

Form ADV Part 2A

Investment Advisor Brochure



Name of Registered Investment Advisor:	Provident Wealth Management, LLC
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This Form ADV Part 2A (Investment Advisor Brochure) gives information about the investment advisor and its business for the use of clients and prospective clients. If you have any questions about the contents of this brochure, please contact us using one of the methods on cover page. 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. Registration is mandatory for all persons meeting the definition of investment advisor and does not imply a certain level of skill or training.

Additional information about Provident Wealth Management also is available on the SEC's website at: www.adviserinfo.sec.gov.

Material Changes

Material changes to the ADV Brochure will be provided as a separate document to clients who have received previous versions of the brochure.

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Advisory Business

Advisory Firm

Provident Wealth Management, LLC has been providing investment advisory services since 2004. The Investment Management VP is R. Charlton Lentz, Jr. , the Chief Compliance Officer is Keith E. McKissock. The owner of the firm is Lee Ann Knell.

Advisory Services

Charlton Lentz provides investment advice to our clients utilizing Separate Account Managers and mutual funds. Clients typically go through a planning process to determine cash flow needs, overall financial situation, short and long term goals, personal vision for family and finances, and personal investment preferences. This process helps us determine the individual need of each client. Upon request, clients may restrict investing in certain securities or types of securities. There are periodic reviews depending on the overall client relationship and needs. However, clients may call in at any time during normal business hours to discuss their account, financial situation, or investment needs. It is the client's responsibility to notify Provident Wealth Management, LLC any time there are changes. Clients receive, from the custodian firm, timely confirmations and at least quarterly statements containing a description of all transactions and all account activity. The client retains rights of ownership of all securities and funds in the account(s).

As of 3/7/11, there is roughly 98 million in investment and cash accounts managed by our firm.

Fees and Compensation

Clients of Provident Wealth Management, LLC pay a fee for services. All client relationships are on a non-discretionary basis, meaning we do not buy or sell without permission from the client. However, when a separate account manager is hired, that manager has discretion to buy and sell which is discussed and disclosed prior to hiring a manager under this scenario. Managers under this arrangement are not affiliated with Provident Wealth Management, LLC.

In most cases, for clients of Provident Wealth Management, LLC, the fee will be payable quarterly in arrears. The first payment is assessed and due at the end of the first calendar quarter and will be assessed pro rata in the event the Agreement is executed at any time other than the first day of the current calendar quarter. Subsequent payments are due and will be assessed on the first day after the end of each calendar quarter based on the value of the account assets under supervision as of the close of business on the last business day of that quarter.

Payment of fees may be paid direct by the client, or client may authorize the custodian holding client funds and securities to deduct Provident Wealth Management, LLC advisory fees direct from the client account in accordance with statements prepared and submitted by the custodian. The custodian will provide periodic account statements to the client. Such statements will reflect all fee withdrawals by Provident Wealth Management, LLC.

Fees paid to Provident Wealth Management, LLC are negotiable. Depending on the purpose and management of a particular account, the fees can range from 0% - 1% for advisory services. We are not affiliated with a broker dealer, so there are no commissions charged to our clients. Under some circumstances, the custodian may separately charge a transaction fee for securities bought or sold outside of their managed platforms.

Provident Wealth Management, LLC does not double-dip, it will receive fee-based compensation only on specified assets. Mutual funds recommended under advisory services will be “no-load” or “load-waived.”

In addition to fees paid for advisory services with respect to clients' investments in mutual funds, clients pay additional fees on the mutual fund investment because the mutual fund company and custodian charge their own expenses. When investing in separately managed accounts clients pay

additional fees to the manager and custodian.

Services will continue until either party terminates the Agreement. If termination occurs prior to the end of a calendar quarter, fees due on a pro-rata basis will be deducted from the client's account.

Performance-Based Fees And Side-By-Side Management

Provident Wealth Management, LLC does not charge performance-based fees, which is based on capital gains in the client account.

Types of Clients

Provident Wealth Management, LLC provides advisory services to individuals, trusts, estates, and business entities. There is no minimum account size for clients to retain services. However, the desired relationship minimum is \$1,000,000.00.

Methods of Analysis, Investment Strategies, and Risk of Loss

Provident Wealth Management, LLC strives to understand each client's particular situation and needs. Then, we may utilize fixed income strategies, equity strategies, asset allocation strategies, money markets, and/or an appropriate combination for a particular client.

By its nature, financial planning looks to the long-term. After the client's short-term cash needs and emergency fund is evaluated, investment and insurance strategies are designed to help the client achieve his or her financial goals. Casualty insurance (e.g. homeowner's, auto, liability, etc.) is reviewed only at the client's request, and would be provided by an outside casualty firm.

While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee that the investment strategy selected for the client will result in the client's goals being met, nor is there any guarantee of profit or protection from loss. For those investments sold by prospectus, clients should read the prospectus in full.

Provident Wealth Management, LLC discloses risks and opportunities for our investment strategies and for particular types of securities used. Since this may not be an exhaustive list of risk, clients and Provident Wealth Management, LLC should discuss each investment and supporting material at the point of decision.

