

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



**MERIT FINANCIAL ADVISORS  
195 Danbury Road  
Suite 140  
Wilton, Connecticut 06897  
(203) 403-3804**

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](mailto:compliance@meritfa.com). Additional information about each advisor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Emily Boothroyd, CFP®, JD, CPWA®  
Eddie Maher

## Item 2. Educational Background and Business Experience

### **Emily Boothroyd, CFP®, JD, CPWA®**

Born 1980

#### **Educational Background:**

Quinnipiac University School of Law, Juris Doctor Law, 2006

St. Andrews Presbyterian College, Bachelor of Arts in Philosophy, 2002

#### **Business Background:**

11/2019 – Present: Merit Financial Group, LLC; Investment Adviser Representative

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

01/2016 – 08/2024: LPL Financial; Registered Representative

12/2015 – 11/2019: Price Financial Group, LLC; Private Wealth Advisor

12/2015 – 11/2019: Private Advisor Group; Investment Adviser Representative

10/2012 – 12/2015: Westport Resources; Financial Planning Specialist

09/2009 – 10/2012: Sontag Advisory, LLC; Financial Planner

### **Eddie Maher**

Born 1988

#### **Educational Background:**

Western Connecticut State University, Bachelor of Business Administration in Marketing, 2010

#### **Business Background:**

08/2022 – Present: Merit Financial Group, LLC; Investment Adviser Representative

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

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

07/2011 – 07/2022: Ceponis Financial Group, LLC; Private Wealth Advisor

**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 Private Wealth Advisor® (CPWA®)** designation is an advanced professional certification for advisors who serve high-net-worth clients. It's designed for seasoned professionals who seek the latest, most advanced knowledge and techniques to address the sophisticated needs of clients with a minimum net worth of \$5 million. The CPWA program takes a holistic and multidisciplinary approach. Obtaining the CPWA certification typically takes 6-8 months. It involves a five-year experience requirement, an ethics requirement, completion of an executive education program (currently offered by The University of Chicago Booth School of Business, Yale School of Management (online), or the Investments & Wealth Institute), and successfully passing a

comprehensive exam. CPWA® professionals are required to complete and report a minimum of 40 credit-hours of continuing education within a 2-year period. At least two of those 40 credit hours must be dedicated to ethics and one dedicated to tax or regulatory topics.

**The Chartered Financial Consultant® (ChFC®)** designation requires charter holders to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each Chartered Financial Consultant has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken nine or more college-level courses on all aspects of financial planning from The American College of Financial Services, a non-profit educator with the highest level of academic accreditation. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements.

**Juris Doctorate (J.D.)** A degree conferred upon individuals who have completed law school that has been approved by the American Bar Association.

### 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 the information in this brochure supplement at (678) 867-7050 or [compliance@meritfa.com](mailto:compliance@meritfa.com).