

Provident Wealth Management, LLC is an SEC-registered investment adviser that provides advisory services. *Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.*

#### ***What investment services and advice can you provide me?***

***We offer investment advisory services to retail investors.*** As part of these services, we offer portfolio management services, which consist of ongoing financial advice and discretionary and non-discretionary investment management. If an account is managed on a non-discretionary basis, you make decisions regarding what we buy and sell in your account. The investment advice is tailored to meet our client's needs and investment objectives. We typically select a model investment portfolio based on your financial needs, investment goals, tolerance for risk, and investment objectives. We meet with you to gather information about your financial circumstances and objectives. We monitor your accounts on a periodic basis and will conduct account reviews. These reviews are designed to ensure the advisory services provided to you and the portfolio mix are consistent with your stated investment needs and objectives. Additional reviews may be conducted based on various circumstances. We do not have proprietary products that we recommend, nor do we base our advice on a limited menu of products or types of investments. We do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to effectively manage.

For additional information, see Item 4 and Item 7 of Part 2A which can be accessed here:

<https://adviserinfo.sec.gov/firm/summary/130417>

#### **Key questions to ask:**

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

#### ***What fees will I pay?***

You will pay an advisory fee to us for portfolio management services. Fees for portfolio management services are based on a percentage of your assets we manage. Our annual portfolio management fee is billed and payable quarterly in arrears based on the average value of your account over the quarter. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. Our advisory fee is exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Costs may include but are not limited to: fees charged by managers, custodial fees, wire transfer and electronic fund fees, mutual fund or exchange traded fund internal management fees. Our advisory fee will be deducted directly from your account through the qualified custodian holding your funds and securities. We do not charge a separate fee for the selection of other advisers nor will we share in any fees paid directly to Schwab, SEI, or the managers they select.

*You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 of our Part 2A which can be accessed here: <https://adviserinfo.sec.gov/firm/summary/130417>*

*What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?*

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs? How much will be invested for me?

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.* If you require estate planning legal services, we may recommend that you use One Trusted Advisor Attorneys at Law. We are also affiliated with Keith

How might your conflicts of interest affect me and how will you address them?

Knell Insurance. If you require life or disability insurance, we may recommend that you use Keith Knell Insurance. Our advisory services are separate and distinct from the compensation paid to One Trusted Advisor Attorneys at Law and Keith Knell Insurance for their services. You are under no obligation to use the services of any firm we recommend.

*How do your financial professionals make money?*

Our financial professionals are compensated based on the time spent with clients and advisor related activities. They are not compensated based on assets under management, nor do they receive commissions of any kind.

*Do you or your financial professionals have legal or disciplinary history?*

No. A free and simple search tool to research us and our financial professionals is available at [investor.gov/CRS](http://investor.gov/CRS).

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at 615-656-4050 or our Chief Compliance Officer at [kmckissock@providentwealthmanagement.com](mailto:kmckissock@providentwealthmanagement.com).

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Exhibit A  
Form CRS – Summary of Material Changes

This document highlights material changes to the Form CRS previously filed on July 28, 2023.

**February 27, 2025:** The firm has updated Item 3 to reflect the removal of the Technology Fee.