

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



**MERIT**  
Financial Advisors

**MERIT FINANCIAL ADVISORS  
2801 Network Boulevard  
Suite 503  
Frisco, Texas 75034  
(214) 423-4200**

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](mailto:compliance@meritfa.com). Additional information about each advisor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Zachary W. Beckerley, CFP®  
Blaine G. Malcolm, CFP®  
M. Kyle Shores, CAS

## Item 2. Educational Background and Business Experience

### **Zachary W. Beckerley, CFP®**

Born 1983

#### **Educational Background:**

Texas Tech University, Master of Science, 2007

Texas Tech University, Bachelor of Science, 2006

#### **Business Background:**

10/2017 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

05/2012 – 08/2024: LPL Financial Inc.; Registered Representative

04/2015 – 10/2018: Lifestyle Planning Solutions, LLC; Financial Planner

03/2013 – 10/2017: Stratos Wealth Partners, Ltd.; Investment Adviser Representative

06/2011 – 01/2018: Botsford Financial Group; Regional Director, Financial Planning

07/2011 – 05/2012: DeWaay Financial Network, LLC; Registered Representative & Investment Adviser Representative

01/2008 – 06/2011: JWA Financial Group; Associate Financial Planner

09/2007 – 12/2007: Amicus Consulting Group; Para planner/Intern

### **Blaine G. Malcolm, CFP®**

Born 1975

#### **Educational Background:**

Texas Tech University, Bachelor of Business Administration, 1999

#### **Business Background:**

10/2017 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

05/2012 – 08/2024: LPL Financial Inc.; Registered Representative

06/2012 – 10/2018: Lifestyle Planning Solutions, LLC; Financial Planner

03/2013 – 10/2017: Stratos Wealth Partners, Ltd.; Investment Adviser Representative

10/2009 – 01/2018: Botsford Financial Group; Investment Adviser Representative

05/2010 – 05/2012: DeWaay Financial Network, LLC; Registered Representative and Investment Adviser Representative

10/2009 – 05/2010: FSC Securities Corporation; Registered Representative

08/2003 – 07/2009: Charles Schwab & Co., Inc.; Vice President and Financial Consultant

## **M. Kyle Shores, CAS**

Born 1979

### **Educational Background:**

University of North Texas, Bachelor of Business Administration, 2001

### **Business Background:**

10/2017 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

05/2012 – 08/2024: LPL Financial Inc.; Registered Representative

06/2012 – 10/2018: Lifestyle Planning Solutions, LLC; Financial Planner

01/2006 – 01/2018: Botsford Financial Group; Investment Adviser Representative

03/2013 – 09/2017: Stratos Wealth Partners, Ltd.; Investment Adviser Representative

05/2010 – 05/2012: DeWaay Financial Network, LLC; Registered Representative & Investment Adviser Representative

09/2007 – 05/2012: Biltmore Capital Advisors; Investment Adviser Representative

01/2006 – 05/2010: FSC Securities Corporation; Registered Representative & Investment Adviser Representative

08/2001 – 01/2006: Lincoln Financial Advisors; Registered Representative & Investment Adviser Representative

**The Certified Annuity Specialist (CAS)** is a certification indicating expertise and commitment to fixed-rate and variable annuities. Individuals with the CAS designation offer clients knowledgeable advice in regards to investment opportunities in annuities. The designation is available to professionals that meet one of the following requirements: a bachelor's degree or 2,000 hours of financial services work experience. The CAS designation is issued by the Institute of Business & Finance through a six-module, 60-hour course and requires 15 hours per year of continuing education for the first five years following certification. The course includes an open-book case study as well as three exams.

**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 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.

### 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](mailto:compliance@meritfa.com).