



FORM ADV PART 2B

Brochure Supplement

Current as of August 1, 2023

Ciara Smith

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This Brochure Supplement provides information about Ciara Smith supplements the Disclosure Brochure for Commonwealth Financial Services, LLC (CFS). You should have received a copy of that Disclosure Brochure. Please contact Michael Seese 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 Smith 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

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, Michael Seese, Chief Compliance Officer, can be reached at 304-422-3531.