SUPPLEMENTAL INFORMATION REPORT
Pursuant to OTCID Disclosure Guidelines

COMPLETE FINANCIAL SOLUTIONS, INC.
A Nevada Corporation
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Complete Financial Solutions, Inc. (the "Company" or "CFSU") hereby reports information relevant to the following corporate action.

On October 23 2026, the Company posted a video (the "Video") to the Videos page of its corporate newsroom at: https://completefin.com/newsroom/videos

The Video is directed to the Company's shareholders and is intended to educate them on the process of uplisting a Company from the OTC Markets to a major U.S. stock exchange.

The Transcript of the Video has been provided below, in this Supplemental Information Report.

Video Transcript:

Thank you for taking the time to watch this. I'm Jeff Gabrelcik, CEO of Complete Financial Solutions, or CFSU for short.

As a private shareholder of CFSU common stock, your shares are held in your account with Clear Trust, a full-service, SEC-registered stock transfer agent, and many of you have asked the same question:

What happens to my shares as CFSU pursues its stated goal of moving from the OTC Markets to a major US stock exchange and when will I get more information about it, such as when will the up list take place, or what will the share price be at that time, or which stock exchange will the company trade on? These are all normal questions for shareholders to be curious about, but these are material in nature and management is unable to answer them when individual shareholders ask questions like these.

The answers to these questions must first be channeled through our public filings and disclosures (just as this educational video has been), so that all shareholders have access to the information at the same exact time. We appreciate our shareholders' interest in acquiring this material information, and we understand the frustration when we're unable to share such material information. As a publicly traded company, we are required to protect material nonpublic information, and we will not compromise the integrity of the rules, that protect all our shareholders equally.

Furthermore, most of the information regarding the company business model, as a mergers and acquisitions conglomerate holding company operating primarily in the US Defense and national Security sectors, is protected with mutual non-disclosures between us and the target companies.

So, providing information about the companies prior to that information being filed publicly is strictly prohibited under the non-disclosure agreements. We hope the following information provided in this video will help people answer their own questions, by educating you on the steps and the procedures a company must follow when going through the process of up listing to a major US stock exchange.

It explains the three primary ways a company like CFSU can successfully make an up listing from the OTC Markets, what needs to be filed with the SEC on each of the three paths, who is allowed to say what, and when, and an estimated timeline for how long each path can take.

First, before I get started, one ground rule that applies to all three primary paths. Federal securities laws, SEC rules, and stock exchange rules strictly control what a company can say and to whom, before and during a listing onto a major US stock exchange, or a merger into a company that is currently trading on a major US stock exchange.

Saying too much, too early, or to only select shareholders can delay the process or even stop the process, and it will most definitely create liabilities for the company that will adversely affect every shareholder. So, the information in this video is general, and for educational purposes ONLY. It describes how each path works.

It does not tell you which path CFSU will take. Further, it is not an offer to buy or sell, or a solicitation of an offer to buy any security. Again, it is meant to educate those who do not understand all or some of the process required for an up list. It is also not a recommendation that you buy, sell or hold your CFSU shares.

The following descriptive paths use CFSU as the example company, ONLY, and should not be misconstrued as CFSU taking the path that is being explained. These descriptions are for educational purposes only.

One final disclaimer. These are generic examples, and each path that I describe can often time be more complex, especially for a Mergers and Acquisition focused business model like our own. We are acquiring, rolling up, and investing in assets prior to, and immediately after our planned up list.

So there are additional requirements related to those other companies and assets that need to be address for CFSU, but I am not going to confuse you with those additional tasks. We'll just stick to the basics when educating you on the three primary paths, as if only CFSU as a singular company was moving itself to a major US stock exchange.

OK let’s begin.

Path one: is a merger with a company that is already listed on a major U.S. exchange. This can happen in one of two ways. The first is a reverse merger. CFSU's business combines into the listed company, and CFSU's shareholders receive shares of the listed company, usually ending up with a large or majority stake in the combined business, but not always. It can depend on many financial factors shared between both companies, and separately from each other.

