

Item 1: Cover Page

Paller Financial Services, Inc.
Form ADV Part 2A
Investment Advisor Brochure

9000 E. Nichols Avenue, Suite 120
Centennial, CO 80128
(303) 858-0045

February 3, 2026

This brochure provides information about the qualifications and business practices of Paller Financial Services, Inc. If you have any questions about the contents of this brochure, please contact us at 303-858-0045. 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. Registration as a registered investment advisor does not imply a certain level of skill or training.

Additional information about Paller Financial Services, Inc., CRD# 161531, also is available on the SEC's website [at www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Item 2: Material Changes

Since the last annual amendment of this Brochure, which was filed with the Securities and Exchange Commission in October 2025, Mark Mogle is no longer a minority owner of the firm. Mr. Mogle continues to serve as an investment advisor of the firm and continues to provide investment advisory services to clients.

During this same period, Paller Financial added two new investment advisor representatives, Jamison White and Jennifer McElderry.

Jamison White became an investment advisor with the firm in December 2025 and provides investment advisory services to clients of the firm.

Jennifer McElderry became an investment advisor with the firm in December 2025 and provides investment advisory services to clients of the firm.

Additional information regarding firm ownership is disclosed in Form ADV Part 1A, and information regarding each advisor's education, business experience, and disciplinary history (if any) is disclosed in the applicable Form ADV Part 2B (Brochure Supplement).

There are no other material changes to this Brochure.

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Item 4: Advisory Business

Paller Financial Services, Inc. (“Paller” or “Advisor”) is a firm formed on November 3, 2000 and is a registered investment advisory firm registered with the Securities and Exchange Commission as of May 2024.

The principal owner of Paller is Mark R. Paller.

Advisory Services

Paller’s principal service is providing fee-based investment advisory services. The Advisor practices custom management of portfolios, on a discretionary basis, according to the client’s objectives. The Advisor’s primary approach is to use a tactical allocation strategy aimed at managing risk and increasing performance. The Advisor may use any of the following: exchange listed securities, over-the-counter securities, foreign securities, corporate debt securities, commercial paper, CDs, municipal securities, mutual funds, United States government securities, and oil and gas interests to accomplish this objective. The Advisor measures and selects mutual funds by using various criteria, such as the fund manager’s tenure, and/or overall career performance. The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to manage risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client’s risk tolerance.

Paller will tailor its advisory services to its client’s individual needs based on meetings and conversations with the client. If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client’s requirements.

Paller does not provide portfolio management services to wrap fee programs.

As of December 31, 2025, Paller had approximately \$147,900,000 in discretionary client assets under management.

Item 5: Fees and Compensation

Asset Management Fees

The Client will pay the Advisor compensation for its services under this Agreement. The fee will be based on the assets being managed by the Advisor and described as an annual percentage charged on each individual account. One-quarter (1/4) of this percentage will be charged per calendar quarter.

It will be payable quarterly, in arrears (for the prior calendar quarter), based on the account value as reported on the Charles Schwab report for the end of the calendar quarter (March 31, June 30, September 30, December 31).

Each client will be charged a .85bps fee for each account, except for any resources held in cash or money market which will not incur a fee.

Advisory fees in the first quarter of the Agreement will be based on the value in the account at the end of the calendar quarter (March 31, June 30, September 30, December 31) and shall be prorated from the inception date to the end of the quarter for the number of days that the Advisor has performed services.

The client authorizes the Advisor to withdraw its advisory fee directly from the Client account(s) held by a qualified custodian.

The Advisor will send an invoice to the client via the SmartVault portal at the same time it sends an invoice to the custodian outlining the fee to be withdrawn from the Client account(s) along with the calculation of the fee(s). The custodian will send quarterly statements to the client showing all disbursements for the Client account(s) held at the custodian, including the amount of the advisory fee(s).

Expenses related to the ordinary servicing of the account(s), including, custody fees, security transaction fees, and/or platform fees shall be paid by the Client. Other non-ordinary fees or fees incurred at the direction of the Client shall be paid by the Client.

Out-of-pocket expenses incurred by the Advisor on behalf of the Client will be passed through for reimbursement. (Fedex, copies, etc) However, the Advisor reserves the right to absorb these expenses and not pass them through should it be in the best interest of both parties.

The Advisor shall not be compensated based on a share of capital gains upon or capital appreciation of the funds in which the Client is invested.

