



FORM ADV PART 2B

Brochure Supplement

Current as of November 6, 2025

Sierra Love

21 Warden Run Road, Suite 201
Wheeling, WV 26003
Phone: 304-230-2384
Fax: 304-230-2385
E-Mail: sierra.love@cfsww.com

Commonwealth Financial Services, LLC

373 Timberline Parkway
Vienna, WV 26105
Phone: 304-422-3531
www.cfsww.com

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

ITEM 2 – Educational Background and Business Experience

Year of Birth: 2000

Educational Background:

Business/Employment Experience (for past five years):

Professional Designations:

None

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 his ordinary compensation earned from his position with CFS, as described in Item 4 above, Mrs. Love 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, Matthew Rothchild, Chief Compliance Officer, at 319-329-5351.