The second is a merger into a subsidiary of the listed company, often called a triangular merger.

CFSU merges with a subsidiary that the listed company creates for the deal, CFSU becomes a wholly owned subsidiary of that public parent, and CFSU's shareholders receive shares of the parent. Here is what gets filed. When the merger agreement is signed, the listed company must file a Form 8-K with the SEC within four business days, describing the agreement and attaching it.

If the listed company is issuing its shares to CFSU shareholders in a registered transaction, it files a Form S-4, a registration statement that also serves as a proxy statement or information statement shareholders use to vote. The SEC reviews it and may issue comments before anyone votes. When the deal closes, the listed company files another 8-K reporting completion, along with CFSU's audited financial statements. If the listed company was a shell company, that closing 8-K must contain full registration-level information about the combined business.

The exchange is involved too. Nasdaq and the New York Stock Exchange treat a reverse merger like a brand-new listing, so the combined company must meet the full initial listing standards.

If the listed company issues more than twenty percent of its shares, its own shareholders usually must approve as well. Now the communication rules, and the question of who speaks first. Until a definitive agreement is signed, neither company may announce the deal, hint at it, or share it with selected shareholders, and anyone who knows about it may not trade on that information.

When the agreement is signed, the two companies normally announce at the same moment, in a joint press release. In practice, the listed company's legal obligations set the timing, because its stock trades on the exchange and the exchange requires prompt public release of material news. CFSU then posts the same news through OTC Markets. After that announcement, written communications about the deal by either company, including emails, slides and videos like this one, are filed with the SEC as part of the deal record.

Timeline: A merger with a listed company often takes several months or longer from signing to closing, mainly because of the SEC review of the S-4, the shareholder votes and the exchange's listing review.

Path two: is a direct uplisting where CFSU would itself apply to list its existing shares on a major stock exchange such as Nasdaq or the New York Stock Exchange. No merger partner is involved, and the company is not required to sell new shares to accomplish the merger, however, OTC companies may uplist with a public offering of new shares. This is because such public

offering may be needed to meet the exchange requirements for share price, number of shareholders, and the market value of public held shares.

Because CFSU reports today under the OTC Markets' alternative reporting standard, it would first need to become a full SEC reporting company. That means two years of financial statements audited by a PCAOB-registered firm, and a registration statement filed with the SEC. That is either a Form 10, which generally registers the company's common stock pursuant to Section 12G of the Securities Act of 1933, or a Form S-1, which can also register shares for sale to the public as well as for existing shareholders (referred to as "Selling Shareholders"), in order to resell their shares.

The company also files a listing application with the exchange, which reviews among many other items, the company's share price, number of shareholders, market value and corporate governance practices and committees. That review can require board changes, creation of Board Committees (i.e. Audit Committee, Compensation Committee, Nominating Committee), or a reverse stock split. Before trading begins on the exchange, the company files a short Form 8-A to register its shares pursuant to the Securities Exchange Act of 1934.

Now the communication rules. On this path, CFSU is the only party, so CFSU is the one that communicates. If an S-1 is involved, the company enters what's called a quiet period around the filing. During that period, it can share ordinary factual information the way it always has, and a limited notice that a filing is planned, but it cannot promote the listing, predict a share price or give some shareholders information that others don't have. Once the registration statement is filed, it is public on the SEC's EDGAR website and that document becomes the place to obtain all of the details.

After the listing is complete and declared effective by the SEC, the company announces it publicly and thereafter files annual reports on Form 10-K, quarterly reports on Form 10-Q and current reports on Form 8-K for any material event. One important point for private shareholders. A listing does not, by itself, make restricted shares freely tradable. Restricted shares held at the transfer agent still need either an SEC registration that covers them, or an exemption such as Rule 144, before they can be sold in the market. Timeline. There is no standard timeline. A direct listing can take several or many months from the start of the audit work, depending on SEC comments and the exchange's review.

