Business Background:
09/2022 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
12/2022 – 08/2024: LPL Financial; Registered Representative
03/2020 – 09/2020: BOK Financial Private Wealth, Inc., Wealth Advisor

David Grundy
Born: 1989

Educational Background:
Olivet Nazarene University, Bachelor of Science in Psychology
Regis University, Master of Arts in Applied Psychology

Business Background:
06/2025 – Present: Merit Financial Advisors; Investment Adviser Representative
06/2025 – Present: Purshe Kaplan Sterling Investments; Registered Representative
04/2024 – 06/2025: Thrivent Financial; Financial Associate
09/2023 – 06/2025: Thrivent Investment Management Inc, Registered Representative
12/2023 – 04/2024: Thrivent Financial, Associate Representative
07/2021 – 12/2023: Self-Employed, Property Manager/Landlord

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