Our goal is to be fair and reasonable, as such; we reserve the right to adjust our fee(s) as necessary to be competitive in the marketplace. We may modify the terms in this Section prospectively with at least 30 days prior written notice.

Other

For each of the Advisor's services described above, the Client may terminate these services within five business days of the effective date of an Agreement signed with the Advisor without

any payment of the Advisor's fee.

All fees paid to Paller for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders and the product sponsor in the case of variable insurance products. These fees and expenses are described in each fund's or variable product's prospectus. These fees will generally include a management fee and other fund expenses.

The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Advisor's fee is separate and distinct from the custodian and execution fees.

Neither Paller nor its supervised persons accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-by-Side Management

Paller does not charge performance-based fees.

Item 7: Types of Clients

The Advisor will offer its services to individuals, trusts, estates, charitable organizations, and corporations or other business entities.

The Advisor does not have cumulative minimum account requirement for opening and maintaining an account.

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

The Advisor may utilize fundamental, technical, or cyclical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions and to calculate its credit risk.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall.

Cyclical analysis of economic cycles is used to determine how these cycles affect the returns of an investment, an asset class, or an individual company's profits. Cyclical risks exist because the broad economy has been shown to move in cycles, from periods of peak performance followed by a downturn, then a trough of low activity. Between the peak and trough of a business or other

economic cycle, investments may fall in value to reflect the uncertainty surrounding future returns as compared with the recent past.

The investment strategies the Advisor will implement may include long-term purchases of securities held at least for one-year, short-term purchases for securities sold within a year, trading of securities sold within 30 days, margin transactions.

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisor's clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

Investing includes the risk that the value of an investment can be negatively affected by factors specifically related to the investment (e.g., capability of management, competition, new inventions by other companies, lawsuits against the company, labor issues, patent expiration, etc.), or to factors related to investing and the markets in general (e.g., the economy, wars, civil unrest or terrorism around the world, concern about oil prices or unemployment, etc.). Clients need to be aware that investing in securities involves risk of loss of some or all of their investment that clients need to be prepared to bear.

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other events not directly related to the price or valuation of a specific company's fundamental analysis can adversely impact the stock price of a company causing a portfolio containing that security to lose value. Risks may also include that the historical data and projections on which the fundamental analysis is performed may not continue to be relevant to the operations of a company going forward, or that management changes or the business direction of management of the company may not permit the company to continue to produce metrics that are consistent with the prior company data utilized in the fundamental analysis, which may negatively affect the Advisor's estimate of the valuation of the company.

The primary risks in technical analysis are that the factors used to analyze the price, trends and volatility of a security may not be replicated, or the outcomes of such analysis will not be the same as in past periods where similar combinations existed. Because of the reliance on trends, technical analysis can signal buying at market peaks and selling at market troughs.

The Advisor does not primarily recommend a particular type of security. However, clients are advised that many unexpected broad environmental factors can negatively impact the value of portfolio securities causing the loss of some or all the investment, including changes in interest rates, political events, natural disasters, and acts of war or terrorism. Further, factors relevant to specific securities may have negative effects on their value, such as competition or government regulation. Also, the factors for which the company was selected for inclusion in a client portfolio may change, for example, due to changes in management, new product introductions, or lawsuits.

Item 9: Disciplinary Information

Neither Paller nor its management persons have had any legal or disciplinary events, currently or in the past.

Item 10: Other Financial Industry Activities and Affiliations

Neither Paller nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or registered representative of a broker-dealer.

Neither Paller nor any of its management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or associated person of any such entities.

Paller does not currently have any relationships or arrangements that are material to its advisory business or to its clients with any broker-dealer, municipal securities dealer, or government securities dealer or broker; investment company or other pooled investment vehicle (including mutual funds, closed-end investment companies, unit investment trusts, private investment companies, hedge funds, or offshore funds); futures commission merchant; commodity pool operator; commodity trading advisor; banking or thrift institution; lawyer or law firm; insurance company or agency; pension consultant; or real estate broker, dealer, sponsor, or syndicator of limited partnerships.

Mark R. Paller, Owner of Paller, is also a Certified Public Accountant (“CPA”) and provides tax and accounting services to businesses and individuals for a separate fee through his CPA practice. Advisory clients of Paller may also choose to utilize Mr. Paller’s tax and accounting services.

This other business activity creates a conflict of interest because Mr. Paller receives additional compensation for providing tax and accounting services and therefore has a financial incentive to recommend such services. Clients are under no obligation to engage Mr. Paller or Paller for tax or accounting services and may obtain such services from any qualified professional of their choosing.

