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



MERIT FINANCIAL ADVISORS
316 East Broad Street
Westfield, New Jersey 07090-2122
(908) 379-2706

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 F. Swingle, CFP®
Daniel "Dan" M. Song, CFA®

316 East Broad St,
Westfield, NJ 07090

1325 Ave of the Americas,
New York, NY 10019

(908) 379-2706

Item 2. Educational Background and Business Experience

Mark F. Swingle, CFP®
Born 1957

Educational Background:
Fairleigh Dickinson University, Bachelor of Arts Economics, 1995

Business Background:
07/2024 – Present: Merit Financial Group, LLC: Investment Adviser Representative
11/2017 – 07/2024: Westfield Financial Planning: Investment Adviser Representative
07/1996- 11/2017: Massachusetts Mutual Life Insurance Company
04/2016 – 11/2017: Kestra Financial Services, Inc.: Registered Representative
12/2004 – 04 2016: NFP Securities, Inc.: Registered Representative
08/1996 – 12/2004: MML Investors Services, Inc.: Registered Representative

Daniel "Dan" M. Song, CFA®
Born 1987

Educational Background:
Rutgers University, Bachelor of Science Finance, 2009

Business Background:
07/2024 – Present: Merit Financial Group, LLC: Investment Adviser Representative
08/2018 – 07/2024: Westfield Financial Planning: Investment Adviser Representative
11/2015 – 08/2018: Newbridge Securities: Sr Financial Advisor
06/2013 – 10/2015 Bank of America: Financial Advisor
09/2012 – 10/2015: Merrill Lynch: Financial Advisor
12/2011 – 09/2012: Newbridge Securities: Financial Consultant
06/2009 – 12/2011: Investors Capital: Financial Consultant
09/2005 – 05/2009: Rutgers University: Student

The Certified Financial Planner™ (CFP®) designation 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 Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global

association of investment professionals. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

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

Certain 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.