

Item 1 Cover Page for Brochure Supplement

Timothy J. Kissling, CPA, President

Kissling Financial Services, LLC
5117 Erie Street
New Castle, PA 16102
www.kisslingfinancial.com
(724) 667-1617

February 26, 2025

This brochure supplement provides information about Timothy J. Kissling that supplements the Kissling Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Timothy J. Kissling if you did not receive Kissling Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy J. Kissling, CRD# 2515918, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Timothy J. Kissling, CPA, President, was born in 1960. Mr. Kissling earned a Bachelor of Science degree in Accounting from the University of Southern California. In addition to founding Kissling Financial Services, LLC in 2004, Mr. Kissling is the owner of Kissling Amoroso & Co., Inc., Certified Public Accountants (previously Kissling & Co., Inc.), which he founded in 1995. Previously, Mr. Kissling was a registered representative and an investment advisor representative with Madison Avenue Securities, LLC from 2006 through 2018.

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 120 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing a 14-hour examination to demonstrate competence in the technical subject matter covering four broad areas: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation.

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Kissling.

Item 4 Other Business Activities

Mr. Kissling is not actively engaged in any investment-related business or occupation outside of Kissling Financial Services, LLC.

Mr. Kissling is the founder and co-owner of Kissling Amoroso & Co., Inc., Certified Public Accountants ("KAC"), and provides tax and accounting services to individuals and businesses through that entity. Clients of Kissling Financial Services, LLC that require such services may be referred to KAC, and they will be charged fees for those services that are separate from the fees that are charged by Kissling Financial Services, LLC. A conflict of interest exists because of the receipt of additional compensation by Mr. Kissling. Clients are not required to use KAC for their tax and accounting needs. However, if the client utilizes KAC, all additional compensation will be disclosed to the client prior to the client utilizing the services of the accounting firm. Mr. Kissling spends approximately 25% of his time during trading hours conducting KAC business.

Mr. Kissling is also licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This also creates a conflict of interest because of the receipt of additional compensation by Mr. Kissling. Clients are not obligated to use Kissling Financial Services, LLC or Timothy J. Kissling for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products. Mr. Kissling spends approximately half of his time on insurance related

business which is performed concurrently with his investment advisory services at Kissling Financial Services, LLC.

In addition to the full disclosure of the compensation received from the accounting and insurance activities, Kissling Financial Services, LLC manages the related conflicts of interest by maintaining a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the advisor. It is designed to prevent fraudulent, deceptive and manipulative practices and to ensure compliance with federal and state securities laws and the fiduciary duties owed to clients. In particular, the Code of Ethics is based on the overriding principle that Kissling Financial Services, LLC and its supervised persons are fiduciaries to advisory clients by law and must put the client's best interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith. Kissling Financial Services, LLC's Code of Ethics is available upon request.

Kissling Financial Services, LLC requires that its investment advisor representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

In addition to the above outside activities, Mr. Kissling is the owner or part-owner of numerous entities involved in manufacturing, real estate, publishing and family businesses as follows:

- Darling-K Inc. (Manufacturing - Metallized Film), Majority Owner
- Darlington Metalizing Inc. (Manufacturing - Metallized Film), Owner
- Metallized Surface Technology, Ltd. (Manufacturing - Metallized Film), Part Owner
- T-Bone Holdings LLC (Holding Company), Owner
- Green Acres Development Co., Inc. (Real Estate Investments), Owner
- Kissling Land Company Ltd. (Real Estate Investments), Owner
- Jackson Trails Ltd. (Real Estate Investments) Majority Owner
- Kissling Trails, LP (Real Estate Holding Company) Majority Owner
- Medi-Services (Insurance Sales), President
- Vast Films, Ltd. (Manufacturing Company), Owner through family holdings company (Darling-K)
- Mt Jackson Group, LLC (Advising clients related to estate planning and protecting assets), Member
- Parkmor Holdings, LLC (Private Investment Company), Owner

Ownership interests of these entities are not available to clients of Kissling Financial Services, LLC for investment. Collectively the tax and accounting and other outside activities (except for insurance) occupy less than half of Mr. Kissling's work time.

Item 5 Additional Compensation

Mr. Kissling does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

Item 6 Supervision

Timothy J. Kissling, CPA is the President and Chief Compliance Officer of Kissling Financial Services, LLC, monitors the investment advisory activities, personal investing activities, and Kissling Financial Services, LLC

adherence to the Advisor's compliance program and code of ethics of the Kissling Financial Services, LLC supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Mr. Kissling can be reached at (724) 667-1617.

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Jason S. Hoeltzel, CFP, Advisor

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This brochure supplement provides information about Jason S. Hoeltzel that supplements the Kissling Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Jason S. Hoeltzel if you did not receive Kissling Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jason S. Hoeltzel, CRD# 4446833, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Jason S. Hoeltzel, CFP, Advisor, was born in 1979. Mr. Hoeltzel earned a Bachelor of Science degree in Biology from Centenary College of Louisiana. Mr. Hoeltzel joined Kissling Financial Services, LLC in February 2025. Previously, Mr. Hoeltzel was a Financial Planner with Secure Money Advisors from April 2024 through January 2025, an Investment Advisor Representative with Foundations Investment Advisors from June 2024 through January 2025, a Financial Professional with Prudential Insurance Company of America from May 2019 to April 2024, and a Registered Representative with Pruco Securities , LLC from March 2019 to April 2024.

He is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP

Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Hoeltzel.

Item 4 Other Business Activities

Mr. Hoeltzel is not actively engaged in any investment-related or non-investment-related business or occupation outside of Kissling Financial Services, LLC.

Mr. Hoeltzel is also licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This also creates a conflict of interest because of the receipt of additional compensation by Mr. Hoeltzel. Clients are not obligated to use Kissling Financial Services, LLC or Jason Hoeltzel for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products. Mr. Hoeltzel spends approximately half of his time on insurance related business which is performed concurrently with his investment advisory services at Kissling Financial Services, LLC.

In addition to the full disclosure of the compensation received from the insurance activities, Kissling Financial Services, LLC manages the related conflicts of interest by maintaining a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the advisor. It is designed to prevent fraudulent, deceptive and manipulative practices and to ensure compliance with federal and state securities laws and the fiduciary duties owed to clients. In particular, the Code of Ethics is based on the overriding principle that Kissling Financial Services, LLC and its supervised persons are fiduciaries to advisory clients

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