There is no advisory fee associated with tax and accounting services, and clients who elect to engage Mr. Paller for these services will receive full disclosure of all applicable fees prior to utilizing such services. Both Paller and Mr. Paller have a fiduciary duty to act in the best interests of advisory clients.

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

Paller is a registered investment advisory firm registered with the Securities and Exchange Commission and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. In addition, the Code of Ethics governs personal trading by each employee of Paller deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Paller are conducted in a manner that mitigates any conflict of interest between such persons and clients of the adviser or its affiliates. Paller collects and maintains records of securities holdings

and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Paller will provide a copy of the Code of Ethics to any client or prospective client upon request.

Paller and/or its investment advisory representatives may from time-to-time purchase or sell products that they may recommend to clients. This represents a conflict of interest. Paller and/or its investment advisory representatives have a fiduciary duty to put the interests of their clients ahead of their own and mitigate this conflict of interest by generally having personnel trade their personal accounts only after trading client accounts. However, Paller personnel are required to always act in the best interests of clients.

Paller requires that its investment advisory representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

Item 12: Brokerage Practices

If requested by the client, Paller may suggest using Charles Schwab & Co., Inc. (“Schwab”) as the custodian broker-dealer for their accounts. Schwab has been selected by Paller based on a variety of factors, including execution and custodial services offered, cost, quality of service and industry reputation. Paller will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion.

Paller may receive proprietary research services or other products because of recommending a particular broker which may result in the client paying higher commissions than those obtainable through other brokers. If Paller does receive such products or services, it will follow procedures which ensure compliance with Section 28(e) of the Securities Exchange Act of 1934 or applicable state securities rules.

The firm seeks to obtain the most favorable net results for clients’ price, execution quality, services and commissions. Although the firm seeks competitive commission rates, it may pay commissions on behalf of clients which may be higher than those available from other brokers in order to receive other services. The firm may enter into such transactions so long as it determines in good faith that the amount of commission paid was reasonable in relation to the value of the brokerage and research services provided by the broker. The services that may be considered in this determination of reasonableness may include (1) advice, either directly or through publications or writing, as to the value of securities, the advisability of investing in, purchasing or selling securities, and the availability of securities or purchasers or sellers of securities; (2) analysis and reports concerning issuers, industries, securities, economic factors and trends, portfolio strategy, and the performance of accounts; or (3) effecting securities transactions and performing functions incidental thereto. Such research furnished by broker-dealers may be used to service any or all of Paller’s clients and may be used in connection with accounts other than those that pay commissions to the broker-dealers providing the research. In particular, third-party research provided by broker-dealers may be used to benefit all of the firm’s clients. This creates a conflict of interest in that the firm has an incentive to select or recommend a broker-dealer based on its interest in receiving the research or other products or services, rather than on the clients’ interest in receiving most favorable execution.

Trading commissions may be used as soft dollars provided that:

- The service is primarily for the benefit of Paller's clients
 - The commission rates are competitive with rates charged by comparable broker-dealers;
- and
- Paller does not guarantee a minimum amount of commissions to any broker-dealer.

Paller does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Paller recommends that all clients use Schwab for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to Paller to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, Paller has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Paller's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Paller may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

Paller does not allow clients to direct brokerage.

Paller may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g. for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of Paller investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. Paller may allocate trades in a different manner than indicated on the allocation

statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13: Review of Accounts

The financial advisors will review the investment advisory client accounts formally on a semi-annual basis and regularly when conditions would warrant a review based on market conditions or changes in client circumstances. Triggering factors may include Paller becoming aware of a change in client's investment objective, a change in market conditions, change of employment, or a change in recommended asset allocation weightings in the account that exceed a predefined guideline.

The client is encouraged to notify the Advisor if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from mutual funds, asset managers, trust companies or other custodians, insurance companies, broker-dealers and others who are involved with client accounts. Paller will provide clients with a quarterly account snapshot.

Item 14: Client Referrals and Other Compensation

Paller is not compensated by anyone for providing investment advice or other advisory services except as previously disclosed in this Brochure.

Paller does not directly or indirectly compensate any person who is not a supervised person for client referrals.

Item 15: Custody

For certain clients Paller has custody as defined by the "Custody Rule" provided by the Securities and Exchange Commission. For most clients, Paller does not have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts (see Item 5 for further information). However, as noted in Item 13 above, clients will receive statements not less than quarterly from the qualified custodian, and we encourage you to review those statements carefully. Any discrepancies should be immediately brought to the firm's attention.

