KAUL FINANCIAL SOLUTIONS

Form ADV Part 2A – Firm Brochure

Kaul Financial Solutions LLC

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Satellite Beach, FL 32937

(321) 219-9251

www.kaulfinancialsolutions.com

February 5, 2026

Item 1 – Cover Page

This Firm Brochure provides information about the qualifications and business practices of Kaul Financial Solutions LLC. If you have any questions about the contents of this Brochure, please contact us at (321) 219-9251 or visit www.kaulfinancialsolutions.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Kaul Financial Solutions LLC is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training.

Additional information about Kaul Financial Solutions LLC is also available on the SEC's website at www.adviserinfo.sec.gov by conducting a firm search using our CRD number 334875.

Item 2 – Material Changes

We will promptly update this Brochure when material changes occur. Material changes are summarized in this section.

We will initially provide you with a copy of our Brochure when we enter into an agreement with you. On an annual basis, we will provide you with a Summary of Material Changes within 120 days of our fiscal year end. In the alternative, we could choose to provide you with a complete copy of our Brochure.

Since the filing of our initial Brochure dated February 27, 2025, we have made the following material changes to the Brochure:

- KFS now offers ongoing hourly engagements for Financial Planning Services. Please see Item 4 below for a description of our services and Item 5 for the fee arrangements.
- Desiree Kaul, principal owner of KFS, is no longer a Financial Wellness Advisor with Plancorp, LLC. As such, this outside business activity has been removed from Item 10 below.

Note that we could have made other changes that are editorial in nature, to correct grammatical or typographical errors, to provide additional information or clarifications, or to correct formatting issues. We do not consider these changes to be material.

You can request a current copy of our Brochure at any time without charge by contacting us at (321) 219-9251 or visit www.kaulfinancialsolutions.com. You can also obtain a copy of our current Brochure from the SEC's website as described in Item 1 above.

Item 3 – Table of Contents

Item 4 – Advisory Business

Firm Overview

Kaul Financial Solutions LLC ("KFS") is a limited liability company formed under the laws of the State of Florida in 2024. The firm became registered as an investment adviser with the State of Florida in 2025. Our principal owner is Desiree Kaul. Information regarding her formal education and business background can be found in the accompanying Form ADV Part 2B Brochure Supplement.

Services

We tailor our advisory services to the individual needs of our clients. We offer Financial Planning and Tax Preparation Services. Each of these is described in more detail below. Before receiving any advisory services, you will need to sign a written agreement that details the exact terms of service. We do not provide advisory services without an advisory agreement.

Financial Planning Services

Our Financial Planning Services are offered either on a project basis for a one-time financial plan or as an ongoing hourly engagement for as-needed services. This service involves an evaluation of your current financial circumstances and future projections by using currently known variables to predict future cash flows, asset values, and withdrawal plans. We will guide you through a process to establish your investment goals and objectives. You will be required to provide information as necessary to help us analyze your current financial situation, desired goals, and anticipated future needs.

We will provide a written or an electronic report detailing a financial plan designed to achieve your stated financial goals and objectives. The plan will provide analysis and recommendations regarding specific topics, which could include any or all of the following, depending on your specific needs: cash flow and debt management, investment analysis, retirement planning, business planning, education planning and student loan repayment, insurance and risk management, estate planning, tax strategies, and charitable planning.

We base our financial plans on the information you provide to us. Inaccurate or incomplete information could result in an inaccurate or incomplete financial plan. To create a financial plan, we must make certain assumptions with respect to interest and inflation rates, past trends, and future projections of the performance of the market and economy. Past performance is no indication of future performance, and we cannot offer any guarantees or promises that your goals and objectives will be met. Changes to your personal financial circumstances, goals, or objectives could cause your financial plan to become inaccurate and out of date.

Financial Planning Services are provided on a non-discretionary basis. This means you have the option to implement any of the recommendations made in the financial plan and will be responsible for executing any transactions in your brokerage accounts based on any investment recommendations we make. You are not obligated to implement any recommendations made by us. Although the financial plan could consider your estate plan, we do not provide legal advice. We recommend working with an attorney or other professionals when implementing your plan. We are happy to work with your professionals to coordinate your financial plan with your estate planning.