Path three: is a merger with a SPAC, a special purpose acquisition company. A SPAC is a listed company that raised cash in its own IPO for the sole purpose of merging with a private or smaller operating company. In this path, CFSU would combine with the SPAC, and the combined company would seek to remain listed on the SPAC's exchange, typically under a new name and ticker, subject to meeting that exchanges listing standards. trade on the SPAC's exchange under a new name and ticker. Here is what gets filed. When the merger agreement is signed, the SPAC files a Form 8-K within four business days, usually with the joint press release and an investor presentation.

The SPAC then files a Form S-4 registration statement and proxy statement. Under SEC rules adopted in 2024, CFSU would sign that registration statement as a co-registrant, which means

CFSU, its directors and officers take on direct legal responsibility for what it says. Those rules also require detailed disclosure about the SPAC's sponsor, conflicts of interest, dilution and any financial projections. The SEC reviews the S-4, and the final document must go to the SPAC's shareholders at least twenty calendar days before they vote. Existing SPAC shareholders may choose to redeem their shares for cash instead of staying in the deal, which affects how much cash the combined company receives. Within four business days after closing, the combined company files an 8-K with full registration-level information.

Communication rules. Nothing is announced before a signed agreement, the announcement is joint and simultaneous, and every written communication afterward is filed with the SEC.

One main difference matters in a SPAC transaction, the usual legal safe harbor for forward-looking statements is not available, so the company must be especially careful about providing projections.

Timeline. A SPAC merger typically takes about five to nine months, perhaps more, from signing to closing, again driven by SEC review, the shareholder vote and redemptions.

OK, now you have a better understanding of the primary paths that can be taken, and you want to know which path is right for CFSU.

Well, I can't tell you that today, and the rules I've just described are the reason why.

A company cannot disclose a specific path until it is imminent, meaning all definitive agreements are signed and - or a registration statement is filed. When that happens, every shareholder will hear it at the same time, through a public announcement.

All three paths have been worked on in parallel during 2025 and 2026. The parallel process allows the company to compare real-time options side by side and choose the one that is best for the long-term strength of the company and for all its shareholders.

I also want to be straightforward with you about a few issues that we deal with, related to conducting a successful uplist.

First, more than once we have pursued a particular path and reached a dead end, either because terms could not be agreed with a potential merger partner, or because the direct uplisting process was not practical at that time. Therefore, it’s logical to assume that similar setbacks could happen again, and a successful uplisting may take longer than management and our shareholders hope it will take.

Which leads me to the second issue: The best long-term path for CFSU may not be the fastest way for a shareholder who simply wants to sell as soon as possible.
If that describes you, and your goal is a faster way to sell your shares before a successful up list, then we have two additional paths that might work for you.

The first: is institutional groups that may be interested in purchasing shares directly from willing shareholders wanting a quicker exit, through a private and direct transaction them. Meaning any purchase offer and the terms, including price, number of shares, and other details would be disclosed directly with the shareholders interested, by the institutional group or groups, and we would not be involved in the transaction.

In this scenario our transfer agency, Clear Trust, would send out a shareholder notification to all shareholders at the same time, notifying them of the details and next steps, if such an offer becomes available. But understand that this path is not a guarantee of any sort, that institutional buyers would provide shareholders with an offer, that is acceptable to you.

The second path: is filing CFSU common stock shares under SEC Rule 15c2-11 by an approved market-maker (or broker-dealer) that would submit Form 211 (required by issuers to disclosure to FINRA).

This process verifies that current financial and company data is publicly available so broker-dealers can legally publish price quotes. Once FINRA clears the application, that market-maker can publish quotes for CFSU. After an initial exclusive and limited quoting period or the 30-day piggyback rule had been completed, other broker-dealers can join and open the stock for general trading as well.

