

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



**MERIT FINANCIAL ADVISORS
502 Bridge St
New Cumberland, Pennsylvania 17070
(717) 403-6030**

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.

**Curt Heinz Zimmermann
George Kegerreis
Jeffrey Scott Nickum
Kimberly Irene Swope
Justin T Taillon**

Item 2. Educational Background and Business Experience

Curt Heinz Zimmermann

Born 1964

Educational Background

Indiana University of Pennsylvania; Bachelor's in Finance, 1986

Business Background

12/2024 – Present: Merit Financial Group, LLC; Investment Adviser Representative

01/2020 – Present: Purshe Kaplan Sterling Investments; Registered Representative

07/2018 – Present: Zimmermann Investment Management & Planning; Investment Adviser Representative

04/2000 – 12/2019: Professional Financial Advisors Inc.; Vice President/Investment Advisor Representative

07/2001 – 01/2020: PFA Security Asset Management Inc.: President/Registered Representative

George Kegerreis

Born 1963

Educational Background

Pennsylvania State University; Bachelor of Science Business, Finance, 1985

Business Background

12/2024 – Present: Merit Financial Group, LLC; Investment Adviser Representative

01/2020 – Present: Purshe Kaplan Sterling Investments; Registered Representative

04/2019 – Present: Zimmermann Investment Management & Planning; Investment Adviser Representative

03/2013 – 01/2020: PFA Security Asset Management, Inc.; Registered Representative

Jeffrey Scott Nickum

Born 1959

Educational Background

Arizona State University, 1983

Business Background

12/2024 – Present: Merit Financial Group, LLC; Investment Adviser Representative

01/2020 – Present: Purshe Kaplan Sterling Investments; Registered Representative

04/2019 – Present: Zimmermann Investment Management & Planning; Investment Adviser Representative

02/2002 – 01/2020: Professional Financial Advisors, Inc.; Investment Advisor Representative

07/2001 – 01/2020: PFA Security Asset Management, Inc.; Registered Representative

Kimberly Irene Swope

Born 1983

Educational Background

Penn State University, 2005

Business Background

12/2024 – Present: Merit Financial Group, LLC; Investment Adviser Representative

01/2020 – Present: Purshe Kaplan Sterling Investments; Registered Representative

07/2018 – Present: Zimmermann Investment Management & Planning; Investment Adviser Representative

01/2009 - Present: Professional Tax Advisors, Inc.; Tax Preparer

06/2005 – 01/2020: PFA Professional Group; Operations

06/2005 – 12/2019: Professional Financial Advisors, Inc.; Operations

Justin T. Taillon

Born 1978

Educational Background

BSBA Finance, 2001

Business Background

12/2024 – Present: Merit Financial Group, LLC; Investment Adviser Representative

02/2020 – Present: Purshe Kaplan Sterling Investments; Registered Representative

02/2020 – Present: Zimmermann Investment Management & Planning; Investment Adviser Representative

01/2016 – 01/2020: M&M Bedding LLC; Sales Representative

12/2011 – 01/2016: Self Employed

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"), member FINRA/SIPC, as well as licensed to sell insurance products. They may offer securities and products and receive normal and customary commissions because 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.

Curt Zimmermann, George Kegerreis, Jeffrey Nickum, Kimberly Swope, and Justin Taillon are IARs of Zimmermann Investment Management and Planning. They compensated for this role via the receipt of advisory fees.

Kimberly Swope is a Tax Consultant at Professional Tax Advisors, Inc. She helps clients prepare their tax returns and offers advice to save on taxes while ensuring compliance with current tax laws.

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.