

Landon Vick

Cravens & Company Wealth Management

1080 Interstate Drive

Cookeville, TN

38501

931.528.6865

Brochure Supplement

March 23, 2011

This brochure supplement provides information about Landon Vick that supplements the brochure of Cravens & Company Wealth Management. You should have received a copy of that brochure. Please contact Amanda Clark, Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Landon Vick is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Landon Vick

Year of birth: 1981

Formal education includes:

- Tennessee Technological University, BS- Finance, 2003
- Tennessee Technological University, MBA, 2004

Business background includes:

- Progressive Savings Bank, Advisor, (02/06 – Present)
- Cravens & Company Advisors, LLC, Advisor, (03/07-Present)
- FSC Securities, Inc., Registered Representative, (07/06-Present)
- UBS Financial Services – Customer Service Analyst, (05/05 – 01/06)
- Middle Tennessee Home Buyers LLC – Manager, (01/05 – 01/06)

Professional Designations

Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to

hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose

financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services

in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

The Accredited Investment

Fiduciary® (AIF®) professional designation is awarded to individuals who demonstrate knowledge and competency in the area of fiduciary responsibility and commitment to standards of investment fiduciary excellence. Holders of the AIF® mark have successfully completed a specialized program on investment fiduciary standards, have passed a comprehensive examination, and are required to satisfy on-going continuing education requirements.

Disciplinary Information

Mr. Vick has not been the subject of any legal or disciplinary event.

Other Business Activities

Cravens & Company is a wholly-owned operating subsidiary of Progressive Savings Bank. ("Progressive"). Progressive is a state-chartered commercial bank located in Jamestown, Tennessee. In addition to his association with Cravens & Company, Mr. Vick is an employee of Progressive.

Mr. Vick is licensed as an insurance agent through Rains Agency, Inc. (“Rains”), a wholly-owned subsidiary of Progressive.

Mr. Vick may also earn commissions from insurance products you purchase from him in his capacity with Rains. You are under no obligation to purchase such products from him.

In addition to his association with Cravens & Company and Rains, Mr. Vick is:

- an investment advisory representative of FSC Securities Corporation (a registered investment adviser) and
- a registered representative of FSC Securities Corporation (a registered broker/dealer).

You are not required to do business with Mr. Vick in either of these capacities.

As a registered representative of a broker-dealer, Mr. Vick may receive commissions or other compensation from the sale of mutual funds or other products to you. For example, Mr. Vick may receive “12b-1 fees,” which are fees paid by mutual fund companies for the on-going marketing of their investment products). This additional compensation may present a conflict of interest because it creates an incentive to recommend certain investments over others that may not offer similar compensation.

Additional Compensation

The compensation received by Mr. Vick in his capacities with Rains and FSC may create a conflict of interest. Payment for the services he provides through these associations could be incentive for him to recommend a product for which a fee is received over another where no fee is received. Commission rates which may be higher or lower than those charged by Rains and FSC may be found at other insurance agencies and broker-dealers.

Supervision

Mr. Vick is supervised by Amanda Clark, Chief Compliance Officer. Ms. Clark can be reached at 931.752.2265.

We supervise Mr. Vick by requiring that he adhere to our processes and procedures as described in our *Code of Ethics*. We will monitor the advice that Mr. Vick gives to you by performing the following reviews:

- A review of relevant account opening documentation when your relationship is established,
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight to ensure that Mr. Vick is aware of your current financial situation,

objectives, and individual
investment needs

- A review of client correspondence
on an as needed basis.