Item 16: Investment Discretion

Paller has discretion over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by Paller.

Discretionary authority is provided with full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Paller will be in accordance with each client's investment objectives and goals.

Item 17: Voting Client Securities

Paller will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Paller cannot give any advice or take any action with respect to the voting of these proxies. The client and Paller agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18: Financial Information

Paller does not require or solicit prepayment of fees per client, and is not required to file a balance sheet.

Paller generally has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Paller does become aware of any such financial condition, this brochure will be updated and clients will be notified. Paller has never been subject to a bankruptcy petition.

Item 1: Cover Page

Paller Financial Services, Inc.
Form ADV Part 2B
Investment Advisor Brochure Supplement

Mark R. Paller, CFP[®], CPA/ PFS, Owner

9000 E. Nichols Avenue, Suite 120
Centennial, CO 80128
(303) 858-0045

February 3, 2026

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 Jennifer McElderry 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, Owner, born in 1961.

Professional Designations:

Certified Financial Planner™ (CFP®)

Certified Public Accountant (CPA)

Personal Financial Specialist (PFS)

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.

The Certified Public Accountant (CPA) designation is a professional license granted by individual State Boards of Accountancy in the United States. The CPA license is widely recognized as a standard of competence in accounting, auditing, taxation, and related advisory services.

The CPA license is voluntary, and no federal law requires an individual to hold a CPA license solely to provide investment advisory services. However, the designation signifies that the licensee has met rigorous education, examination, experience, and ethical standards established by the applicable State Board of Accountancy.

To obtain CPA licensure, an individual generally must satisfy the following requirements (which may vary by state):

- Education – Completion of 120 semester hours of postsecondary education, including a bachelor’s degree from a regionally accredited college or university, with required coursework in accounting and business-related subjects.
- Examination – Successful completion of the Uniform CPA Examination, a comprehensive examination consisting of four sections covering auditing and attestation, financial accounting and reporting, regulation, and a discipline area. The examination is designed to assess the candidate’s knowledge, skills, and ability to apply professional judgment in real-world accounting and regulatory scenarios.
- Experience – Completion of two years of qualifying accounting experience, typically under the supervision of a licensed CPA, as required by the applicable State Board of Accountancy.
- Ethics – Satisfaction of a state-specific ethics requirement and agreement to comply with applicable professional conduct rules, including the AICPA Code of Professional Conduct and state regulations.

To maintain an active CPA license, licensees must:

- Complete Continuing Professional Education (CPE) as required by their State Board of Accountancy (typically 40 hours annually or 80 hours biennially, including ethics coursework); and
- Renew their license periodically, affirming continued compliance with professional and ethical standards.

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

Mark R. Paller, Owner of Paller Financial Services, Inc. ("Paller"), is also a Certified Public Accountant ("CPA") and provides tax and accounting services to businesses and individuals for a separate fee through his accounting practice. Advisory clients of Paller may also choose to utilize Mr. Paller's tax and accounting services. This other business activity creates a conflict of interest because Mr. Paller receives additional compensation for providing tax and accounting services and therefore has a financial incentive to recommend such services. Clients are under no obligation to engage Mr. Paller or Paller for tax or accounting services and may obtain such services from any qualified professional of their choosing. There is no advisory fee associated with tax and accounting services, and clients who elect to engage Mr. Paller for these services will receive full disclosure of all applicable fees prior to utilizing such services. Both Paller and Mr. Paller have a fiduciary duty to act in the best interests of advisory 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 Executive Officer of Paller and can be reached at 303-858-0045. He does not have a direct individual supervisor.

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.

Item 1: Cover Page

Paller Financial Services, Inc.

Form ADV Part 2B

Investment Advisor Brochure Supplement

Mark R. Mogle, CFP[®], EA, Financial Advisor

9000 E. Nichols Avenue, Suite 120
Centennial, CO 80128
(303) 858-0045

February 3, 2026

This brochure supplement provides information about Mark R. Mogle that supplements the Paller Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Jennifer McElderry 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. 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, Financial Advisor, born in 1986.

Professional Designations:

Certified Financial Planner™ (CFP®)

Enrolled Agent (EA)

Education:

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

Business Experience:

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

2018 to 2019, Serenity Wealth Solutions, Financial Advisor

2016 to 2018, Jack Nadel International, Sales Representative

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

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.

