Item 1. Cover Page for Part 2B of Form ADV: Brochure Supplement October 2026



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.

Rick L. Kent
Kay Lynn Mayhue,
Andrew S. Lubben
Kirk A. Wilkerson,
James "Jim' Colbourne
Laura V. Sithens
Katherine "Kat" Grier
Todd H. Hicks
Tyler Knapp
Craig M. Anderson
Brian E. Martin
Jill Crawford
Kelly Gallimore
Scott C. Meyer
James B. Russell III
David S. Elder Jr.
Brad L. Cast
Preston Byers

11675 Rainwater Drive, Suite 625
Alpharetta, Georgia 30009
(678)647-8040

2400 Lakeview Parkway, Suite 550
Alpharetta, Georgia 30009
(678)867-7050

1240 Winnowing Way, Suite 100,
Mt Pleasant SC 29466

32 Office Park Road,
Hilton Head SC 29928

Item 2: Educational Background & Business Experience

Rick L. Kent
Born: 1955

Educational Background:
Indiana University SE

Business Background:
03/1997 – Present: Merit Financial Advisors; CEO; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
12/2010 – 08/2024: LPL Financial; Registered Representative

Kay Lynn Mayhue
Born: 1976

Educational Background:
University of North Texas, Bachelor of Business Administration

Business Background:
10/2017 – Present: Merit Financial Advisors; President
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
05/2012 – 08/2024: LPL Financial Inc.; Registered Representative

Andrew S. Lubben
Born: 1970

Educational Background:
University of Georgia

Business Background:
10/2015 – Present: Merit Financial Advisors; Investment Adviser Representative
10/2015 – 08/2021: Consilium Associates; Investment Adviser Representative
07/1999 – 10/2015: Ronald Blue & Co.; Sr. Private Wealth Manager

Kirk A. Wilkerson
Born: 1965

Educational Background:
College of Charleston, BA Urban Studies

Business Background:
10/2015 – Present: Merit Financial Advisors; Investment Adviser Representative
10/2015 – 08/2021: Consilium Associates; Investment Adviser Representative
11/1999 – 10/2015: Ronald Blue & Co.; Sr. Private Wealth Manager

James "Jim" Colbourne
Born: 1974

Educational Background:
Georgia Southern University

Business Background:
10/2015 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
11/2014 – 08/2024: LPL Financial LLC; Registered Representative

Scott C. Meyer
Born: 1982

Educational Background:
Valdosta State University, Finance

Business Background:
04/2015 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
04/2015 – 08/2024: LPL Financial Inc.; Registered Representative

James B. Russell III
Born: 1947

Educational Background:
Stetson University, Bachelor of Business

Business Background:
08/2007 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
12/2010 – 08/2024: LPL Financial; Registered Representative

David S. Elder Jr.
Born: 1982

Educational Background:
Belmont University, Bachelor's degree
Georgia State University, Master's degree

Business Background:
11/2009 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
12/2010 – 08/2024: LPL Financial; Registered Representative

Brad L. Cast
Born: 1976

Educational Background:
Midwestern State University, Bachelor of Business Administration

Business Background:
10/2017 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
05/2012 – 08/2024: LPL Financial Inc.; Registered Representative

Craig M. Anderson
Born: 1965

Educational Background:
Northern Illinois University; B.S. Finance

Business Background:
05/2015 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
05/2015 – 08/2024: LPL Financial; Registered Representative

Brian E. Martin
Born: 1974

Educational Background:
Auburn University, Bachelor of Science Business Administration-Marketing

Business Background:
04/2018 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
04/2018 – 08/2024: LPL Financial; Registered Representative

Jill Crawford
Born: 1969

Educational Background:
Auburn University, Bachelor of Science in Accounting

Business Background:

10/2015 – Present: Merit Financial Advisors; Investment Adviser Representative
10/2015 – 08/2021: Consilium Associates; Investment Adviser Representative
04/2003 – 10/2015: Ronald Blue & Co.; Financial Planning Associate

Kelly Gallimore
Born: 1964

Educational Background:
Kennesaw State University

Business Background:
10/2015 – Present: Merit Financial Advisors; Investment Adviser Representative
10/2015 – 08/2021: Consilium Associates; Investment Adviser Representative
07/2009 – 10/2015: Ronald Blue & Co.; Financial Planning Associate

Laura V. Sithens
Born: 1975

Educational Background:
Piedmont College, Bachelor of Business Administration

Business Background:
04/2015 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
02/2017 – 08/2024: LPL Financial Inc.; Registered Representative

Katherine "Kat" Grier
Born: 1979

Educational Background:
Georgia State University, Bachelor of Business Administration
Georgia State University, Master of Science in Taxation
Georgia State University, Master of Science in Personal Financial Planning

Business Background:
02/2024 – Present: Merit Financial Advisors; Investment Adviser Representative
06/2023 – 01/2024: Sabbatical
01/2022 – 05/2023: HLM Financial Group; Principal
10/2014 – 12/2021: Mainsail CPAs; Managing Partner

Todd H. Hicks
Born: 1962

Educational Background:

Dekalb College

Business Background:
04/2016 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2011 – 08/2024: LPL Financial; Registered Representative

Tyler Knapp
Born: 1997

Educational Background:
University of Georgia, Bachelor of Science in Financial Planning

Business Background:
11/2024 – Present: Merit Financial Advisors; Investment Advisor Representative
11/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
9/2023 – 11/2024: Morgan Stanley; Investment Advisor Representative
3/2023 – 11/2024: Morgan Stanley; Registered Representative
8/2022 – 9/2023: E*TRADE Capital Management, LLC; Investment Advisor Representative
1/2021 – 9/2023: E*TRADE Securities LLC; Registered Representative
7/2020 – 1/2021: Securities America, Inc.; Registered Representative
8/2019 – 3/2020: Vanguard Marketing Corporation; Registered Representative

Preston Byers
Born 1967

Educational Background:
University of Georgia, Masters in Taxation, 1991
Furman University, Bachelors in Accounting & Business Administration, 1990

Business Background:
12/2023 – Present: Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
03/2007 – 08/2024: LPL Financial; Registered Representative
03/2007 – 12/2023: ClearBridge Wealth Management; President & Chief Compliance Officer

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.

Mr, Kent is actively engaged as the CEO of Mentoro, a financial wellness coaching organization.

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