



FORM ADV

PART 2B

Brochure Supplement

Current as of January 6, 2026

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This Brochure Supplement provides information about Ciara Stewart supplements the Disclosure Brochure for Commonwealth Financial Services, LLC (CFS). You should have received a copy of that Disclosure Brochure. Please contact Ciara Stewart if you did not receive CFS' Disclosure Brochure or if you have any questions about the contents of this Supplement. This Supplement has not been reviewed or approved by the U.S. Securities & Exchange Commission, any state regulatory agency or any self-regulatory organization.

Additional information about Ciara Stewart is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – Educational Background and Business Experience

Year of Birth: 1997

Educational Background:

Institution Name: Muskingum University
Date Completed: 5/2019
Degree Earned: Bachelor of Science
Area of Study: Biology

Business/Employment Experience (for past five years):

Employer Name: Commonwealth Financial Services, LLC/Heritage Financial and Investment Services, LLC.
Dates: 06/2022 - Present
Title: Relationship Manager/Associate Advisor
Type of Business: Registered Investment Advisor

Employer Name: Monroe County Health Department
Dates: 09/2021-05/2022
Title: Disease Investigator
Type of Business: County Public Health Agency

Employer Name: Unemployed
Dates: 01/2021-08/2021
Title: N/A
Type of Business: N/A

Employer Name: Stonehouse Veterinary Services
Dates: 06/2019-12/2020
Title: Secretary
Type of Business: Veterinary Services

Employer Name: United States Census Bureau
Dates: 08/2020-10/2020
Title: Enumerator
Type of Business: Federal Government Agency

Employer Name: Muskingum University
Dates: 08/2018-05/2019
Title: Student
Type of Business: Academia

Professional Designations:

Certified Financial Planner™ (CFP®): To be a CFP®, one must:

- Hold a bachelor's degree from an accredited college or university
- Complete financial planning education requirements set by the CFP Board
- Successfully complete the 10-hour CFP® certification exam
- Obtain three (3) years of qualifying full-time work experience

- Successfully pass the Candidate Fitness Standards and background check
- Complete thirty (30) hours of continuing education every two (2) years

ITEM 3 – Disciplinary Information

-None-

ITEM 4 – Other Business Activities

-None-

ITEM 5 – Additional Compensation

-None-

ITEM 6 – Supervision

Your financial advisor's activities are supervised by one or more individuals working in the financial advisor's office and/or a member of CFS' supervision team. The supervisor provides ongoing training and support to your financial advisor and answers questions about providing financial planning or investment advice to clients. The supervisor also reviews the financial advisor's activities through CFS' client relationship management system, business submission reviews, e-mail monitoring and correspondence reviews. The person responsible for supervising the financial advisor's advisory activities, Matthew Rothchild, Chief Compliance Officer, at 319-329-5351.