

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



MERIT
Financial Advisors

MERIT FINANCIAL ADVISORS

Oaks Plaza
2350 E. Third Street
Suite 6
Williamsport, PA 17701
(570) 322-8407

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.

John F. Keene, Jr., LUTCF®, RFC®
Joseph J. Faux, CRPS®
Darla D. Wise
Delaney J. Jean
Joshua R. Hewlett

Item 2. Educational Background and Business Experience

John F. Keene, Jr., LUTCF®, RFC®

Born 1959

Educational Background:

None

Business Background:

05/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

05/2023 – 08/2024: LPL Financial Inc.; Registered Representative

07/2020 – 05/2023: Cambridge Investment Research Advisors, Inc. dba Planned Futures; Investment Adviser Representative

07/2020 – 05/2023: Cambridge Investment Research, Inc.; Registered Representative

01/1994 – 07/2020: Voya Financial Advisors; Registered Representative

Joseph J. Faux, CRPS®

Born 1954

Educational Background:

Bloomsburg University, Bachelor of Arts, History & Philosophy, 1976

Business Background:

05/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

05/2023 – 08/2024: LPL Financial Inc.; Registered Representative

07/2020 – 05/2023: Cambridge Investment Research Advisors, Inc. dba Planned Futures; Investment Adviser Representative

07/2020 – 05/2023: Cambridge Investment Research, Inc.; Registered Representative

08/1998 – 07/2020: Voya Financial Advisors; Registered Representative

Darla D. Wise

Born 1964

Educational Background:

Bloomsburg University, Bachelor of Arts, Mass Communications, 1986

Business Background:

05/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

05/2023 – 08/2024: LPL Financial Inc.; Registered Representative

07/2020 – 05/2023: Cambridge Investment Research Advisors, Inc. dba Planned Futures; Investment Adviser Representative

07/2020 – 05/2023: Cambridge Investment Research, Inc.; Registered Representative
06/2010 – 07/2020: Voya Financial Advisors; Registered Representative

Delaney J. Jean

Born 1995

Educational Background:

Lock Haven University, Bachelor of Science, Accounting, 2018

Business Background:

05/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

05/2023 – 08/2024: LPL Financial Inc.; Registered Representative

05/2018 – 05/2023: Cambridge Investment Research Advisors, Inc. dba Planned Futures; Investment Adviser Representative

05/2018 – 05/2023: Cambridge Investment Research, Inc.; Registered Representative

08/2016 – 08/2018: Belpine Real Estate; Property Manager

08/2017 – 05/2018: First Quality; Financial Analyst

08/2015 – 08/2017: Hana Asian Bistro; Server

06/2013 – 05/2018: Full Time Student

Joshua R. Hewlett

Born 1993

Educational Background:

Mansfield University of Pennsylvania, Bachelor of Arts, Criminal Justice; Bachelor of Science, Safety Management; Minor in Political Science, 2016

Business Background:

05/2023 – Present: Merit Financial Group, LLC dba Merit Financial Advisors; Investment Adviser Representative

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

05/2023 – 08/2024: LPL Financial Inc.; Registered Representative

07/2022 – 05/2023: Cambridge Investment Research Advisors, Inc. dba Planned Futures; Investment Adviser Representative

07/2022 – 05/2023: Cambridge Investment Research, Inc.; Registered Representative

01/2021 – 03/2022: Fischer Insurance Agency; Insurance Sales & Customer Service

06/2020 – 12/2020: Lycoming County Prison; Relief/Correctional Officer

03/2020 – 06/2020: Lycoming County 911/EMA – Emergency Management Agency; 911 Telecommunicator

02/2018 – 08/2018: Bearing & Drive Solutions; Outside Sales

01/2012 – 12/2020: J&J Lawn Care & Landscaping; Owner/Operator

The Chartered Retirement Plans SpecialistSM (CRPS[®]) is a professional designation for financial professionals who complete a study program and pass a final multiple-choice examination. The CRPS[®] designation program is designed for advisors and agents who wish to obtain the unique skills needed to design, install, and maintain company retirement plans. This program provides experienced advisors who are focused on retirement plans with the knowledge to recommend implementation techniques that can be executed into well-structured, company-appropriate retirement plans. Professionals should be able to effectively administer retirement plans for businesses and their employees. All CRPS[®] professional designation holders are responsible for completing 16 hours of continuing education (CE) credits every two years.

The Life Underwriter Training Council FellowSM (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.

The Registered Financial Consultant (RFC[®]) designation is awarded to financial professionals who meet the high standards of education, experience, and ethics. Professionals must meet the education and licensing requirements and have a sound record of business integrity with no suspension or revocation of any professional designations or licenses and are in good standing with all licensing bodies and organizations. Professionals must subscribe and adhere to the International Association of Registered Financial Consultants (IARFC) Code of Ethics. To maintain the designation, professionals must complete a minimum of 40 units every 2 years of professional continuing education in the field of personal financial and professional practice management. Four units every two years must be devoted to ethics.

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.