

Item 1. Cover Page for Part 2B of
Form ADV: Brochure Supplement
March 2024



MERIT
Financial Advisors

MERIT FINANCIAL ADVISORS
4400 Calumet Avenue
Suite 201
Manitowoc, Wisconsin 54220
(920) 683-9901

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. Additional information about each advisor is available on the SEC's website at www.adviserinfo.sec.gov.

William ("Will") R. Casey, CFP® ChFC®, CLU®
Atley T. Gay, FPQP®

Item 2. Educational Background and Business Experience

William (“Will”) R. Casey, CFP® ChFC®, CLU®

Born 1959

Educational Background:

University of Wisconsin - Madison, Bachelor of Business Administration-Marketing, 1982

Business Background:

03/2024 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

01/1995 – 03/2024: Access Investment Advisors, Inc.; Investment Adviser Representative

Atley T. Gay, FPQP®

Born 1992

Educational Background:

Lawrence University, Bachelor of Arts, Economics, 2015

Business Background:

03/2024 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

10/2015 – 03/2024: Access Investment Advisors, Inc.; Investment Adviser Representative

06/2013 – 12/2014: Investors Community Bank; Loan Operations Support

The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® board’s studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2-day period) and agreeing to be bound by the CFP® board’s standard of professional conduct. As a prerequisite the designee must have a bachelor’s degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full-time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

The Chartered Financial Consultant® (ChFC®) designation requires charter holders to serve with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each Chartered Financial Consultant has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken nine or more college-level courses on all aspects of financial planning from The American College of Financial Services, a non-profit educator with the highest level of academic accreditation. The average study time for the program is over 400 hours, and advisors frequently spend years

earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

The Chartered Life Underwriter (CLU®) is offered by The American College. To receive the CLU® designation, a professional must successfully complete all courses in the selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. The Chartered Life Underwriter (CLU®) designation is obtained by completing 8 core, 3 elective courses and a final exam for each course. As a prerequisite the professional must have 3 years of full-time business experience within the 5 years preceding the awarding of the designation. This designation requires 30 hours of continuing education every 2 years.

The Financial Paraplanner Qualified ProfessionalSM (FPQP®) designation is earned through the Foundations in Financial PlanningSM (FFPN) program. The FPQP® designation program is an ideal launchpad for a career in the financial services profession and also a great way to increase the insight and knowledge of those who have been working in the profession. It provides a broad, practical knowledge of all the main aspects in personal financial planning, including the five disciplines of financial planning and general financial planning terminology, concepts, and categories. To use the FPQP® designation, the individual must successfully complete the FPQP® exam and then ongoing fulfillment of continuing education requirements. Professionals with this designation are required to follow standards of professional conduct and comply with self-disclosure requirements.

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

Some of our advisors are licensed to sell insurance products. They may offer insurance 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.

In addition to the activities described above, some of our advisors are also engaged in other business activities pertaining to the ownership of rental real estate property.

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 this brochure supplement at (678) 867-7050 or compliance@meritfa.com.