



# FORM ADV PART 2B

## Brochure Supplement

Current as of February 21, 2023

**Julie Daley**

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This Brochure Supplement provides information about Julie Daley that 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 Julie Daley is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2 – Educational Background and Business Experience

Year of Birth: 1978

### Educational Background:

Institution Name: Capital University  
Date Completed: 5/13/2001  
Degree Earned: BA  
Area of Study: Business/Finance

### Business/Employment Experience (for past five years):

Employer Name: Commonwealth Financial Services, LLC.  
Dates: 04/01/2023 - Present  
Title: Investment Advisor Representative  
Type of Business: Registered Investment Advisor

Employer Name: Arbor Point Advisors, LLC.  
Dates: 11/1/2018-3/31/2023  
Title: Investment Advisor Representative  
Type of Business: Registered Investment Advisor

Employer Name: Securities America, Inc.  
Dates: 11/1/2018-Present  
Title: Registered Representative  
Type of Business: Broker/Dealer

Employer Name: LPL Financial LLC  
Dates: 1/22/2015-11/8/2018  
Title: Investment Advisor Representative  
Type of Business: Registered Investment Advisor

Employer Name: LPL Financial LLC  
Dates: 1/22/2015-11/8/2018  
Title: Registered Representative  
Type of Business: Broker/Dealer

### Professional Designations:

Retirement Income Certified Professional (RICP): To be a RICP, one must:

- Have 3 years of professional experience
- Complete 3 courses (equivalent to 9 semester credit hours)
- Pass 3 proctored course exams
- Complete 15 hours of continuing education every 2 years

### **ITEM 3 – Disciplinary Information**

None

### **ITEM 4 – Other Business Activities**

The financial advisor is engaged in offering insurance and insurance products as an insurance agent. A portion of her time each week is dedicated to insurance and insurance sales, and she can earn commissions when acting in this separate capacity. This creates a conflict of interest as there is an incentive to recommend insurance products based on commissions received. CFS addresses this conflict of interest through disclosure and adherence to its Code of Ethics.

### **ITEM 5 – Additional Compensation**

Outside of her ordinary compensation earned from her position with CFS, as described in Item 4 above, Ms. Daley receives normal and customary commissions for the sale of insurance products in her capacity as an insurance agent with various life, health and disability insurance companies.

### **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.