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 Individual Financial Plan Consulting

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.

Item 3 -Table of Contents

Item 4 – Advisory Business

SFSI, established in 2000, is wholly owned and managed by Susan M. Stiles. As of December 31, 2025, SFSI has $510,464,040 in assets under management in our Portfolio Management advisory service offered through SFSI's wrap program. SFSI has $37,407,603of ERISA Section 3(38) assets under management through Corporate Retirement Plan Consulting Services. As of December 31, 2025, SFSI has$864,581,029of ERISA Section 3(21) contracts in 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. Please reference the SFSI Wrap Brochure specific to individual portfolio management for additional information on that service offering.

Individual Financial Plan Consulting

SFSI provides tailored Financial Plan advisory and consulting services to meet the specific needs and requests of individual clients. Clients are not required to participate in our Wrap Fee Program to hire SFSI for individual financial plan services. Plans are developed by acquiring information concerning the client's assets, liabilities, present and future foreseeable obligations, present and future income, the client's desired financial goals, and the client's tolerance of risk, along with any other data related to these areas of a client's financial profile. Development of a comprehensive financial plan may include:

- Net worth statements,
- Budgeting,
- Financial goal setting and projections,
- Asset protection implementation and risk management,
- College planning,
- Wealth accumulation,
- Retirement planning including gap analysis, accumulation, and income replacement strategies,
- Investment analysis and allocation,
- Tax incentive concepts, and
- Estate planning concerns and strategies.

Portfolio Management

Clients may elect to implement financial plans through SFSI's Wrap Program, which provides continuous investment advice, personalized to the individual needs of each client. Wrap fee programs are arrangements in which clients receive investment advisory services, including portfolio management and investment advice) as well as execution of client transactions for an asset-based fee schedule disclosed in the Wrap Program ADV. Complete information about SFSI's Wrap Program is included in a separate Form ADV Wrap Brochure.

Item 5 – Fees and Compensation

Individual Financial Plan Consulting

A base fee of $3,000 is generally the minimum fee charged to develop a comprehensive financial plan (the "Plan"). Generally, an annual maintenance update does not incur an additional charge unless it results in a complete overhaul of the Financial Plan and the fee arrangement will be discussed and agreed upon with the client in advance. Financial planning fees are typically a fixed amount but may be based on an hourly fee. This fee can increase depending on the complexity of the Plan being developed. The complexity of a Plan is determined by the type of Plan the client requests.

Portfolio review fees for non-managed and outside investments can also be provided as a part of our financial planning services. These fees vary according to the number of reviews requested over a 12-month period and are agreed upon prior to signing an agreement.

Number of Portfolio Reviews	Minimum Fee
4 quarterly reviews	$4,000/annually
2 semi-annual reviews	$2,500/annually
1 annual review	$2,000/annually

For Financial Plans, 50% of the fee is charged up-front. This upfront fee is refundable only up to the unearned services provided by SFSI and will be returned within 60 days. The remainder of the fee is due upon completion of the Plan. Investment advice or other consultation that is outside of the scope of a Financial Plan provided by SFSI and that is not part of the wrap fee program and not on a retainer is charged as a Project Fee; 50% of the fee is charged up front for the Project and is refundable for unearned work and will be returned within 60 days cancellation. The remainder of the fee is due upon the completion of the Project. A Project can include how the client's assets are currently allocated, how SFSI would allocate their assets, and a summary of our overall services to the client if they wish to hire us on retainer as part of our wrap fee program. A Project can also provide consultation and advice to a client on negotiating a severance package or accepting a job offer with a variety of compensation tiers and alternatives. A Project can also involve a family estate planning execution or beneficiary asset distribution. Depending on the complexity of the project, the maximum fee charged can be up to $20,000. If the Project or Plan is cancelled prior to completion, the client will be issued a refund of unearned fees within 60 days. Most Plans are completed within 6 months of the engagement, and all fees are agreed upon prior to signing an agreement. Project completion time is heavily dependent on the scope of the Project and will be discussed and determined at the time of engagement. When a client hires SFSI on retainer, they are charged a fee based on the Fee Schedule detailed above. These fees are charged in advance, quarterly, on an ongoing basis.

Additionally, a fee for Project work or additional ad hoc Financial Planning ranging from $200 to $500 per hour can be charged for special activities and projects. This fee varies based on staff assignments and levels of expertise.

