



FORM ADV PART 2B

Brochure Supplement

Current as of February 21, 2023

Neal Watson

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Commonwealth Financial Services, LLC

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This Brochure Supplement provides information about Neal Watson 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 Neal Watson is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – Educational Background and Business Experience

Year of Birth: 1971

Educational Background:

Institution Name: Ohio State University
Date Completed: 03-1993
Degree Earned: BS
Area of Study: Business Management

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: 07/06/2021-03/31/2023
Title: Investment Advisor Representative
Type of Business: Registered Investment Advisor

Employer Name: Fleming Watson Financial Advisors, LLC
Dates: 08/15/2016-07/02/2021
Title: Investment Advisor Representative
Type of Business: Registered Investment Advisor

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

The financial advisor is engaged in offering insurance and insurance products as an insurance agent. A portion of his time each week is dedicated to insurance and insurance sales, and he 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 his ordinary compensation earned from his position with CFS, as described in Item 4 above, Mr. Watson receives normal and customary commissions for the sale of insurance products in his 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.