Why is that meaningful for you as a shareholder that wants to transfer your shares from Clear Trust transfer agency to a dealer-broker?

Because Rule 15c2-11 compliance on the OTC Markets allows the stock to be publicly quoted by more dealer-brokers, which generally makes it easier for shareholders holding shares at the transfer agent to deposit them with an OTC-friendly broker-dealer in order to sell them.

You may have noticed when visiting the CFSU profile page on the OTC Markets that a notification Warning is posted, that says: This security is eligible for Unsolicited Quotes Only. I'll quote: "This stock is not eligible for proprietary broker-dealer quotations. All quotes in this stock reflect unsolicited customer orders. Unsolicited-Only stocks have a higher risk of wider spreads, increased volatility, and price dislocations. Investors may have difficulty selling this stock. An initial review by a broker-dealer under SEC Rule 15c2-11 is required for brokers to publish competing quotes and provide continuous market making."

If we can get a Form 211 processed, that notification warning will go away and more broker-dealers can join and open the stock for general trading.

But let me be perfectly clear. There is no guarantee that FINRA would clear the Form 211, and there are no guarantees that you would be successful in transferring your shares to the broker-dealer of your choosing. All of what I just said is outside the control of the company, and

management can only support those working on the steps of getting the 15c2-11 through the clearing process.

And, you need to know there are prerequisites for you individually as the shareholder. Generally, you must have held your shares for the required holding period dictated by SEC Rule 144, you must not be an officer of the company or one of its subsidiaries, a director or major shareholder of CFSU, and your brokerage must agree to accept the deposit shares transferred from your Clear Trust account.

There are also costs including but not limited to: an attorney's opinion letter fee, transfer agent fees, and any brokerage fees. The total amount in fees can range from a few hundred dollars to a few thousand dollars or even more depending on individual shareholder circumstances.

For both options that we are working on, we expect to provide additional information on the progress made, right after the upcoming November filing date for the Q3 Financial Report on the OTC Markets.

Before I close, I wanted to go through some important cautionary matters:

This video contains general information only as of the date it was recorded and is not an offer to sell or a solicitation of an offer to buy any security. It contains forward-looking statements, including but not limited to CFSU's goal of up listing from the OTC Markets, expected timing of any and all tasks we are working on, and the statements made about a possible form two-eleven submission by a market maker and clearance of it by FINRA.

Forward-looking statements are not guarantees and they are subject to risks and uncertainties that could cause actual results to differ materially, including everything that I have discussed in this video; and all of the other risks described in CFSU's disclosures that are always available for your review at www dot otc markets dot com. CFSU undertakes no obligation to update these statements, except as required by law. Nothing in this video is legal, tax or investment advice.

Further, the CFSU business plan involves substantial risks. We are an early-stage company with a limited operating history, and we will need substantial funding to accomplish our current and future business plans. Such funding may not be available to us (or even available on acceptable terms), and that adds greater risk to our business plan as an acquisition and holding company in the business sectors that we are focused.

Your ability to sell CFSU shares, before or after the planned uplisting, is highly speculative, and an active market for the shares may never develop. Do not assume that any path the company takes in the future will lead to reducing or eliminating that speculation. Trading securities involves risk, and the past performance of a company is not indicative of its future results. You should always review the Company's filings before making any investment decisions.

Therefore, please consult your own legal, tax and financial advisors before making any decision about your shares, and do not assume, expect, or count on a specific outcome prior to trading CFSU common stock.

My name is Jeff Gabrelcik, the CEO of Complete Financial Solutions, and on behalf of our entire team I thank you for your time today and your continued support of our company.

COMPLETE FINANCIAL SOLUTIONS, INC.

I, Jeff Gabrelcik, certify that I have reviewed the Supplemental Report of Complete Financial Solutions, Inc.

By: Jeff Gabrelcik

s/s Jeff Gabrelcik

Jeff Gabrelcik Dated: October 23, 2026