

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

Bert Falley
Colin Aldrich
Michele Hammann
James Colahan

3320 Clinton Parkway Court, Suite 120
Lawrence, KS 66047

5825 SW 29th Street
Topeka, KS 66614

8001 College Blvd, Suite 200,
Overland Park, KS 66210

3675 74th St, Suite 3,
Meriden, KS 66512

Sunflower Bank Corporate Building 3025 Cortland Cir, Suite 201,
Salina, KS 67401

(785) 380-7238

Item 2: Educational Background & Business Experience

Bert Falley

Born: 1965

Educational Background:

Kansas State University, Bachelor of Science in Business Administration

Business Background:

01/2026 – Present; Merit Financial Advisors, Wealth Manager, Partner

09/2020 – 01/2026; Wealthcare Advisory Partners, LLC dba SS&C Wealth Management Group, LLC,
Investment Advisor Representative

Colin Aldrich

Born: 1983

Educational Background:

University of Saint Mary, Bachelor of Science in Business Administration

Business Background:

01/2026 – Present; Merit Financial Advisors, Service Advisor

06/2025 – 01/2026; Wealthcare Advisory Partners, LLC dba SS&C Wealth Management Group, LLC,
Investment Advisor Representative

04/2020 – 04/2023; Commerce Bank, Business Banking Relationship Manager

Michele Hammann

Born: 1979

Educational Background:

University of Kansas, Bachelor's in Accounting and Business Administration

University of Kansas, Masters in Accounting & Information Systems

Business Background:

01/2026 – Present; Merit Financial Advisors, Regional Vice President, Partner

09/2020 – 01/2026; Wealthcare Advisory Partners, LLC dba SS&C Wealth Management Group, LLC,
Investment Advisor Representative

James Colahan

Born: 1951

Educational Background:

University of Kansas, Bachelor of Science in Accounting

Business Background:

01/2026 – Present; Merit Financial Advisors, Wealth Manager

09/2020 – 01/2026; Wealthcare Advisory Partners, LLC dba SS&C Wealth Management Group, LLC,
Investment Advisor 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: 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 5: 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