Item 1 – Cover Page

STILES FINANCIAL SERVICES
INCORPORATED

7505 Metro Blvd, Suite 510
Edina, MN 55439
(952) 988-0452

March 23, 2026

Form ADV 2A and 2Bs for Corporate Retirement Plan Consulting Services

This Brochure provides information about the qualifications and business practices of Stiles Financial Services Incorporated (SFSI). If you have any questions about the contents of this Brochure, please contact us at info@stilesfinancial.com or 952-988-0452. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about SFSI is also available on the SEC's website at www.adviserinfo.sec.gov. To access this information, you can make an inquiry using our name or our CRD number, which is 117023. Registration of an Investment Adviser does not imply any level of skill or training.

Item 2 – Material Changes

The material changes in this brochure from the last annual updating amendment of March 19, 2025, for Stiles Financial Services (SFSI) are described below. Material changes relate to Stiles Financial Services' policies, practices, or conflicts of interests.

- ADV 2B – The firm has added Bradford T. Aylin, CFP®.
- ADV 2B – The firm has added Rachel K. Engel.

SFSI will provide our clients with a new Brochure as necessary based on changes or new information, at any time, without charge. Currently, our Brochures may be requested by contacting us at 952-988-0452 or info@stilesfinancial.com.

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Item 4 – Advisory Business

SFSI, established in 2000, is wholly owned and managed by Susan M. Stiles and has $37,407,603 of ERISA Section 3(38) assets under management through Corporate Retirement Plan Consulting Services. As of December 31, 2025, SFSI has $864,581,029 of ERISA Section 3(21) contracts as assets under advisement through Corporate Retirement Plan Consulting Services.

SFSI provides (i) Corporate Retirement Plan Consulting Services for defined contribution and defined benefit plans, both qualified and non-qualified and (ii) prepares and delivers individual Financial Plan Consulting Services. As of December 31, 2025, SFSI has $510,464,040 assets under management in our Portfolio Management advisory service offered through SFSI's wrap program. Please reference the Brochures specific to individual financial planning and our SFSI wrap program for additional information on those services.

Corporate Retirement Plan Consulting Services

SFSI's Corporate Retirement Plan Consulting Services provide fiduciary consulting, investment monitoring and Plan oversight through the delivery of a process-driven implementation of fiduciary and industry best practices for the Plan Sponsor. Typically, this is accomplished through the investment or benefits committee and or the trustee(s). These services often include:

- Performance monitoring, analysis and benchmarking,
- Investment screening, reporting and asset class review,
- Extensive fee analysis, disclosure, negotiating and benchmarking,
- Plan benchmarking,
- Vendor search including conversion services,
- Vendor service negotiation,
- Guidance and fiduciary education on formalization of the investment committee and implementation of an investment policy statement,
- Participant education services, along with development and monitoring of risk-based asset class managed strategy portfolios and, in some cases, with age banded glide paths.

Ongoing services will generally include a self-assessment of plan operations review, 404(c) compliance review, fiduciary audit file annual checklist and implementation and documentation of industry best practices and procedures. Participant services can include group-based education seminars and one-on-one personalized meetings in person, over the phone or through webinars. SFSI will generally accept fiduciary responsibility either under ERISA 3(21) or 3(38). SFSI will often coordinate with other professionals including attorneys, actuaries, accountants, and plan vendors.

A wrap fee program is a discretionary investment program wherein the investor pays one stated fee that includes management fees, transaction costs, and certain other administrative fees. SFSI

does not participate in a wrap fee program for its Corporate Retirement Plan Consulting Services.
SFSI generally offers the same suite of services to all of its Plan Sponsor clients. However, specific Plan investment menu line-ups and their implementation are driven by the Plan's Investment Policy Statement which outlines the parameters of the investment options offered by the Plan in adherence with Regulation 404(c) guidelines and ERISA permitted investments. Participants in the Plan select their investments or are defaulted by Plan directive based on each participant's current situation (income, tax levels, and risk tolerance levels).

