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

MERIT FINANCIAL ADVISORS
4524 Dollar Drive
West Bend, Wisconsin 53095
(262) 338-0018

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.

Timothy M. Reis, LUTCF®
Zachary Campbell

Item 2. Educational Background and Business Experience

Timothy M. Reis, LUTCF®
Born 1963

Educational Background:
American College, LUTCF Designation, 1988

Business Background:
06/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
06/2023 – 08/2024: LPL Financial; Registered Representative
04/2001- 06/2023: Woodbury Financial Services, Inc.; Investment Adviser Representative/ Registered Representative

Zachary Campbell
Born 1995

Educational Background:
Elmhurst College, Bachelor Degree, 2017

Business Background:
06/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative
08/2024 – Present: Purshe Kaplan Sterling Investments; Registered Representative
06/2023 – 08/2024: LPL Financial; Registered Representative
11/2021- 06/2023: Woodbury Financial Services, Inc.; Investment Adviser Representative/ Registered Representative
08/2019 – 10/2021: J.P. Morgan Securities LLC; Relationship Banker
06/2019 – 07/2019: Unemployed
11/2017- 05/2019: Merrill Lynch, Pierce, Fenner & Smith Incorporated; Financial Advisor
07/2017 – 10/2017: Hoopis Group; Financial Services Representative
03/2017 – 06/2017: Unemployed
03/2016 – 08/2016: Pinstripes, Inc.; Servers Assistant
05/2015 – 08/2015: Shoreline Metal Fabricators; Assistant
06/2014 – 07/2014: Shoreline Metal Fabricators; Assistant
08/2013 – 02/2017: Elmhurst College; Student
05/2013 – 08/2013: Student

The Life Underwriter Training Council Fellow ℠ (LUTCF®) designation is jointly conferred by the College for Financial Planning – a Kaplan Company and the National Association of Insurance and Financial Advisors (NAIFA). The designation training requirements consist of three online, self-study LUTCF courses and corresponding exams to be completed within 180 days of receiving program access for each course, and a final exam for each course along with three hours of ethics-related continuing education every two years.

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.

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.