Because our Financial Planning Services are provided on a project basis, we do not provide any ongoing review or updates of your financial plan. Should a client like an update to their plan, we will provide a follow-up review and analysis for an additional fee.

Tax Preparation Services

We also offer Tax Preparation Services to clients who would like assistance with the preparation and filing of their federal and state income tax returns, as well as guidance on tax-related matters tailored to their financial situation. An IRS-enrolled tax professional will prepare your returns from information you furnish to us. We will not audit or otherwise verify the data you submit, although it may be necessary to ask you for clarification of some of the information. A separate tax engagement agreement is required for each tax year. Clients are not required to use our Tax Preparation Services and may choose another tax professional.

Types of Investments

When providing investment recommendations as part of your financial plan, we will generally recommend passive investment strategies, using asset allocation and diversification to balance risk and return in the portfolio. We typically will recommend mutual funds and exchange-traded funds, but we could also recommend other types of investments when appropriate based on a client's circumstances. See Item 8 below for additional information on our practices.

Client Tailored Services

We tailor our advisory services to your individual needs. We will conduct an initial interview and data gathering process to determine your financial situation and objectives. We provide our advisory services consistent with your goals and with our fiduciary duty to you.

Wrap Fee Program

We do not participate in a wrap fee program.

Assets Under Management

We do not provide discretionary or non-discretionary management of client assets.

Item 5 – Fees and Compensation

We believe our fees are reasonable for the services provided and in relation to fees charged by other advisers offering similar services. However, our fees could be higher or lower than fees charged by other advisers offering similar services.

Please note, unless you have received our Firm Brochure at least 48 hours prior to signing an advisory agreement, you can terminate the agreement within five business days of signing the agreement without incurring any penalties and advisory fees.

How we are paid depends on the type of advisory service we provide. Please review the fee and compensation information below. Fees could be negotiable based on the complexity of your financial situation. In addition, we reserve the right to offer fee waivers or discounts at our sole discretion. Therefore, some clients could pay different fees than the fee arrangements described below. Your exact fee and other terms will be outlined in your advisory agreement.

Fees can be paid by check, electronic funds transfer, debit card, or credit card using a third-party payment processor's secure portal through which the client can securely input banking information.

Financial Planning Services Fees

We offer our Financial Planning Services on an hourly basis, typically at a rate of $250 per hour. Services may be provided on either a project-based or ongoing engagement, depending on the client's needs and preferences. We generally require a minimum fee of three hours per project, but the total number of hours required to complete the project will depend on the complexity of your financial situation and planning goals. Complexity considers various factors of the client's financial circumstances, such as income, assets, liabilities, marital and family status, employment status, and number of financial areas that need to be addressed.

For project-based engagements, we will provide an estimate of the total hours required to complete the project at an introductory meeting and before the client signs the advisory agreement. The final total fee will depend on the actual hours that services were provided, which may be higher or lower than the estimate. Half of the estimated fee is payable upon signing of the agreement, with the remaining half due upon completion of the financial planning engagement.

For ongoing hourly engagements, services are provided on a continuing basis as requested by the client, and no fixed total hour estimate is guaranteed. Fees are calculated based on the actual hours worked. Clients are billed monthly in arrears for services rendered during the prior month.

Typically, Financial Planning Services will automatically terminate upon delivery of the final financial plan. Either party can terminate an agreement earlier upon written notice to the other party. In the event the client decides to terminate the agreement early, the client will be responsible for payment of our services provided prior to termination, based on our hourly rate multiplied by the hours worked prior to termination. We will provide the client with any completed deliverables. However, please note, if the agreement is terminated prior to completion, the scope and/or soundness of any analysis or other work product made prior to completion could be limited, inaccurate, or incomplete due to the early termination.

Tax Preparation Services Fees

Fees for our Tax Preparation Services are a fixed fee, which is determined according to our standard fee schedule and is based on the number and type of forms and schedules required to complete the client's tax returns. The minimum base fee for services is $175, and our current fees are available on our website at www.kaulfinancialsolutions.com. We will provide an estimate of the expected fees for the client's personal situation at an introductory meeting before the client signs the agreement. The total final fee will depend on the actual number of forms and schedules required for the client's situation, which could be higher or lower than the estimated fee. Fees are due and payable upon delivery to and acceptance by the client of the final tax returns.

