Item 1. Cover Page for Part 2B of Form ADV: Brochure Supplement
November 2023

MERIT FINANCIAL ADVISORS
538 Durham Road
Newtown, Pennsylvania 18940

225 Wilmington - West Chester Pike
Chadds Ford, Pennsylvania 19317

(866) 896-8156

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.

Mark Fried, CRPC®

Item 2. Educational Background and Business Experience

Mark Fried CRPC®
Born 1962

Educational Background:
University of Pennsylvania, Philadelphia; Masters of Government, 1989
Columbia University, New York; Bachelor of Science, Computer Engineering, 1984

Business Background:
03/2023 – Present: Merit Financial Group, LLC Investment Adviser Representative
07/2008 – Present: Blue Dog Insurance Agency dba The Fried Group; Managing Member/Insurance Agent
07/2008 – 03/2023: TFG Wealth Management, LLC; Managing Member; Investment Adviser Representative
03/2008 – 12/2008: Envision Investment Advisors; Investment Adviser Representative
01/2001 – 03/2008: MDF Associates; Managing Member

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