If the client terminates the agreement prior to completion of the Plan, services provided through the termination date must be paid upon receipt of the invoice. The agreement continues until it is terminated by either party by giving written notice to the other, which can be received via email, in person, or by mail. SFSI prepares client specific bills following the terms in the signed agreement. These bills are then sent via mail or email directly to the client for payment.

SFSI does not accept cash or credit card payments and cannot deduct the bill from any type of client account.

Portfolio Management

Please review the Form ADV Wrap Brochure for a complete review of the fees and appropriate conflict disclosures related to SFSI's wrap program.

Other Fees and Compensation

Life, disability, and long-term care products recommended in the Financial Plan developed for clients of SFSI may be purchased through SFSI employees that hold a current in force insurance license. Some of these products may pay a commission that will be disclosed and paid to SFSI. This is separate from a fee paid by the client for the development of the Financial Plan. If an insurance product carrier offers a fee-based product alternative, SFSI will generally recommend such a product that is under the execution 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.

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 provides individual financial planning, and portfolio management offered through SFSI's wrap program, to individuals, families, trusts, estates, charitable organizations, foundations, and corporations.

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

SFSI provides individual financial planning clients with insight into investment principles and practices that are educational and informative, especially in volatile markets when performance can fluctuate dramatically. SFSI's investment discipline is an analytical approach with a qualitative overlay that generally emphasizes diversification, asset allocation and risk management.

Investing in securities involves risk of loss that clients must understand and be prepared to bear. Recommended investment strategies tend to center on long-term investing that will generally follow a buy and hold strategy, updated periodically to reflect changes in the client's investment objectives, risk tolerance, and time horizon. However, any investment strategy approach will be specific to the client time horizon, risk assessment, goals and overall financial profile. SFSI approaches each client with a customized and personalized strategy and solution.

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

In some situations, a brokerage relationship may be preferable or complement an advisory relationship, depending on specific client needs. Clients who have a Plan prepared by SFSI should note that they are under no obligation to establish an advisory wrap fee program account through SFSI. SFSI's Portfolio Management advisory service is managed completely through SFSI's wrap fee program, as described in SFSI's Form ADV Wrap Brochure.

SFSI employees that hold a current in force insurance licensed 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 is under the execution 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.

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 that fiduciary duty 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, in appropriate circumstances, it will cause accounts over which SFSI has advisement authority to effect and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities 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. SFSI will always document any transactions that are conflicts of interest. SFSI and its employees will not engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

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 Financial Planning services. SFSI is an independent RIA and is contracted with Fidelity Institutional to custody client investable assets that are managed through SFSI wrap program. As such, SFSI does not recommend a brokerage firm.

Item 13 – Review of Accounts

A discussion related to Review of Accounts is not relevant to SFSI's Individual Financial Plan Consulting Services.

Specific information related SFSI’s wrap program for Review of Accounts is provided in the Form ADV Wrap Brochure.

Item 14 – Client Referrals and Other Compensation

SFSI does not participate in any referral arrangements or accept revenue sharing with custodians or plan platform sponsors.

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 typically will happen when we sponsor educational forums that clients and prospects are invited to attend. 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 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 of client funds or securities.

For individual financial planning services, SFSI does not provide custody but develops client reports and/or 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.

Specific information related Custody and SFSI’s wrap program is provided in the Form ADV Wrap Brochure.

Item 16 – Investment Discretion

A discussion related to Investment Discretion is not relevant to SFSI’s Individual Financial Plan Consulting Services.

SFSI’s wrap program provides Portfolio Management on a discretionary basis. This means that SFSI makes investment decisions on a day-to-day basis without consultation with the client. This includes deciding to buy or sell and the price per share.

Item 17 – Voting Client Securities

SFSI does not vote proxies.

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.

Item 19 – Marketing and Advertising

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.

STILES FINANCIAL SERVICES
INCORPORATED

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 a 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 a 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
Edina, MN 55439
(952) 988-0452

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
Edina, MN 55439
(952) 988-0452

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 a Retirement Plan Specialist since September
- 2019.
- 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.

STILES FINANCIAL SERVICES

INCORPORATED

March 23, 2026

Mark R. Gierach, AIF®, MBA

Biography Supplement, Form ADV Part 2B

7505 Metro Blvd, Suite 510
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(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 May2016 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.

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.

March 23, 2026

Bradford T. Aylin, CFP®

Biography Supplement, Form ADV Part 2B

7505 Metro Blvd, Suite 510
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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.

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
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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.