- Debt securities (primarily bonds) are subject to interest rate risk. Mutual funds investing in debt do not offer a return of principal. When investing in bond ladder strategies, return of face value principal is backed by the issuer of the bond. When appropriate and available, it is our preference to use bond ladder strategies instead of bond mutual funds.
- High yield securities are primarily corporate debt securities rated below investment grade.
- Equity strategies are volatile by nature and offer no guarantees. When investing in equity mutual funds, investors own shares of the fund, not individual equities. When investing in Separately Managed accounts, the investor does own shares of the stock.
- There can be tax consequences when selling an investment outside of retirement accounts, rates can vary and are subject to current tax laws. When clients are invested in mutual funds, tax consequences for trading activities are passed on to investors yearly as applicable. Within retirement accounts, taxes are deferred for a time, but ultimately are subject to taxation as ordinary income.
- Money market investments are subject to cost of living risk.

Disciplinary Information

An investment advisor must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of its management personnel.

Neither R. Charlton Lentz, Jr., nor Keith E. McKissock have any disclosure items.

Other Financial Industry Activities and Affiliations

R. Charlton Lentz, Jr. is not, but associates of Provident Wealth Group, of which Provident Wealth Management LLC is associated, are licensed as insurance agents and to practice law.

Code of Ethics, Participation or Interest In Client Transactions, and Personal Trading

Code of Ethics

Provident Wealth Management, LLC. maintains a Code of Ethics. The Code of Ethics sets forth standards of conduct expected of advisory personnel; requires compliance with federal securities laws; and, addresses conflicts that arise from personal trading by advisory personnel. Clients may request a copy of the Code of Ethics.

Participation or Interest in Client Transactions

IA Reps/registered representatives may recommend to their clients, the purchase of limited partnerships or mutual funds that are sponsored by Provident Wealth Management, LLC affiliated companies. This would be when the recommendation is suitable for the client and meets their investment objectives. Clients are not obligated to purchase these funds.

Personal Trading

At times Provident Wealth Management, LLC, and/or its IA Reps may take positions in the same securities as clients, and we will try to avoid conflicts with clients. The firm and its IA Reps will generally be "last in" and "last out" for the trading day when trading occurs in close proximity to client trades. We will not violate our fiduciary responsibilities to our clients. Scalping (trading shortly ahead of clients) is prohibited. Should a conflict occur because of materiality (i.e. a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading.

Brokerage Practices

Provident Wealth Management LLC is not affiliated with a Broker Dealer, it is an RIA (Registered Investment Advisor) firm. There are not any commissions or fees received for recommending a custodian or any products to our clients.

Review of Accounts

Formal reviews with the client are offered quarterly, semi-annually, or annually depending on the client needs and overall financial engagement with the firm. Market conditions or other factors could cause a more frequent review. Clients are invited to contact the firm at any time with questions or concerns.

All clients of Provident Wealth Management LLC receive standard account statements from the custodian and performance reports are available upon request in addition to any regularly scheduled review. Account statements can be received by the client monthly or quarterly. Our firm does not send separate statements, all account statements will be generated and mailed by the qualified custodian.

Client Referrals & Other Compensation

Referral Fees Paid

Provident Wealth Management, LLC, may compensate for client referrals. All solicitors agreements are in compliance with the Investment Advisers Act of 1940. In addition, all applicable federal and state laws will also be observed. All clients procured by solicitors will be given full written disclosures describing the terms and fee arrangements between the advisor and the solicitor prior to or at the time of entering into the advisory agreement.

Referral Fees Received

Provident Wealth Management, LLC, may exercise agreements with other Registered Investment Advisors and recommend other Advisors to clients. In such instances, Provident Wealth Management, LLC, may receive a portion of the account fee or commissions. In these instances, we will make available to the client a "Compensation Disclosure Statement" and the Form ADV for the other Advisor. The client is under no obligation to use the services of the other Advisor(s) recommended.

In instances of a "wrap fee" program, clients will receive a Wrap Fee Brochure (Form ADV Part 2A Appendix 1) disclosures. The regulatory filing of the brochure is prepared by the outside money manager.

Custody

Provident Wealth Management, LLC, does not have custody of client assets. Clients will receive account statements at least quarterly from the qualified custodian. The custodial statement is the official record of your account for tax purposes.

Investment Discretion

Provident Wealth Management LLC does not have discretion over any client accounts.

Voting Client Securities

Provident Wealth Management, LLC, has the authority to vote proxies, unless the client otherwise specifically directs. Clients may contact us direct at the phone number or address listed on the first page of this document to obtain information on how Provident Wealth Management, LLC voted on behalf of the client. Provident Wealth Management, LLC votes proxies in the best economic interest of the client, and not in the interest of our firm. While it is unlikely that we will have a material conflict when voting client proxies, a conflict could arise from time to time. We can resolve such conflicts to include but not limited to: Documenting that votes were cast in the interest of the client; Informing the client to obtain objective third party advice; Obtaining client's informed consent to vote a proxy in a specific manner. When seeking a client's consent, we will provide the client with sufficient information regarding the matter and the nature of the conflict to enable the client to make an informed decision. There may be times when refraining from voting a proxy is in the client's best interest, such as when the cost of voting exceeds the expected benefit to the client.

Financial Information

An investment advisor must provide financial information if a threshold of fee prepayments is met; there is a financial condition likely to impair the ability to meet contractual commitments; or, a bankruptcy within the past ten years. Provident Wealth Management, LLC, does not have any disclosure items in this section.