Item 5 – Fees and Compensation

Corporate Retirement Plan Consulting Services

There are two distinct ways to engage SFSI for Corporate Retirement Plan Consulting; (i) through an ongoing regular fiduciary advisory and consulting engagement and/or (ii) for project-related services. Examples of project-related work might include requests for proposal (RFP) vendor and advisor searches, Plan conversion quarterbacking to a new platform, fund menu analysis and redesign, fee benchmarking and restructuring including vendor renegotiation, Plan design consultation and new Plan startup planning strategy and guidance, and employee financial planning workshops and seminars. Generally, the Corporate Retirement Plan Consulting fee is established by considering the size of the plan in assets and the number of participants, asset flow, the number of company plans, the complexity and breadth of the services being rendered and the extent of the engagement and required services. In addition, fees can vary based on the extent and level of SFSI's fiduciary status in relation to the Plan under ERISA 3(21) and 3(38).

As full compensation for its services, SFSI receives a negotiated fee, which may be based on a percentage of assets under advisory management, a fixed fee, a hybrid fee that includes a portion based on percentage of assets under management and a portion that is a flat fee, and under specific circumstances an hourly rate. The maximum fee Stiles Financial will charge is a flat fee of 1.15% of the plan's assets under management. Fees can be paid by the Plan Sponsor, the Plan or a combination. The specific manner in which fees are charged by SFSI is established in a client's written agreement with SFSI. Generally, Retirement Plan Consulting fees are billed on a quarterly basis in advance and in some circumstances in arrears each calendar quarter, as specified by agreement.

SFSI's fees are separate and distinct from all other fees that may be charged to operate and administer a Plan. Examples of other fees that Plans may incur include custodial fees, trustee fees, recordkeeping and operational fees charged by the vendor and third-party administrative fees, legal fees, audit fees, and investment management fees. All operational and administrative fees are completely separate from and in addition to SFSI's advisory and consulting fee. In some cases, the Plan Sponsor pays the fees directly to the service provider which may include SFSI. In other cases, the Plan pays the provider fees from Plan assets which essentially means the participants bear the cost of maintaining the Plan. In some cases, fees are paid utilizing a combination of both approaches. Part of SFSI's consulting services is to educate the Plan Sponsor on the fees incurred, disclose the fees and help determine the reasonableness of the fees by conducting thoughtful discussion around how the fees should be paid.

For ongoing engagements, fees are typically charged quarterly in advance on an ongoing basis. For one-time projects, 50% of the fee is charged up-front. This upfront fee is refundable only up to the unearned services provided by SFSI. If the project is cancelled prior to completion, the client will be issued a refund of unearned fees within 30 days of cancellation. The remainder of the fee is due upon completion of the project. The maximum dollar amount charged is a total of $100,000. Additionally, a fee ranging from $200 to $500 per hour can be charged for special activities and projects. All fees are determined in advance and prior to signing the agreement. In no event will SFSI charge fees of $1,200 or more, six months or more, in advance.

The agreement continues until it is terminated by either party by giving written notice to the other, which can be received in email form. SFSI prepares client-specific bills following the terms in the signed agreement and mails and/or emails the bill directly to the client for payment. Advisory fees paid in advance would be pro-rated and refunded to the client for unearned services within 60 days, as outlined in the advisory agreement.

Item 6 – Performance-Based Fees and Side-By-Side Management

SFSI does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or side-by-side management fees (where competing fee arrangements may create a conflict in the advisory services offered to clients).

Item 7 – Types of Clients

SFSI offers retirement plan consulting to defined contribution and defined benefit plans, both qualified and non-qualified. In this arrangement, the client is the Plan Sponsor and the Plan.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

SFSI provides retirement plan investment committees and plan fiduciaries guidance and advice on the selection of the investment fund menu options available to employee plan participants. SFSI delivers insight into investment principles and practices that strives to be educational and informative, considering market and performance fluctuations. An appropriate plan menu will offer investment options that will meet the different time frames, risk profiles, and goals of a company's employee base. SFSI's investment analysis applies fundamental analytics with a qualitative overlay that encompasses diversification, asset allocation, and risk management. SFSI utilizes a combination of technology, research, and experience, to search the universe of available managers, mutual funds, collective trusts, investments and securities considering areas such as:

- Overall returns, return consistency, expected returns and risk-adjusted returns,
- Peer group comparisons and manager history, including investment objectives, philosophy, guidelines and expense ratios, and

- Index and benchmark performance standards.

A plan menu offering considers sectors relative to benchmarks and industries. Investing in securities involves risk of loss that Plans must understand and be prepared to bear. Recommended investment strategies that are offered through the plan menu accommodate investor's various time frames, goals, and risk tolerance levels. Securities recommended for these plans will be made up of pooled investments, also known as Mutual Funds, and collective Investment Trusts. Within these funds, assets can range from money market funds, bond funds, equity funds, commodity funds, and stable value funds.

