FORM ADV PART 2B
BROCHURE SUPPLEMENT

UPDATED : June 3, 2025

DEDICATED TO ENHANCING THE CLIENT EXPERIENCE

Benjamin G. Stille
CRD#4782663

Fiscal Wisdom Wealth Management, LLC dba.
BGS Financial Services, LLC
16837 Bridge Crossing Circle
Delray Beach, FL 33446

This Brochure Supplement provides information about Benjamin G. Stille that supplements the Fiscal Wisdom Wealth Management ("FWWM") Brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer, Daniel Roberts at (402)-990-2768 if you did not receive FWWM's Brochure or if you have any questions about the contents of this Supplement.

Additional information about Benjamin G. Stille is also available on the SEC's website at www.adviserinfo.sec.gov.

FISCAL WISDOM
WEALTH MANAGEMENT

Item 2 – Educational Background and Business Experience

Benjamin G. Stille
Year of Birth: 1976

Educational Background:

- 2000: University of Northern Iowa; Bachelor of Arts in Finance
- 1998: University of Louisville; Attended
- 1996: Muscatine College; Attended

Business Background:

- 04/2022 – Present: Fiscal Wisdom Wealth Management; Investment Advisory Representative
- 03/2018 – 04/2022: McCloskey & Associates, P.A. dba BGS Financial Services, LLC; Investment Adviser Representative
- 11/2014 – 03/2018: CJS Financial Corp. dba BGS Financial Services, LLC; Investment Adviser Representative
- 02/2014 – 11/2014: Davenport Wealth Management dba BGS Financial Services, LLC; Investment Adviser Representative
- 01/2008 – 12/2013: Cambridge Investment Research Advisors, Inc.; Investment Adviser Representative
- 01/2008 – 12/2013: Cambridge Investment Research, Inc.; Registered Representative

Exams, Licenses & Other Professional Designations:

- 08/2004 - Series 66 & Series 7 Exams

Item 3 – 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 Benjamin Stille and FWWM. Your financial advisor has no legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on https://brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's and/or FWWM's background.

Item 4 – Other Business Activities

Benjamin Stille is a licensed insurance agent/broker. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Benjamin Stille, as a fiduciary, will act in the client's best interest.

Item 5 – Additional Compensation

Benjamin Stille does not receive economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services. He does not receive any performance-based fees.

Item 6 – Supervision

FWWM has adopted a Compliance Manual that outlines for each employee the rules and regulations to which they must adhere. Additionally,FWWM has adopted a Code of Ethics that requires each employee to always act in the best interest of clients. FWWM has appointed a Chief Compliance Officer to review and monitor Benjamin Stille's activity with respect to these rules and regulations. Should you have questions related to these activities,please contact Daniel Roberts, CCO at (402) 990-2768.