

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



**MERIT FINANCIAL ADVISORS  
8826 Goodby's Executive Drive  
Suite B  
Jacksonville, Florida 32217  
(904) 733-1123**

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).

Stephen Frick, CRPC®

## Item 2. Educational Background and Business Experience

### **Stephen Frick, CRPC®**

Born 1982

#### **Educational Background:**

University of Florida, Bachelor of Arts Business Administration, Minor in Mass Communication, 2005

#### **Business Background:**

11/2019 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

11/2019 – 08/2024: LPL Financial; Registered Representative

08/2019 – 10/2019: Synovus Securities; Personal Advisor

08/2018 – 08/2019: SunTrust Advisory Services; Personal Advisor

05/2015 – 08/2018: Synovus Securities; Registered Representative

08/2014 – 08/2018: Synovus Bank; Private Wealth Advisor

10/2013 – 07/2014: BBVA Securities, Inc.; Financial Sales Advisor

06/2013 – 10/2013: Compass Bank; Financial Sales Advisor

07/2008 – 07/2013: Regions Bank; Branch Team Leader & Financial Service Specialist

**The Chartered Retirement Planning Counselor™ (CRPC®)** is a professional designation awarded by the College for Financial Planning to individuals who complete a study program and pass a final multiple-choice examination. Successful applicants earn the right to use the CRPC® designation with their names for two years. Every two years, CRPC® professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

## 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 the information in this brochure supplement at (678) 867-7050 or [compliance@meritfa.com](mailto:compliance@meritfa.com).