Long-term investing is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the client's evaluation of SFSI or the integrity of the firm's management. SFSI has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Neither SFSI nor its representatives are registered as, or have pending applications to become, a broker/dealer, Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

SFSI employees that hold a current in force insurance license may sell insurance products to clients to execute an overall financial plan. Some of the products may pay a commission that will be disclosed and paid to SFSI. If an insurance product carrier offers a fee-based product alternative, SFSI will generally recommend such a product that will fall under the umbrella of the wrap fee program. Clients are under no obligation to purchase insurance products through SFSI. Insurance products do not fall under the asset-based management fee or the program fee.

SFSI does not receive free marketing services from insurance companies in exchange for marketing the insurance company's products. SFSI is also aware of the conflicts of interest in recommending "switches" from one insurance product to another to earn additional commissions. Insurance products are typically recommended to clients on a limited basis and a "switch" from one insurance product to another will only be recommended if it is truly in the client's best interest. If insurance commissions are paid on the product purchased by our clients, the insurance product is not included in the advisory or program fee calculations. This means we are only paid insurance commissions *or* advisory and program fees on the same product – not both. Commissionable insurance products are typically term, universal or whole life policies. Long-term care insurance and disability policies may also be recommended.

SFSI may direct clients to third-party investment advisers and will be compensated via a fee share from the advisers to which it directs those clients and thus any conflict of interest is mitigated. SFSI will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

SFSI has adopted a Code of Ethics for all employees describing its high standard of business conduct, and our fiduciary duty to clients. SFSI acknowledges the fiduciary duty that is our responsibility according to both the Advisers Act, as well as the more recent DOL Fiduciary Rule. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at SFSI must acknowledge the terms of the Code of Ethics annually, or as amended.

SFSI anticipates that accounts SFSI has advisement authority over, may hold positions purchased by SFSI or recommended by SFSI in which SFSI clients or employees, directly or indirectly, have a position of interest. SFSI employees are required to follow SFSI's Code of Ethics. Subject to satisfying this policy and applicable laws, employees of SFSI may trade for their own accounts in securities which are recommended to SFSI clients. The Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of advisory employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interests of clients. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a Plan or client in a security held by an employee. Employee trading is monitored to reasonably prevent conflicts of interest between SFSI and its clients.

Clients or prospective clients may request a copy of the firm's Code of Ethics by contacting us at 952-988-0452 or info@stilesfinancial.com.

Item 12 – Brokerage Practices

A discussion of Brokerage Practices is not relevant to SFSI's Corporate Retirement Plan Consulting Services. A few examples of SFSI's responsibilities regarding brokerage practices is as follows:

- We would discuss with the plan sponsor client if offering a brokerage account option to participants is appropriate for the overall strategy of the plan.
    - Do the employees understand the risks they take by having those accounts?

- Is it a workforce who has the sophistication and understanding of how to navigate and manage a self-directed brokerage account?
- Is the platform reasonably priced?

Item 13 – Review of Accounts

For Corporate Retirement Plan Consulting Services, SFSI employs a best-practices fiduciary process in developing and presenting Plan reviews that are delivered quarterly, semi-annually or annually. SFSI's fiduciary plan reviews follow a standardized format that is outlined in the agreement entered with the Plan Sponsor. These review reports include thorough investment analysis and monitoring, fee disclosure and benchmarking, economic and financial market commentary, and an overview of plan statistics, data, and information regarding management of the Plan. These review reports are presented to the Retirement Plan Committee representing the Plan Sponsor. SFSI follows a fiduciary best practices model in developing and presenting formal Plan reviews.

Item 14 – Client Referrals and Other Compensation

SFSI may, via written arrangement, retain third parties to act as promoters for SFSI's investment management services. All compensation with respect to the foregoing will be fully disclosed to each client to the extent required by applicable law. SFSI will ensure each promoter is properly registered in all appropriate jurisdictions, if required. All such referral activities will be conducted in accordance with Rule 206(4)-1 under the Advisers Act, where applicable.

SFSI receives marketing assistance from some vendors. This creates a conflict because occasionally vendors will contribute financially to offset certain costs associated with some marketing activities. This conflict is mitigated because SFSI will always place the interests of clients ahead of its own or any IAR's interests.

