

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

Brett Moldenhauer
Richard Moldenhauer
Jonathan Dombrowski
Gregory Kotecki
Patrick O'Connell
John Ring III
Matthew Hayes

6195 W. Quaker St,
Orchard Park, NY 14127

716-662-4361

Item 2: Educational Background & Business Experience

Brett Moldenhauer

Born: 1977

Educational Background:

Sewanee: The University of the South, BS

Business Background:

09/2026 – Present; Merit Financial Advisors, Wealth Manager, Partner

09/2025 – 09/2026; Moldenhauer & Associates, Advisor

08/2016 – 09/2026; Commonwealth Financial Network, Registered Rep, Advisor

Richard Moldenhauer

Born: 1944

Educational Background:

University of Kentucky, Bachelor of Arts - History

Business Background:

09/2026 – Present; Merit Financial Advisors, Wealth Manager, Partner

09/2025 – 09/2026; Moldenhauer & Associates, Advisor

08/2016 – 09/2026; Commonwealth Financial Network, Advisor

Jonathan Dombrowski

Born: 1989

Educational Background:

Bond University, BA - Business Management

Bond University, BA - Finance

Business Background:

09/2026 – Present; Merit Financial Advisors, Wealth Manager

06/2014 – 09/2026; Moldenhauer & Associates, Advisor

08/2016 – 09/2026; Commonwealth Financial Network, Registered Rep, Advisor

Gregory Kotecki

Born: 1989

Educational Background:

SUNY Binghamton, BA - Economics

Business Background:

09/2026 – Present; Merit Financial Advisors, Wealth Manager

03/2015 – 09/2026; Moldenhauer & Associates, Advisor

08/2016 – 09/2026; Commonwealth Financial Network, Advisor

Patrick O'Connell

Born: 1988

Educational Background:

D'Youville College, BA

Business Background:

09/2026 – Present; Merit Financial Advisors, Wealth Manager

09/2015 – 09/2026; Moldenhauer & Associates, Advisor

08/2016 – 09/2026; Commonwealth Financial Network, Advisor

John Ring III

Born: 1961

Educational Background:

Allegheny College, BA

University of Tennessee, JD

Business Background:

09/2026 – Present; Merit Financial Advisors, Wealth Manager

09/2025 – 09/2026; Moldenhauer & Associates, Advisor, CCO

08/2016 – 09/2026; Commonwealth Financial Network, Advisor

Matthew Hayes

Born: 1995

Educational Background:

SUNY Fredonia, BS in Finance

University of Rochester, Masters in Finance

Business Background:

09/2026 – Present; Merit Financial Advisors, Wealth Manager

04/2022 – 09/2026; Moldenhauer & Associates, Advisor

04/2022 – 09/2026; Commonwealth Financial Network, Advisor

02/2021 – 04/2022; Equitable Advisors, LLC, Registered 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: Other Business Activities

Most of our advisors are also registered representatives Purshe, Kalpan, 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 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

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 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