Typically, Tax Preparation Services will automatically terminate upon filing the client's tax returns. Either party can terminate an agreement earlier upon written notice to the other party. In the event the client decides to terminate the agreement early, we will take all reasonable steps to assist in the orderly transfer of your tax information to a new preparer. However, the client will be responsible for payment of for all forms and schedules completed and provided prior to termination according to our fee schedule.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses. Clients could incur certain charges imposed by custodians, brokers, and other third-parties, such as custodial fees, deferred sales charges, transfer taxes, wire transfer and electronic fund fees, and other costs associated with brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we do not receive any portion of these costs.

We do not 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

We do not charge performance-based fees, which are fees based on a share of capital gains in your account. In addition, we do not perform side-by-side management, which refers to the practice of simultaneously managing accounts that pay performance-based fees (such as a hedge fund) and those that do not.

Item 7 – Types of Clients

We generally provide our Financial Planning and Tax Preparation Services to individuals (including high net worth individuals), sole proprietors, and small businesses. We do not impose any minimum account requirements (such as minimum assets) to receive our services. However, for our Financial Planning Services, we do generally impose a minimum fee of three hours per project.

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

Methods of Analysis

We primarily utilize Modern Portfolio Theory to review and analyze investment recommendations we make to our clients. Modern Portfolio Theory is a theory of investing that attempts to maximize a portfolio's expected return for a given amount of portfolio risk or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various assets. Modern Portfolio Theory assumes that investors are risk-averse, meaning that investors will prefer the less risky option given two portfolios that offer the same expected return. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile.

Investment Strategies

We primarily recommend passive investment strategies, using asset allocation and diversification to develop portfolios of various distinct asset classes designed to achieve the desired relationship between correlation, risk, and return. The investments that are used to build passive portfolios are typically mutual funds or exchange-traded funds that passively capture the returns of the desired asset classes.

Passive investment management is characterized by low portfolio expenses (that is, the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

Asset allocation is a strategy to help mitigate risk that involves distributing investments across various asset classes, sectors, and industries to balance risk and return, in alignment with a client's goals, time horizon, and risk tolerance. Asset allocation strategy seeks to optimize portfolio performance by combining assets with different risk and return characteristics, reducing the impact of market volatility. While asset allocation helps balance risk and return, it does not guarantee protection against market downturns, and an improper allocation may lead to underperformance relative to an investor's goals.

Diversification is a strategy to help mitigate risk that involves spreading investments across multiple asset classes, industries, and geographic regions. By holding a mix of assets that do not move in perfect correlation with each other, diversification helps limit the impact of any single investment's poor performance on the overall portfolio. However, diversification cannot eliminate market risk entirely, and overly broad diversification may dilute potential returns.

Risk of Loss

All investments involve risk and could result in a loss of your original investment, which you should be prepared to bear. While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee your investment strategy will result in your goals being met, nor is there any guarantee of profit or protection from loss. Where applicable, we encourage you to read the fund prospectus or other investment offering documents to fully understand the risks associated with each investment.

General Risks

General risks associated with investing include, but are not limited to:

- *Market Risk:* Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment, regardless of the operational success of the issuer's operations or financial condition.
- *Geopolitical Risk:* This is the risk of financial and market loss because of political decisions or disruptions in a particular country or region.
- *Inflation Risk:* Inflation could erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.
- *Interest Rate Risk:* Fixed income security prices generally fall when interest rates rise, and the value could fall below par value or the principal investment. The opposite is also generally true, and fixed income security prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.
- *Legal or Legislative Risk:* Legislative changes or court rulings could impact the value of investments or the securities' claim on the issuer's assets and finances.
- *Limited Markets Risk:* Certain securities could be less liquid (that is, harder to sell or buy) and their prices could at times be more volatile than at other times. Under certain market conditions, it could be difficult to sell or liquidate investments at prices considered reasonable or favorable or find buyers at any price.
- *Small and Medium Cap Company Risk:* Market capitalization ("cap") is the total value of a company's outstanding shares of stock, which is used to determine a company's size and overall value in the stock market. Securities of companies with small and medium market cap are often more volatile and less liquid than investments in larger companies. Small and medium cap companies could face a greater risk of business failure, which could increase the volatility of an investment portfolio.
- *Strategy Risk:* Investment strategies or techniques will not always work as intended.