Item 15 – Custody

Investment advisers are deemed to have custody if they hold, directly or indirectly, client funds or securities, or have any authority to obtain possession of them. Qualified custodians are banks, trust companies, and registered broker-dealers which maintain client funds and securities in separate accounts for each client under that client's name, or in accounts that contain only client funds and securities under the name of the investment adviser as agent or trustee for the clients. SFSI will not have custody nor act as a trustee of client funds or securities.

For Corporate Retirement Plan Consulting, SFSI does not have custody but develops Plan or client reports and periodic reviews from the information provided by custodians and/or broker-dealers. SFSI urges all clients to carefully and regularly review official custodial records and statements.

Item 16 – Investment Discretion

SFSI contractually receives discretionary authority. With discretionary authority, SFSI will have authorization to execute investment decisions without prior approval from the Plan. This is known as a Section 3(38) investment manager. Alternatively, SFSI may be contracted in a co-fiduciary status where the Plan Sponsor/Trustee retains ultimate decision-making authority for the investments in a Plan and may accept or reject the recommendations provided by SFSI. This is known as a Section 3(21) investment manager. In both cases, an investment policy statement is generally executed and approved by the Retirement Plan Benefits Committee and provided to SFSI.

Item 17 – Voting Client Securities

SFSI does not vote proxies. Clients will receive proxies directly from the issuer of the security or the custodian and should direct all proxy questions to the issuer of the security.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide the client with certain financial information or disclosures about their respective Firm's financial condition. SFSI has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding. SFSI has no debt.

March 23, 2026

Susan M. Stiles, CFP®, CHFC®, AIF®, CPFA®, MBA
Biography Supplement, Form ADV Part 2B

7505 Metro Blvd, Suite 510
Edina, MN 55439
(952) 988-0452

This brochure supplement provides information about Susan M. Stiles that supplements the Stiles Financial Services Incorporated's brochure. You should have received a copy of that brochure. Please contact Susan M. Stiles at the contact information listed above if you did not receive Stiles Financial Services Incorporated's brochure or if you have questions about the contents of this supplement.

Additional information about Susan M. Stiles is available on the SEC's website at www.adviserinfo.sec.gov or by visiting https://adviserinfo.sec.gov/individual/summary/2278334.

Biography Supplement – Form ADV Part 2B for Susan M. Stiles, CFP®, CHFC®, AIF®, CPFA®, MBA, born 1959

Education and Professional Designations

Susan M. Stiles graduated from Cornell University, Johnson School of Management with an MBA in Finance and Accounting in 1991 and from Cornell University, School of Hotel Administration with a BS in 1981.

Ms. Stiles attained her CFP® (Certified Financial Planner®) designation in 1997. This is a certification awarded by the Certified Financial Plan Board of Standards. To earn the CFP® certification, candidates must: (1) have an associate degree (or higher) from an accredited college or university; (2) have at least three years of full-time personal financial planning experience, and (3) must complete a CFP® board registered program. To maintain the designation, 30 hours of continuing education are required every two years including 2 hours of code of ethics education.

Ms. Stiles attained her Chartered Financial Consultant® (ChFC®) designation in July 2007. This designation is awarded by The American College and requires three years of full-time business experience within the preceding five years and the completion of nine courses (that are the equivalent of 27 semester credit hours) with a final closed-book exam for each course.
30 hours of continuing education are required every two years.

Ms. Stiles earned the Accredited Investment Fiduciary® (AIF®) in 2006. This is a designation offered and recognized by the Center for Fiduciary Studies. Candidates must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development. Each candidate must complete an educational program and pass a final exam. To maintain this designation, six hours of continuing education are required per year.

Ms. Stiles earned the Certified Plan Fiduciary Advisor (CPFA®) designation in 2017. This is a designation that is issued by the National Association of Plan Advisors. There are no prerequisites, but candidates must successfully complete a final proctored certification exam. There are 10 credits of continuing education required each year.

Business Experience

- Stiles Financial Services Incorporated as President since 2000.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Ms. Stiles is licensed insurance agent with SFSI.

