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

MERIT FINANCIAL ADVISORS
21700 East Copley Drive
Suite 120
Diamond Bar, CA 91765
(909) 860-9992

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.

Robert M. Birgen, CFP®, CIMA®, PFS
Michael Roney, CFP®, CIMA®, CIMC®
Tait C. Lane

Item 2. Educational Background and Business Experience

Robert M. Birgen, CFP®, CIMA®, PFS
Born 1957

Educational Background:
California State Polytechnic University, Pomona, Bachelor of Science Degree 1980

Business Background:
01/2024 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative
10/2007 – 01/2024: Abridge Partners, LLC; Principal
04/2001 – 01/2024: Birgen Asset Management, Inc.; President
09/2009 – 11/2023: LPL Financial LLC; Registered Representative
11/2007 – 12/2015: Stanislawski & Harrison Wealth Management, LLC; Investment Adviser Representative
04/2009 – 09/2009: Associated Securities Corp.; Registered Representative
05/1991 – 04/2009: FSC Securities Corporation; Registered Representative
01/1998 – 12/2007: FFR Advisory, LLC; Advisory Representative
05/1991 – 12/2007: Strategic Insurance Services, Inc.; Agent
05/1987 – 05/1991: Cigna Securities, Inc.; Financial Advisor

Michael Roney, CFP®, CIMA®, CIMC®
Born 1974

Educational Background:
San Diego State University Bachelor of Science Degree 1998
Pasadena City College Associate of Arts Degree 1995
Pasadena City College Associate of Science Degree 1995

Business Background:
01/2024 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative
06/2007 – 01/2024: Abridge Partners, LLC; Senior Portfolio Analyst
11/2007 – 12/2015: Stanislawski & Harrison Wealth Management, LLC; Portfolio Analyst

Tait C. Lane
Born 1976

Educational Background:
Seattle Pacific University, Degree in Finance and Accounting 1999

Business Background:
09/2022 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Regional Director, Partner
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2010 – 08/2024: LPL Financial LLC; Registered Representative
01/2010 – 09/2022: Triad Financial Strategies, Inc.; President
11/2018 – 09/2022: Triad Investment Management; Investment Adviser Representative

05/2014 – 03/2019: Financial Advocates Investment Management; Investment Adviser Representative
02/2003 – 12/2009: Principal Funds Distributor, Inc.; Regional Vice President

The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification 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 designee 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 Certified Investment Management Analyst (CIMA®) certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting. Prerequisites for the CIMA® certification are three years of financial services experience and an extensive background check. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider, pass an online Certification Examination, and have an acceptable regulatory history. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is earned through the Investment Management Consultants Association (IMCA).

The Certified Investment Management Consultant (CIMC®) certification is obtained by individuals that have completed extensive course work and passed examinations for Levels I and II of the Institute for Certified Investment Management Consultants' course. CIMCs must also meet the Institute's requirements concerning experience in consulting and managed accounts, and adhere to its Code of Ethics and continuing education requirements.

The Personal Financial Specialist (PFS) credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

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.