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

Tait Lane
Randall Kim
Christopher Loutsis III
Joseph Cilley
Lincoln Kopetski
Michael (Max) Baer
Thomas Bakamus
Baylee Bryant
Robert (Bob) Seibel Jr.

1919 N Pearl Street, Suite B-2
Tacoma, Washington 98406
(253) 272-7058

6415 E Lake Sammamish Pkwy SE
Suite 100
Issaquah, WA 98029

(425) 392-2200

Item 2: Educational Background & Business Experience

Tait Lane
Born: 1976

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

Business Background:
09/2022 – Present: Merit Financial Advisors; Regional Director, Partner
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2010 – 08/2024: LPL Financial LLC; Registered Representative

Randall Kim
Born: 1955

Business Background:
09/2022 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
08/2005 – 08/2024: LPL Financial LLC; Registered Representative

Christopher Loutsis III
Born: 1981

Educational Background:
University of Washington, Bachelor of Arts in Economics

Business Background:
03/2023 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
04/2020 – 08/2024: LPL Financial LLC; Registered Representative
04/2020 – 03/2023: Invex Financial; Investment Adviser Representative

Joseph Cilley
Born: 1976

Educational Background:
Pacific Lutheran University, Bachelor of Business Administration

Business Background:
09/2022 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2019 – 08/2024: LPL Financial LLC; Registered Representative
01/2019 – 09/2022: Triad Investment Management; Investment Adviser Representative

Lincoln Kopetski
Born: 1975

Educational Background:
University of Phoenix, Bachelor of Business Administration in Finance

Business Background:
09/2022 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2019 – 08/2024: LPL Financial LLC; Registered Representative
01/2019 – 09/2022: Triad Investment Management; Investment Adviser Representative

Michael (Max) Baer
Born: 1993

Educational Background:
Washington State University, Bachelor of Science in Economics

Business Background:
09/2022 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2021 – 08/2024: LPL Financial LLC; Registered Representative
01/2021 – 09/2022: Triad Investment Management; Investment Adviser Representative

Thomas Bakamus
Born: 1986

Educational Background:
Central Washington University, Bachelor of Business Administration in Finance/Economics

Business Background:
09/2022 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
05/2021 – 08/2024: LPL Financial LLC; Registered Representative
05/2021 – 09/2022: Triad Investment Management; Investment Adviser Representative

Baylee Bryant
Born: 1996

Educational Background:
Kansas State University, Personal Financial Planning Master's Degree
Kansas State University, Graduate Certificate in Personal Financial Planning
Arizona State University, Bachelor of Arts in English

Business Background:
01/2023 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2023 – 08/2024: LPL Financial Inc.; Registered Representative
11/2021 – 01/2023: Financial Design Group, Inc.; Investment Adviser Representative

Robert (Bob) Seibel Jr.
Born: 1994

Educational Background:
University of Nebraska-Lincoln, Bachelor of Science in Business Administration

Business Background:
04/2025 – Present: Merit Financial Advisors; Service Adviser
05/2025 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2022 – 04/2025: Fidelity Investments; Financial Consultant
01/2021 – 12/2021: Fidelity Investments; Investment Consultant
05/2020 – 12/2020: Fidelity Investments; Relationship Manager
01/2020 – 04/2020: Fidelity Investments; Financial 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