Additional Compensation

Susan M. Stiles is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services may pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Stiles Financial Services, Inc. will always act in the best interest of the client, including the sale of commissionable products to advisory clients. There are circumstances where insurance products do not pay a commission but are under a fee-based wrap arrangement. Clients always have the right to decide whether or not to utilize the services of any representative of Stiles Financial Services, Inc. in such individual's outside capacities.

Supervision

Ms. Stiles, as President and Chief Compliance Officer is responsible for the activities and operation of the Firm. She should be contacted directly with any questions at the mailing address, email address or contact information provided on the cover of this Brochure.

STILES FINANCIAL SERVICES

INCORPORATED

March 23, 2026

Paul E. Tichy, AIF®, MBA
Biography Supplement, Form ADV Part 2B

7505 Metro Blvd, Suite 510
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This brochure supplement provides information about Paul E. Tichy that supplements the Stiles Financial Services Incorporated's brochure. You should have received a copy of that brochure. Please contact Susan M. Stiles at the contact information listed above if you did not receive Stiles Financial Services Incorporated's brochure or if you have questions about the contents of this supplement.

Additional information about Paul E. Tichy is available on the SEC's website at www.adviserinfo.sec.gov or by visiting https://adviserinfo.sec.gov/individual/summary/1448730.

Biography Supplement – Form ADV Part 2B for Paul E. Tichy, AIF®, MBA, born 1961

Education and Professional Designations

Paul E. Tichy graduated from DePaul University with an MBA in 1992 and from Northwestern University with a BA in 1984.

Mr. Tichy earned the Accredited Investment Fiduciary® (AIF®) in 11/2017. This is a designation offered and recognized by the Center for Fiduciary Studies. Candidates must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development. Each candidate must complete an educational program and pass a final exam. To maintain this designation, six hours of continuing education are required per year.

Business Experience

- Stiles Financial Services Incorporated as Investment Analyst and Portfolio Manager since May 2016.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Mr. Tichy is not engaged in any investment-related business or occupation (other than this advisory firm).

Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Tichy does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Stiles Financial Services, Inc.

Supervision

Ms. Stiles, as President and Chief Compliance Officer is responsible for the activities and operation of the Firm. She should be contacted directly with any questions about Mr. Tichy's activities for Stiles Financial Services Incorporated at the mailing address, email address or contact information provided on the cover of this Brochure.

STILES FINANCIAL SERVICES
INCORPORATED

March 23, 2026

Kristine E. Meyer, CPFA®, AIF®, AAMS®
Biography Supplement, Form ADV Part 2B

7505 Metro Blvd, Suite 510
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This brochure supplement provides information about Kristine E. Meyer that supplements the Stiles Financial Services Incorporated's brochure. You should have received a copy of that brochure. Please contact Susan M. Stiles at the contact information listed above if you did not receive Stiles Financial Services Incorporated's brochure or if you have questions about the contents of this supplement.

Additional information about Kristine E. Meyer is available on the SEC's website at www.adviserinfo.sec.gov or by visiting https://adviserinfo.sec.gov/individual/summary/7176179.

Biography Supplement – Form ADV Part 2B for Kristine E. Meyer, CPFA®, AIF®, AAMS®, born 1984

Education and Professional Designations

Kristine E. Meyer graduated from the University of Minnesota – Twin Cities with a BA in English in 2006.

Ms. Meyer attained her Accredited Asset Management Specialist (AAMS®) designation in 2011. This designation is awarded by the College for Financial Planning and requires a series of 10 self-study modules, followed by a closed book proctored exam. There are 16 hours of continuing education required every two years to maintain the designation.

Ms. Meyer earned the Accredited Investment Fiduciary® (AIF®) in 08/2020 This is a designation offered and recognized by the Center for Fiduciary Studies. Candidates must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development. Each candidate must complete an educational program and pass a final exam. To maintain this designation, six hours of continuing education are required per year.

Ms. Meyer earned the Certified Plan Fiduciary Advisor (CPFA®) designation in 10/2021. This is a designation that is issued by the National Association of Plan Advisors. There are no prerequisites, but candidates must successfully complete a final proctored certification exam. There are 10 credits of continuing education required each year.

Business Experience

- Stiles Financial Services Incorporated as a Retirement Plan Specialist since
- September2019.
- Cornerstone Private Asset Trust Company as a Retirement Plan Specialist from June
- 2009 to September 2019.
- Cornerstone Private Asset Trust Company as a Trust Operations Supervisor from
- June 2009 to September 2019.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ms. Meyer declared Bankruptcy in 2019.