Enrolled Agent (EA) is a federally licensed tax practitioner authorized by the U.S. Department of the Treasury to represent taxpayers before the Internal Revenue Service. EA’s earn this credential by passing the IRS Special Enrollment Examination or through qualifying IRS service and must adhere to Circular 230 requirements, including ongoing continuing professional education.

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, Advisor of Paller is also an EA and may be engaged in other business activities outside of Paller Financial Services, Inc. Advisory clients of Paller may also utilize the company’s tax and accounting services. Other business activities create conflicts of interest because of the receipt of additional compensation by the company, and they are financially incented to provide. Clients are under no obligation to engage Mr. Mogle or Paller for other services and may obtain such services from any qualified professionals of their choosing. There is no advisory fee associated with these other services, and clients who elect to engage Mr. Mogle for these services will receive full disclosure of all applicable fees prior to utilizing such services. Both Paller and Mr. Mogle have a fiduciary duty to act in the best interests of advisory clients.

Item 5: Additional Compensation

Mr. Mogle may receive compensation or other economic benefits from others who are not clients

for providing advisory services.

Item 6: Supervision

Mark R. Mogle is supervised by Mark R. Paller who is the Owner and Chief Executive 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.

Item 1: Cover Page

Paller Financial Services, Inc.
Form ADV Part 2B
Investment Advisor Brochure Supplement

Jamison White, CFP[®], EA, Financial Advisor

9000 E. Nichols Avenue, Suite 120
Centennial, CO 80128
(303) 858-0045

February 3, 2026

This brochure supplement provides information about Jamison White that supplements the Paller Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Jennifer McElderry 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 Jamison White, CRD# 8200253, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Jamison White, Financial Advisor, born in 2001.

Professional Designations:

Certified Financial Planner™, CFP®

Enrolled Agent (EA)

Education:

Bachelor of Science, Business Administration, emphasis in Finance, University of Colorado Boulder

Business Experience:

08/2023 to Present, Paller Financial Services, Inc., Financial Advisor and tax services

03/2022-06/2023 Real Colorado Soccer, Assistant Director of Goalkeeping

05/2021-06/2022 Dicks Sporting Goods, Golf Technician

05/2021-08/2021 Boulder Indoor Soccer, Soccer Coach

03/2021-06/2021 Boulder County Soccer Club, Soccer Team Coach

09/2020-06/2021 Whole Foods Market, In-store Shopper

01/2020-02/2020 CU Bookstore, Cashier

03/2019-08/2019 Lucky's Market, Courtesy Clerk

03/2017-11/2018 Fort Collins Soccer Club, Soccer Referee

05/2018-08/2018 A&B Lifeguarding, Lifeguard

05/2017-08/2017 CSU Youth Sports Camp, Lifeguard

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 6 hours, 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.

Enrolled Agent (EA) is a federally licensed tax practitioner authorized by the U.S. Department of the Treasury to represent taxpayers before the Internal Revenue Service. EAs earn this credential by passing the IRS Special Enrollment Examination or through qualifying IRS service and must adhere to Circular 230 requirements, including ongoing continuing professional education.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Mr. White is not engaged in any other business activities outside of Paller Financial Services, Inc. (“Paller”). Paller does provide tax and accounting services to businesses and individuals for a separate 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 under no obligation to engage Mr. White or Paller for tax or

accounting services and may obtain such services from any qualified professional of their choosing. There is no advisory fee associated with tax and accounting services, and clients who elect to engage Mr. White for these services will receive full disclosure of all applicable fees prior to utilizing such services. Both Paller and Mr. White have a fiduciary duty to act in the best interests of advisory clients.

Item 5: Additional Compensation

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

Item 6: Supervision

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

Item 7: Requirements for State-Registered Advisers

Mr. White 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.

Item 1: Cover Page

Paller Financial Services, Inc.
Form ADV Part 2B
Investment Advisor Brochure Supplement

Jennifer McElderry, CPA, Financial Advisor

9000 E. Nichols Avenue, Suite 120
Centennial, CO 80128
(303) 858-0045

February 3, 2026

This brochure supplement provides information about Jennifer McElderry that supplements the Paller Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Jennifer McElderry 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 Jennifer McElderry, CRD# 8200141, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Jennifer McElderry, Financial Advisor, born in 1974.

