

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



MERIT
Financial Advisors

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Suite 201
Norman, Oklahoma 73069
(405) 329-3110**

**6140 S. 104th E. Avenue
Suite 100
Tulsa, Oklahoma 74133
(918) 627-2500**

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.

Steven A. Henderson, CPA, PFS, CFP®, CKA®
Douglas R. Morris, CFP®
Jana M. Ramsey-Weaver, CPA
Stephen P. Regouby, CFP®
Doane F. Harrison, CPA
Garrett R. Morris, CFP®

Item 2. Educational Background and Business Experience

Steven A. Henderson, CPA, PFS, CFP®, CKA®

Born 1956

Educational Background:

North Arkansas Community College, Associates Degree, 1976

University of Arkansas, Bachelor of Science Business Administration-Accounting, 1978

Business Background:

01/2021 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative

01/2014 – Present: Harrison Henderson, PLLC; Manager Member

01/1992 - Present: Henderson & Ramsey, P.C.; President, Owner

01/2021 – 08/2024: LPL Financial; Registered Representative

10/2011 – 04/2022: Union Financial Advisors, LLC

10/2019 – 01/2021: Avantax Investment Services, Inc.; Investment Adviser Representative

10/2019– 01/2021: Avantax Advisory Services; Registered Representative

10/2019 - 01/2021: Avantax Insurance Agency & Insurance Services, Inc: Insurance Agent

10/2003 – 10/2019: 1st Global Insurance Services; Insurance Agent

01/1999 – 12/2010: Union Financial Advisors, Inc.: Investment Adviser Representative

01/1995 - 10/2019: 1st Global Advisors, Inc.; Investment Adviser Representative

10/1995 - 10/2019: 1st Global Capital Corporation; Registered Representative

Douglas R. Morris, CFP®

Born 1978

Educational Background:

Oklahoma State University, Bachelor of Finance, Accounting, 2001

Business Background:

01/2021 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative

01/2013 – Present: Harrison Henderson, PLLC; Tax Preparer

01/2021 – 08/2024: LPL Financial; Registered Representative

01/2015 – 04/2022: Union Financial Advisors, LLC

10/2019 – 01/2021: Avantax Investment Services, Inc.; Investment Adviser Representative

10/2019 – 01/2021: Avantax Advisory Services; Registered Representative

10/2019 - 01/2021: Avantax Insurance Agency & Insurance Services, Inc: Insurance Agent

03/2007 – 10/2019: 1st Global Insurance Services; Insurance Agent

02/2001 - 10/2019: 1st Global Advisors, Inc.; Investment Adviser Representative

09/2000 - 10/2019: 1st Global Capital Corporation; Registered Representative

05/2001 – 12/2014: Morris Accounting Services; Tax Preparer

Jana M. Ramsey-Weaver, CPA

Born 1971

Educational Background:

Langston University, Bachelor of Science Business Administration-Accounting, 1999

Business Background:

01/2021 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
11/1992 – Present: Harrison Henderson, PLLC; CPA Partner
01/1992 - Present: Henderson & Ramsey, P.C.; Secretary, Owner
01/2021 – 08/2024: LPL Financial; Registered Representative
01/2019 – 04/2022: Union Financial Advisors, LLC
10/2019 – 01/2021: Avantax Investment Services, Inc.; Investment Adviser Representative
10/2019– 01/2021: Avantax Advisory Services; Registered Representative
01/2019 - 10/2019: 1st Global Advisors, Inc.; Investment Adviser Representative
01/2019 - 10/2019: 1st Global Capital Corporation; Registered Representative

Stephen P. Regouby, CFP®

Born 1954

Educational Background:

None

Business Background:

01/2021 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2021 – 08/2024: LPL Financial; Registered Representative
10/2011 – 04/2022: Union Financial Advisors, LLC
10/2019 – 01/2021: Avantax Investment Services, Inc.; Investment Adviser Representative
10/2019– 01/2021: Avantax Advisory Services; Registered Representative
10/2019 - 01/2021: Avantax Insurance Agency & Insurance Services, Inc: Insurance Agent
06/2004 – 10/2019: 1st Global Insurance Services; Insurance Agent
10/2010 - 10/2019: 1st Global Advisors, Inc.; Investment Adviser Representative
01/1999 – 12/2010: Union Financial Advisors, Inc.: Investment Adviser Representative
02/1997 - 10/2019: 1st Global Capital Corporation; Registered Representative
11/1996 – 02/1997: Brokers Transaction Service, Inc.; Registered Representative
03/1989 – 12/1996: Patterson Icenogle, Inc.; Registered Representative
04/1987 – 03/1989: Lowry Financial Services Corp.; Registered Representative
11/1983 – 04/1987: Connecticut Mutual Financial Service, Inc.; Registered Representative
06/1982 – 11/1983: Mutual Benefit Financial Service Company; Registered Representative