Other Business Activities

Ms. Meyer has no other reportable business activity.

Additional Compensation

Ms. Meyer does not receive any additional compensation.

Supervision

Ms. Stiles, as President and Chief Compliance Officer is responsible for the activities and operation of the Firm. She should be contacted directly with any questions about Ms. Meyer's activities for Stiles Financial Services Incorporated at the mailing address, email address or contact information provided on the cover of this Brochure.

March 23, 2026

Mark R. Gierach, AIF®, MBA

Biography Supplement, Form ADV Part 2B

7505 Metro Blvd, Suite 510
Edina, MN 55439
(952) 988-0452

This brochure supplement provides information about Mark R. Gierach that supplements the Stiles Financial Services Incorporated's brochure. You should have received a copy of that brochure. Please contact Susan M. Stiles at the contact information listed above if you did not receive Stiles Financial Services Incorporated's brochure or if you have questions about the contents of this supplement.

Additional information about Mark R. Gierach is available on the SEC's website at www.adviserinfo.sec.gov or by visiting https://adviserinfo.sec.gov/individual/summary/3116480.

Biography Supplement – Form ADV Part 2B for Mark R. Gierach, AIF®, MBA, born 1976

Education and Professional Designations

Mark R. Gierach graduated from Carroll University, Waukesha, WI with a BS in Business Management in 1998.

Mr. Gierach graduated from the University of Minnesota – Twin Cities with a Masters in Business Administration (MBA) in Finance in 2006.

Mr. Gierach earned the Accredited Investment Fiduciary® (AIF®) in 2024. This is a designation offered and recognized by the Center for Fiduciary Studies. Candidates must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development. Each candidate must complete an educational program and pass a final exam. To maintain this designation, six hours of continuing education are required per year.

Business Experience

- Stiles Financial Services Incorporated as Investment Analyst and Portfolio Manager since July 2022.
- Bremer Bank as Senior Portfolio Manager from May 2016 to May 2022.
- Balanced Capital Management as Principal from August 2012 to May 2016.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Mr. Gierach has no other reportable business activity.

Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Gierach does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Stiles Financial Services, Inc.

Supervision

Ms. Stiles, as President and Chief Compliance Officer is responsible for the activities and operation of the Firm. She should be contacted directly with any questions about Mr. Gierach's activities for Stiles Financial Services Incorporated at the mailing address, email address or contact information provided on the cover of this Brochure.

STILES FINANCIAL SERVICES
INCORPORATED

March 23, 2026

John R. Stone
Biography Supplement, Form ADV Part 2B

7505 Metro Blvd, Suite 510
Edina, MN 55439
(952) 988-0452

This brochure supplement provides information about John R. Stone that supplements the Stiles Financial Services Incorporated's brochure. You should have received a copy of that brochure. Please contact Susan M. Stiles at the contact information listed above if you did not receive Stiles Financial Services Incorporated's brochure or if you have questions about the contents of this supplement.

Additional information about John R. Stone is available on the SEC's website at www.adviserinfo.sec.gov or by visiting https://adviserinfo.sec.gov/individual/summary/3116480.

Biography Supplement – Form ADV Part 2B for John R. Stone, born 1964

Education and Professional Designations

John R. Stone graduated from the University of North Carolina, Chapel Hill, NC with a BA in Management and Society in 1987.

Business Experience

- Stiles Financial Services Incorporated as a Senior Wealth Manager as of March 2024.
- US Bank as a Private Wealth Advisor from September 2021 to February 2024.
- Bremer Bank as a Private Wealth Advisor from August 2018 to September 2021.
- Ameriprise Financial as a Senior Financial Advisor / Manager from December 2012 to August 2018.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Mr. Stone has no other reportable business activity.

Additional Compensation

Mr. Stone does not receive any additional compensation.

Supervision

Ms. Stiles, as President and Chief Compliance Officer is responsible for the activities and operation of the Firm. She should be contacted directly with any questions about Mr. Stone's activities for Stiles Financial Services Incorporated at the mailing address, email address or contact information provided on the cover of this Brochure.

