

**Item 1. Cover Page for Part 2B of
Form ADV: Brochure Supplement
June 15, 2026**



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.

Hector Luna
Nikki Smith

15721 Park Row Boulevard Suite 205
Houston, TX 77084

346-309-3321

Item 2: Educational Background & Business Experience

Hector Luna

Born: 1985

Educational Background:

Western Governors University, BS Business Management

Business Background:

05/2025 – Present: Merit Financial Advisors; Regional Vice President, Partner Programs
05/2025 – Present: Purshe Kaplan Sterling Investments; Registered Representative
09/2024 – 04/2025: Mai Capital Management, LLC; Wealth Advisor
08/2023 – 09/2024: LPL Financial LLC; Registered Representative
08/2023 – 08/2024: Wealth Enhancement Group; Financial Advisor
08/2023 – 08/2024: Wealth Enhancement Brokerage Services; Registered Representative
07/2018 – 08/2023: Fidelity Personal and Workplace Advisors; Mass Transfer

Nikki Smith

Born: 1984

Educational Background:

Pulaski Technical College, Associate of Science – Office Management
University of Arkansas at Little Rock, BS Accounting

Business Background:

08/2025 – Present: Merit Financial Advisors; Wealth Manager
08/2025 – Present: Purshe Kaplan Sterling Investments; Registered Representative
11/2024 – 08/2025: Global Wealth Advisors; Registered Staff Member
11/2024 – 08/2025: Commonwealth Financial Network; Registered Staff Member
10/2022 – 10/2024: OneAmerica Securities; Registered Rep
09/2022 – 10/2024: American United Life; Relationship Director
02/2022 – 08/2022: Not Employed
01/2021 – 01/2022: GWFS Equities, Inc.; Mass Transfer

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

Nikki Smith is actively engaged in real estate as a developer, manager, or owner of rental property.

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