

Form ADV Part 2B, Brochure Supplement

Item 1 Cover Page

Mark R. Paller, Owner

Paller Financial Services, Inc.
9000 E. Nichols Avenue, #120
Centennial, CO 80112
303-858-0045

January 9, 2024

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

Additional information about Mark R. Paller, CRD# 2889293, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Mark R. Paller, CFP®, CPA/PFS, Owner, born in 1961.

Education:

Associates Degree, General Studies, Phoenix College

Bachelor of Science, Business Administration, Northern Arizona University

Business Experience:

04/1997 to Present, Paller Financial Services, Owner, CPA tax and accounting services

01/1999 to 07/2012, H. D. Vest, Registered Representative

The Certified Financial Planner™, CFP®, and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real-world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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 150 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.

The PFS credential demonstrates that an individual has met the minimum education, experience, and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam, and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA’s Code of Professional Conduct and is encouraged to follow AICPA’s Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Item 3 Disciplinary Information

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

Item 4 Other Business Activities

Mr. Paller is also a Certified Public Accountant (“CPA”) and provides tax and accounting services to businesses and individuals for a separate hourly fee. Advisory clients of Paller may also utilize Mr. Paller’s tax and accounting services. This other business activity creates a conflict of interest because of the receipt of additional compensation by Mr. Paller in that he is financially incented to provide the tax and accounting services. Clients are not obligated to use the Advisor or Mr.

Paller for these other services. However, in such instances, there is no advisory fee associated with these services. Further, the Advisor will provide disclosure of all fees to clients who wish to use these services prior to the client utilizing these services. The Advisor and Mr. Paller have a fiduciary duty to make decisions in the best interests of Paller's clients.

Item 5 Additional Compensation

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

Item 6 Supervision

Mark R. Paller is the Owner and Chief Compliance Officer of Paller Financial Services, Inc. and can be reached at 303-858-0045. Mr. Paller and Mr. Mogle are the only individuals that provide investment advice to clients.

Item 7 Requirements for State-Registered Advisers

Mr. Paller has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.

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Mark R. Mogle, CFP®
Owner

Paller Financial Services, Inc.
9000 E. Nichols Avenue, #120
Centennial, CO 80112
303-858-0045

January 9, 2024

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Additional information about Mark R. Mogle, CRD# 5653613, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Mark R. Mogle, CFP®, Advisor, born in 1986.

Education:

Bachelor of Science, Business Administration, Union University, Jackson, TN

Business Experience:

01/2020 to Present, Financial Advisor, Paller Financial Services, Inc.

2018 to 2019, Financial Advisor, Serenity Wealth Solutions

2016 to 2018, Sales Representative, Jack Nadel International

2011 to 2016, Financial Assistant, Moore Financial Group, EP Wealth Advisors

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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

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

Item 4 Other Business Activities

Mr. Mogle is not engaged in any other business activities outside of Paller Financial Services, Inc. Paller Financial Services, Inc. (Paller) does provide tax and accounting services to businesses and individuals for a separate hourly fee. Advisory clients of Paller may also utilize the company's tax and accounting services. This other business activity creates a conflict of interest because of the receipt of additional compensation by the company and they are financially incented to provide the tax and accounting services. Clients are not obligated to use the Advisor or Mr. Paller for these other services. However, in such instances, there is no advisory fee associated with these services. Further, the Advisor will provide disclosure of all fees to clients who wish to use these services prior to the client utilizing these services. The Advisor and Mr. Mogle have a fiduciary duty to make decisions in the best interests of Paller's clients.

Item 5 Additional Compensation

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

Item 6 Supervision

Mark R. Mogle is supervised by Mark R. Paller who is the Owner and Chief Compliance Officer of Paller Financial Services, Inc. and can be reached at 303-858-0045.

Item 7 Requirements for State-Registered Advisers

Mr. Mogle has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.