



FORM ADV PART 2B

Brochure Supplement

Current as of January 13, 2026

Samuel Cremeans

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This Brochure Supplement provides information about Samuel Cremeans that supplements the Disclosure Brochure for Commonwealth Financial Services, LLC (CFS). You should have received a copy of that Disclosure Brochure. Please contact Samuel Cremeans 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 Samuel Cremeans is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – Educational Background and Business Experience

Year of Birth: 2002

Educational Background:

Institution Name: Marietta College
Date Completed: May 10, 2025
Degree Earned: Bachelor of Arts
Area of Study: Finance

Business/Employment Experience (for past five years):

Employer Name: Commonwealth Financial Services, LLC.
Dates: 06/2024-08/2024; 08/2024-05/2025; 05/2025-Present
Title: Part-Time Intern; Part-Time Financial Planning Resident; Full-Time Financial Planning Resident
Type of Business: Registered Investment Advisor

Employer Name: United Parcel Service
Dates: 10/2023-01/2024
Title: Part-Time Package Handler
Type of Business: Logistics

Employer Name: Northwestern Mutual
Dates: 05/2023-08/2023
Title: Student
Type of Business: Academia

Employer Name: Parkersburg South High School
Dates: 8/2019-5/2020
Title: Part-Time Financial Representative Intern
Type of Business: Insurance

Employer Name: Giant Eagle Supermarket
Dates: 03/2019-08/2019; 05/2022-09/2022
Title: Part-Time Cashier; Part-Time Cashier/Bagger
Type of Business: Food Retailer

Employer Name: Marietta College
Dates: 08/2021-05/2025
Title: Full-Time Student
Type of Business: Academia

Professional Designations:

None

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.