STILES FINANCIAL SERVICES
INCORPORATED

March 23, 2026

Bradford T. Aylin, CFP®
Biography Supplement, Form ADV Part 2B

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Edina, MN 55439
(952) 988-0452

This brochure supplement provides information about Bradford T. Aylin that supplements the Stiles Financial Services Incorporated's brochure. You should have received a copy of that brochure. Please contact Susan M. Stiles at the contact information listed above if you did not receive Stiles Financial Services Incorporated's brochure or if you have questions about the contents of this supplement.

Additional information about Bradford T. Aylin is available on the SEC's website at www.adviserinfo.sec.gov or by visiting https://adviserinfo.sec.gov/individual/summary/7476230.

Biography Supplement – Form ADV Part 2B for Bradford T. Aylin, CFP®, born 1998

Educational Background and Professional Designations

Bradford Aylin graduated from the University of St. Thomas, Minneapolis, MN with a bachelor's degree in Finance with a minor in Data Analytics in 2020.

Mr. Aylin attained his CFP® (Certified Financial Planner®) designation in 2025. This is a certification awarded by the Certified Financial Plan Board of Standards. To earn the CFP® certification, candidates must: (1) have an associate degree (or higher) from an accredited college or university; (2) have at least three years of full-time personal financial planning experience, and (3) must complete a CFP® board registered program. To maintain the designation, 30 hours of continuing education are required every two years including 2 hours of code of ethics education.

Business Experience

- Stiles Financial Services Incorporated as a Private Wealth Manager and Investment Adviser Representative as of August 2025.
- Secured Retirement Advisors, LLC as a Financial Advisor from January 2022 to April 2025.
- Secured Retirement Advisors, LLC as an Investment Advisor Representative from December 2021 to June 2025.
- Secured Retirement Advisors, LLC as a Client Service Specialist from September 2020 to December 2021.

Item 3. Disciplinary Information

Mr. Aylin has no information applicable to this Item.

Item 4. Other Business Activities

Mr. Aylin has no other reportable business activity.

Item 5. Additional Compensation

Mr. Aylin does not receive any additional compensation.

Item 6. Supervision

Ms. Stiles, as President and Chief Compliance Officer, is responsible for the activities and operation of the Firm. She should be contacted directly with any questions about Mr. Aylin's activities for Stiles Financial Services Incorporated at the contact information provided on the cover of this Brochure.

March 23, 2026

Rachel K. Engel
Biography Supplement, Form ADV Part 2B

7505 Metro Blvd, Suite 510
Edina, MN 55439
(952) 988-0452

This brochure supplement provides information about Rachel K. Engel that supplements the Stiles Financial Services Incorporated's brochure. You should have received a copy of that brochure. Please contact Susan M. Stiles at the contact information listed above if you did not receive Stiles Financial Services Incorporated's brochure or if you have questions about the contents of this supplement.

Additional information about Rachel K. Engel is available on the SEC's website at www.adviserinfo.sec.gov or by visiting https://adviserinfo.sec.gov/individual/summary/7115308.

Biography Supplement – Form ADV Part 2B for Rachel K. Engel, born 1990

Education and Professional Designations

Rachel K. Engel graduated from Carleton College in Northfield, MN with a bachelor's degree in Art History in 2012.

Business Experience

- Stiles Financial Services Incorporated as Corporate Business Development and as an Investment Adviser Representative as of October 2025.
- Thrivent Distributors LLC as an Investment Consultant from May 2024 to October 2025.
- Thrivent with Various Positions Held from May 2019 to October 2025.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Other Business Activities

Ms. Engel has no other reportable business activity.

Additional Compensation

Ms. Engel does not receive any additional compensation.

Supervision

Ms. Stiles, as President and Chief Compliance Officer is responsible for the activities and operation of the Firm. She should be contacted directly with any questions about Ms. Engel's activities for Stiles Financial Services Incorporated at the mailing address, email address or contact information provided on the cover of this Brochure.

STILES FINANCIAL SERVICES
INCORPORATED

FACTS	WHAT DOES STILES FINANCIAL SERVICES, INC. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number, tax identification number, and employee identification number • Account balances, income, and total net worth
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes – information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes – information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For non-affiliates to market to you	No	N/A

Questions?	Call 952-988-0452

Who We Are	
Who is providing this notice?	STILES FINANCIAL SERVICES, INC.
What We Do	
How do we protect your personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How do we collect your personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Enter into an advisory contract • Tell us about your investment or retirement portfolio
Why can't you limit all sharing?	Federal law gives you the right to limit only • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when you limit sharing for a jointly owned account?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.