Professional Designations:

Certified Public Accountant (CPA)

Education:

Bachelor of Science, Business Administration, emphasis in Accounting, California State University, Fullerton

Associates in Arts, Business Administration, Saddleback College

Business Experience:

08/2025 to Present, Paller Financial Services, Inc., Financial Advisor, tax and accounting services

03/2015-08/2025 McElderry Consulting, bookkeeper and tax preparer

01/2025-04/2025 Excel CPA, Tax preparer

01/2023-04/2023 Intuit TurboTax, Tax Expert

01/2022-05/2022 Intuit TurboTax, Tax Expert

01/2021-04/2021 H&R Block, Master Tax Advisor

01/2020-04/2020 H&R Block, Master Tax Advisor

08/2019-11/2019 H&R Block, ITC Instructor

11/2018-04/2019 H&R Block, Master Tax Advisor

The Certified Public Accountant (CPA) designation is a professional license granted by individual State Boards of Accountancy in the United States. The CPA license is widely recognized as a standard of competence in accounting, auditing, taxation, and related advisory services.

The CPA license is voluntary, and no federal law requires an individual to hold a CPA license solely to provide investment advisory services. However, the designation signifies that the licensee has met rigorous education, examination, experience, and ethical standards established by the applicable State Board of Accountancy.

To obtain CPA licensure, an individual generally must satisfy the following requirements (which may vary by state):

- Education – Completion of 120 semester hours of postsecondary education, including a bachelor's degree from a regionally accredited college or university, with required coursework in accounting and business-related subjects.
- Examination – Successful completion of the Uniform CPA Examination, a comprehensive examination consisting of four sections covering auditing and attestation, financial accounting and reporting, regulation, and a discipline area. The examination is designed to assess the candidate's knowledge, skills, and ability to apply professional judgment in real-world accounting and regulatory scenarios.
- Experience – Completion of two years of qualifying accounting experience, typically under the supervision of a licensed CPA, as required by the applicable State Board of Accountancy.

- Ethics – Satisfaction of a state-specific ethics requirement and agreement to comply with applicable professional conduct rules, including the AICPA Code of Professional Conduct and state regulations.

To maintain an active CPA license, licensees must:

- Complete Continuing Professional Education (CPE) as required by their State Board of Accountancy (typically 40 hours annually or 80 hours biennially, including ethics coursework); and
- Renew their license periodically, affirming continued compliance with professional and ethical standards.

Failure to comply with applicable education, ethical, or professional requirements may result in disciplinary action by the State Board of Accountancy, including suspension or revocation of the CPA license.

Ms. McElderry is a licensed insurance agent in the State of Colorado, authorized by the Colorado Division of Insurance to sell certain insurance products, subject to applicable state laws and regulations.

An insurance license is not required to provide investment advisory services. However, holding an insurance license permits the individual to offer and sell insurance products, such as life insurance, annuities, and other insurance-related products, where appropriate and consistent with applicable regulations.

To obtain and maintain an insurance license in Colorado, an individual generally must:

- Complete pre-licensing education approved by the Colorado Division of Insurance;
- Pass a state-administered licensing examination for the applicable lines of insurance authority;
- Comply with continuing education requirements, including ethics-related coursework, as required by Colorado law; and
- Renew the license periodically and remain in good standing with the Colorado Division of Insurance.

Insurance agents are subject to state insurance laws and regulations, including standards of conduct and disclosure requirements. Failure to comply with these requirements may result in disciplinary action, including fines, suspension, or revocation of the insurance license.

When acting in the capacity of an insurance agent, the individual may receive commissions or other compensation related to the sale of insurance products. Such compensation may present a conflict of interest, as it creates an incentive to recommend insurance products. Clients are not obligated to purchase insurance products through the individual.

Item 3: Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mrs. McElderry.

Item 4: Other Business Activities

Mrs. McElderry is not engaged in any other business activities outside of Paller Financial Services, Inc. (“Paller”). Paller does provide tax and accounting services to businesses and individuals for a separate 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 under no obligation to engage Mrs. McElderry or Paller for tax or accounting services and may obtain such services from any qualified professional of their choosing. There is no advisory fee associated with tax and accounting services, and clients who elect to engage Mrs. McElderry for these services will receive full disclosure of all applicable fees prior to utilizing such services. Both Paller and Mrs. McElderry have a fiduciary duty to act in the best interests of advisory clients.

Item 5: Additional Compensation

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

Item 6: Supervision

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

Item 7: Requirements for State-Registered Advisers

Mrs. McElderry 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.