Investment-Specific Risks

Apart from the general risks outlined above, which apply to all types of investments, specific securities could have other risks, including, but not limited to:

- *Corporate Bonds:* Corporate bonds are a way for companies to borrow money from investors. When you buy a corporate bond, the company agrees to pay you interest regularly and return the borrowed amount either in installments or all at once when the bond matures. Some bonds, like zero-coupon bonds, do not pay interest over time. Instead, they are sold at a lower price than their face value, and their value gradually increases until they reach full value at maturity. The price of bonds can change based on factors like interest rates, the company's financial health, and how long until the bond matures. Generally, bond prices go down when interest rates go up and rise when interest rates fall. Bonds with longer periods until maturity are more sensitive to changes in interest rates.

- *Exchange-Traded Funds:* Exchange-traded funds ("ETFs") are investment funds that hold a mix of securities, like stocks or bonds, to mirror the performance of a specific market index or commodity. They can track things like stock indexes, industries, bonds, or precious metals. Some ETFs simply follow an index, while others are actively managed. While many ETFs are straightforward, some use complex strategies that may be harder to understand. The value of ETFs can fluctuate based on market conditions, and they are subject to the same risks as the assets they track, such as market volatility or interest rate changes. Some ETFs may have low trading volume, making them harder to buy or sell shares at a desirable price.
- *Index Funds:* Index funds are investment funds that aim to copy the performance of a specific market index, such as the S&P 500. Instead of being actively managed, they simply follow the index, which helps keep fees and taxes lower. They aim to match, not beat, the index they track. Because of fund fees and the challenge of perfectly mirroring an index, returns may be slightly lower than the actual index, a difference called "tracking error." Additionally, while many index funds track well-known indexes, there are thousands of options, and choosing the right one depends on an investor's risk tolerance and financial goals. Like all investments, index funds are subject to market fluctuations, meaning their value can rise and fall with the overall market.
- *Municipal Bonds:* Municipal bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in fixed income securities in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, liquidity risk, and valuation risk.
- *Mutual Funds:* Mutual funds are pooled investment vehicles, including money market instruments, stocks, bonds, or other investments. Professional money managers research, select, and monitor the performance of the securities the fund purchases. It is easier to achieve diversification through ownership of mutual funds than through ownership of individual stocks or bonds. Even with no-load or load-waived funds, there are mutual fund expenses paid to the fund company. Investors could have to pay taxes on capital gains distributions received by the fund but not distributed to the investor. Mutual funds are subject to market risk, meaning their value can rise or fall based on overall market conditions.
- *Stocks:* Stock represents ownership of a company. If the company prospers and grows, the value of the stock should increase. Even if a company is profitable, the stock prices are subject to market risk, which is attributable to investor attitudes. Stock ownership in more established companies is more conservative, while younger companies provide the most risk and reward opportunities.

Item 9 – Disciplinary Information

As a registered investment adviser, we are required to disclose material facts about any legal or disciplinary event that could be material to your evaluation of our advisory business or of the integrity of our management personnel. We do not have any legal or disciplinary events regarding our firm or our management personnel to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

Neither our firm nor any of our management personnel are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. In addition, neither our firm nor any of our management personnel are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or associated person of the foregoing entities.

We do not engage in any relationship or arrangement with financial services entities that create any material conflicts of interest between us and our clients.

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

Code of Ethics

As a fiduciary, our firm and our Supervised Persons have a duty of utmost good faith to act solely in the best interests of each client, which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity.

We have adopted a formal Code of Ethics to govern our business practices. We will provide a copy of our Code of Ethics to any client or prospective client upon request. All Supervised Persons are required to acknowledge their responsibilities under the Code and to agree to adhere to all provisions. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The Code includes policies regarding standards of professional conduct, conflicts of interest, insider trading, and personal security trading. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations, but also to act in an ethical and professionally responsible manner in all our services and activities. The firm also adheres to the *Code of Ethics and Standards of Conduct* adopted by the Certified Financial Planner Board of Standards, Inc.