Doane F. Harrison, CPA

Born 1946

Educational Background:

University of Oklahoma, Bachelor Business Administration, 1968
University of Texas-Austin, Master of Business Administration, 1972

Business Background:

01/2021 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
01/2014 – Present: Harrison Henderson, PLLC; Senior Manager
01/2021 – 08/2024: LPL Financial; Registered Representative
10/2011 – 04/2022: Union Financial Advisors, LLC

02/2001 – 01/2021: Avantax Investment Services, Inc.; Investment Adviser Representative
10/2019 – 01/2021: Avantax Advisory Services; Registered Representative
10/2019 - 01/2021: Avantax Insurance Agency & Insurance Services, Inc: Insurance Agent
02/2001 – 10/2019: 1st Global Insurance Services; Insurance Agent
01/2001 - 10/2019: 1st Global Advisors, Inc.; Investment Adviser Representative
08/2000 - 10/2019: 1st Global Capital Corporation; Registered Representative
10/1977 – 02/2014: Harrison Assoc., PC; President

Garrett R. Morris, CFP®

Born 1986

Educational Background:

Oklahoma State University, Bachelor of Science, Economics, 2009

Business Background:

06/2022 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative

06/2022 – 08/2024: LPL Financial; Registered Representative

10/2012 – 06/2022: Exchange Bank and Trust Co.; Vice President

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 IAR 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 Certified Kingdom Advisor® (CKA®) designation allows a professional to confidently integrate technical expertise and biblically wise counsel in your financial advising role. The designation may set one apart as a financial professional who has pursued faith/work integration to the highest credentialed level in the financial advising world. Applicants must either hold one of the following industry approved designations: CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD or hold 10 years of experience in the discipline in which applying for the Certified Kingdom Advisor® designation. These disciplines include insurance, investments, accounting, law, and financial planning. You are required to complete the University-based CKA® Educational Program and pass a national, proctored exam. There are three required references as a part of the current application process. A requirement of a pastoral reference and two client references from non-family members who have known you for at least two years. In addition, the applicant must have served client references within the past two years. Those who hold the designation are required to complete 10 hours of Kingdom Advisor Continuing Education prior to their CKA® renewal date each year.

The Certified Public Accountants (CPA) are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

The Personal Financial Specialist (PFS) designation credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct* and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

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"), 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.

Additionally, Mr. Henderson and Ms. Weaver are also owners of a certified public accounting firm for tax planning and preparation. The clients to whom they offer advisory services are frequently the same clients to whom they offer accounting services. The fees paid for tax and accounting services are separate from the fees clients pay for investment advisory services. Clients sign a separate agreement to engage with the CPA firm. Mr. Henderson and Ms. Weaver are owners of a firm that provides employee leasing services for the CPA firm as well.

Item 5. Additional Compensation

Most of the individuals listed above have each received a loan from LPL Financial in order to assist them with transitioning business onto the LPL Financial custodial platform. This loan may be forgiven by LPL Financial based on the scope of business they engage in with LPL Financial, including the amount of client assets with LPL Financial. Transition assistance may be used, but not necessarily limited to, offsetting things like transfer fees, technology set-up fees, marketing and mailing costs, stationery, licensure transfer fees and legal fees. These advisors may receive additional loans from LPL in the future if a certain level of client assets on LPL's custodial platform is maintained. This could present a conflict of interest in that they have an incentive to recommend that you maintain your account with LPL Financial in order to have the loan forgiven. However, to the extent they recommend you use LPL Financial for such services, it is because they believe that it is in your best interest to do so based on the quality and pricing of the execution, benefits of an integrated platform for brokerage and advisory accounts, and other services provided by LPL Financial.

Item 6. Supervision

Doug Baxley is Chief Compliance Officer of Merit Financial Group and supervises our advisors 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.