

**Item 1. Cover Page for Part 2B of  
Form ADV: Brochure Supplement  
October 2025**



**MERIT**  
Financial Advisors

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Tacoma, Washington 98406  
(253) 272-7058**

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Suite 100  
Issaquah, WA 98029  
(425) 392-2200**

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](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).

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

## Item 2. Educational Background and 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

01/2010 – 09/2022: Triad Financial Strategies, Inc.; President

11/2018 – 09/2022: Triad Investment Management; Investment Adviser 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

11/2018 – 09/2022: Triad Investment Management; Chief Compliance Officer and Investment Adviser Representative

### **Susan Bentley**

Born 1957

#### **Educational Background:**

Brigham Young University, Bachelor of Arts

#### **Business Background:**

03/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

04/2020 – 08/2024: LPL Financial LLC; Registered Representative

01/2018 – 03/2023: Invex Financial, LLC, President, Investment Adviser Representative

04/2020 – 03/2023: Financial Advocates™ Investment Management, LLC, Investment Adviser 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

11/2020 – 04/2022: Starbucks Corporation; Barista

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