Participation or Interest in Client Transactions

We provide only Financial Planning and Tax Preparation Services, and we do not manage client assets. In addition, we do not manage any proprietary funds or private investments; therefore, we do not have any material financial interest in any investments that we may recommend for client portfolios. We do not engage in principal transactions or agency cross transactions.

Personal Trading

Our firm and Supervised Persons could buy or sell securities the same as, similar to, or different from, those we recommend to clients. Investing in securities in which clients also invest presents a potential conflict of interest. This conflict of interest is mitigated because we do not manage client assets. Clients have the sole discretion to decide whether to implement any of the investment recommendations we make, and we do not control the timing of any transactions executed by clients. Our Code of Ethics requires our firm and Supervised Persons to always place client interests ahead of their own and prohibits Supervised Persons from engaging in personal trading in a manner that disadvantages clients.

Item 12 – Brokerage Practices

We provide only Financial Planning and Tax Preparation Services, and we do not manage client assets. Our firm is not affiliated with any broker-dealers, and we do not recommend specific broker-dealers to clients. Clients are free to choose the qualified custodian to hold their investment assets.

We do not receive any research or soft dollar benefits from broker-dealers. We do not receive client referrals from any broker-dealer or custodian.

Item 13 – Review of Accounts

For our Financial Planning and Tax Preparation Services, we typically do not provide any ongoing review, monitoring, or reporting. Clients who require follow-up services after their original engagement has ended may be required to sign a new agreement and/or pay an additional fee.

Item 14 – Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third-party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

Item 15 – Custody

We provide only Financial Planning and Tax Preparation Services, and we do not manage client assets. We do not accept physical custody of client funds or securities.

Item 16 – Investment Discretion

Recommendations made under our Financial Planning Services are provided on a non-discretionary basis. Clients have the option to implement any of the recommendations we make and will be responsible for executing any transactions in their brokerage accounts.

Item 17 – Voting Client Securities

We do not vote proxies for securities held in client accounts. Clients maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to their investment assets. The client shall instruct the custodian to forward to them copies of all proxies and shareholder communications relating to their investment assets. If the client would like our opinion on a particular proxy vote, they can contact us (321) 219-9251.

Additionally, we do not take any action on behalf of clients or provide advice to clients with regard to any class action lawsuit or bankruptcy related to securities held in their investment accounts.

Item 18 – Financial Information

We do not require or solicit prepayment of more than $500 in fees per client six months or more in advance. Therefore, we are not required to include our balance sheet in this section. We do not have any financial condition reasonably likely to impair our ability to meet our contractual requirements to you. We have not been the subject of a bankruptcy petition at any time.

Item 19 – Requirements for State-Registered Advisers

Desiree Kaul is the principal owner of our firm. Her formal education and business background can be found on the accompanying Form ADV Part 2B Brochure Supplement.

Other than the advisory services described in this Brochure, our firm is not engaged in any other business activities and does not have any relationship or arrangement with any issuer of securities.

Neither our firm nor any of our Supervised Persons are compensated for advisory services with performance-based fees.

Neither our firm nor any of our Supervised Persons have been involved in any award resulting from an arbitration claim or a civil, self-regulatory, or administrative proceeding.

Privacy Policy

We recognize our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. We will not disclose your personal information to anyone, unless it is required by law or at your direction. We will not sell your personal information. We want you to understand what information we collect, how we use it, and how we protect your personal information.

Why We Collect Your Information

We gather information about you so we can help design and implement our Financial Planning Services and provide Tax Preparation Services, as applicable, in addition to complying with the federal and state laws and regulations that govern us.

What Information We Collect and Maintain

We could collect the following types of non-public personal information about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, Social Security or tax identification number, date of birth, and financial information;
- Information we generate to service your financial needs; and
- Information provided from third-parties, such as the custodian who holds your accounts.

What Information We Disclose

We are permitted by law to disclose non-public information about you to unaffiliated third-parties in certain circumstances. We could disclose your information to individuals and/or entities not affiliated with our firm, including, but not limited to certain service providers (such as software or web-based application providers) as necessary to provide services to you, to your authorized representative or power of attorney, or otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations.

Because we share non-public information solely to provide services to you, you cannot opt out of allowing us to share your information. In the event we have a change to our business practices that allow non-public information to be shared with other third-parties, our Privacy Policy will be amended to allow you the opportunity to opt-out of such disclosure.

How We Protect Your Personal Information

Your privacy is of the utmost importance to us. We restrict and limit access to client information only to those who need to carry out their business functions. We safeguard client information by preventing its unauthorized access, disclosure, or use. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information. Before sharing information with unaffiliated third-parties, as permitted and as described above, we perform due diligence to review their privacy, confidentiality, and/or cybersecurity policies, as applicable.

Former Clients

After you cease to be our client, we are required to maintain certain non-public information about you to comply with applicable federal and state regulations. Even if we cease to provide you with financial services, our Privacy Policy will continue to apply to you, and we will continue to treat your non-public information with strict confidentiality.

Contact Us

You are encouraged to discuss any questions regarding our privacy policies and procedures directly with Desiree Kaul, Chief Compliance Officer, at (321) 219-9251 or visit our website at www.kaulfinancialsolutions.com for further information.

Business Continuity Plan Summary

We have developed a Business Continuity Plan ("Plan") that outlines how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information.

Our Plan

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our Supervised Persons and property, protecting the firm's books and records, and allowing our clients to transact business. In short, our Plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our Plan addresses: data back-up and recovery; mission critical systems; alternative communications with clients, Supervised Persons, regulators, and critical business constituents; and alternate office location.

Varying Disruptions

Significant business disruptions can vary in scope, such as only our firm, the city where we are located, or the whole geographic region. The severity of the disruption can also vary from minimal to severe. Our Plan is flexible enough to address a variety of disruptions. We are able to work virtually from any location with internet access, and we anticipate being able to resume business operations promptly in most scenarios. We will provide you with further instructions through the phone number or website listed below.

Contact Us

If you have questions, you can contact Desiree Kaul, Chief Compliance Officer, at (321) 219-9251 or visit our website at www.kaulfinancialsolutions.com for further information.

KAUL FINANCIAL SOLUTIONS

Form ADV Part 2B – Brochure Supplement

Kaul Financial Solutions LLC

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www.kaulfinancialsolutions.com

February 5, 2026

Desiree Kaul

Item 1 – Cover Page

This Brochure Supplement provides information about Desiree Kaul that supplements the Firm Brochure of Kaul Financial Solutions LLC ("KFS"), CRD number 334875. You should have received a copy of that Firm Brochure. Please contact Desiree Kaul at (321) 219-9251 if you did not receive the Firm Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Desiree Kaul is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using her CRD number 7698121.

Item 2 – Educational Background and Business Experience

Desiree Kaul

- *CRD Number:* 7698121
- *Born:* 1975

Educational Background

- *University of Phoenix:* Master of Business Administration, Management – 2009
- *Florida State University:* Bachelor of Science, Consumer Merchandising and Retailing Management – 1997

Business Experience

- *Kaul Financial Solutions LLC:* Founder and Chief Compliance Officer – September 2024 to Present
- *Dalton Education, LLC:* Instructor – July 2025 to Present
- *The American College of Financial Services:* Course Facilitator – January 2025 to Present
- *Plancorp, LLC:* Financial Wellness Advisor – July 2023 to October 2025
- *MainStreet Financial Planning, Inc.:* Associate Financial Planner – January 2023 to July 2023
- *MainStreet Financial Planning, Inc.:* Paraplanner – January 2021 to December 2022
- *Junior Achievement of the Space Coast:* Education Program Coordinator – January 2016 to January 2021

Professional Designations, Licensing, and Exams

- Chartered Special Needs Consultant® ("ChSNC®") – 2023
- Military Qualified Financial Planner ("MQFP") – 2023
- CERTIFIED FINANCIAL PLANNER® ("CFP®") – 2022
- Chartered Financial Consultant ("ChFC®") – 2021
- Accredited Financial Counselor® ("AFC®") – 2015

Please see Appendix for definitions of the above.

Item 3 – Disciplinary Information

Desiree Kaul has never been involved in an arbitration claim of any kind and has never been found liable in any criminal or civil actions, self-regulatory organization proceeding, administrative proceeding, or other hearings or formal adjudications.

Item 4 – Other Business Activities

Desiree Kaul is a Course Facilitator with The American College of Financial Services, where she facilitates the mentorship program for military veterans and their spouses, provides guidance and tools for successful career transitions, and collaborates with the College to support veterans and spouses. Desiree is also a part-time Instructor with Dalton Education, LLC, teaching curriculum for the CERTIFIED FINANCIAL PLANNER®

professional certification program. These outside business activities do not pose a conflict of interest to clients of KFS.

Item 5 – Additional Compensation

As owner of KFS, Desiree Kaul receives economic benefit from the overall profitability of the firm but does not receive any additional compensation from non-clients for providing advisory services.

Item 6 – Supervision

Desiree Kaul, as Founder and Chief Compliance Officer of KFS, is responsible for supervision. Supervision is administered through the application of and adherence to written policies and procedures. She can be contacted at (321) 219-9251.

Item 7 – Requirements for State-Registered Advisers

Desiree Kaul has never been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or bankruptcy petition.

Appendix

Accredited Financial Counselor®

The Accredited Financial Counselor® ("AFC®") designation is issued by the Association for Financial Counseling and Planning Education and provides financial advisors with practical training in all aspects of personal finance. AFC® candidates must complete the educational curriculum, agree to uphold ethical standards, and must complete 1,000 hours of financial counseling.

CERTIFIED FINANCIAL PLANNER®

The CERTIFIED FINANCIAL PLANNER® ("CFP®") certification is granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board") to individuals who meet rigorous professional standards in financial planning. It is a voluntary certification recognized for its emphasis on education, examination, experience, and ethics. To earn the CFP® certification, individuals must: complete a college-level program in financial planning and attain a bachelor's degree from an accredited institution; pass the CFP® Certification Examination, which tests the application of financial planning knowledge in real-life scenarios; accumulate at least three years of full-time financial planning experience (or the equivalent, measured as 2,000 hours per year); and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct*, which sets forth the ethical and practice standards for CFP® professionals. To maintain their certification, CFP® professionals must: complete 30 hours of continuing education every two years, including ethics training; and renew their commitment to the *Code of Ethics and Standards of Conduct* and their fiduciary obligations. CFP® professionals who fail to comply with the above standards and requirements could be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Consultant

The Chartered Financial Consultant ("ChFC®") designation is issued by The American College of Financial Services. A candidate for designation must have three years of full-time business experience within the five years before the designation is awarded. Candidates must complete six core and two elective courses and pass a proctored final exam for each course. To receive the ChFC® designation, applicants must agree to comply with The American College Code of Ethics and Procedures. Designates must participate in the Professional Recertification Program, which requires completion of 30 hours of continuing education and ethics training every two years.

Chartered Special Needs Consultant®

The Chartered Special Needs Consultant® ("ChSNC®") designation is issued by the American College of Financial Services and is designed for experienced financial advisors who want to make a difference in the lives of people with disabilities or special needs. The program provides specialized knowledge focused on special needs planning, including special needs trusts and helping parents and caregivers plan for immediate and long-term care, as well as wisely and compassionately guiding families through complex financial decisions like estate planning, beneficiary status, and eligibility for government benefits, like Social Security, so they and their loved ones can have the peace of mind they deserve. To earn the designation, individuals must complete three educational courses, meet experience requirements, and agree to comply with

The American College Code of Ethics and Procedures. Designees must participate in the Professional Recertification Program, which requires completion of 30 hours of continuing education and ethics training every two years.

Military Qualified Financial Planner

The Military Qualified Financial Planner ("MQFP") is a certification sponsored by The Military Financial Readiness Objective ("TMFRO"), a 501(c)(3) charity dedicated to enhancing the financial wellness of military and veteran families. The MQFP certification is awarded to fee-only fiduciary financial professionals who have served in the military or are military spouses. To obtain the MQFP certification, candidates must pass the MQFP exam focused on military and veteran financial issues, in addition to having one of the following professional designations or certifications: Accredited Financial Counselor® ("AFC®"), CERTIFIED FINANCIAL PLANNER® ("CFP®"), Chartered Financial Consultant® ("ChFC®"), Chartered Financial Analyst ("CFA"), Certified Public Accountant ("CPA"), or a state bar association license. Maintaining the designation requires completing four hours of approved continuing education annually, adhering to fiduciary standards, and upholding the principles of integrity, competence, and professionalism.