



## **CVFG LLC d/b/a coreVISION Financial Group**

### **Form ADV Part 2A – Disclosure Brochure**

**Effective: January 31, 2024**

This Form ADV Part 2A ("Disclosure Brochure") provides information about the qualifications and business practices of CVFG LLC ("coreVISION" or the "Advisor"). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

coreVISION is a registered investment advisor with the U.S. Securities and Exchange Commission. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about coreVISION to assist you in determining whether to retain the Advisor.

Additional information about coreVISION and its Advisory Persons is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 325310.

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## Item 2 – Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of coreVISION. For convenience, the Advisor has combined these documents into a single disclosure document.

coreVISION believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. coreVISION encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

### Material Changes

There have been no material changes made to this Disclosure Brochure since the last filing and distribution to Clients.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 325310. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

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## Item 4 – Advisory Services

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### A. Firm Information

CVFG LLC (“coreVISION” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission. The Advisor is organized as a Limited Liability Company (LLC) under the laws of the State of Indiana. coreVISION was founded in January 2023 and is owned by Browning/Pike Financial Management LLC. coreVISION is operated by Jason Pike (Partner), Brent Thoman (Partner), and Beau Browning (Partner). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by coreVISION.

### B. Advisory Services Offered

coreVISION offers investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, businesses, and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. CoreVISION's fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Investment Management Services

coreVISION provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management services. coreVISION works closely with each Client to identify their investment goals, objectives, risk tolerance and financial situation in order to create an overall portfolio strategy. coreVISION will then recommend investment models primarily consisting of low-cost, diversified mutual funds and/or exchange-traded funds (“ETFs”), individual stocks, bonds, options contracts, and independent managers to meet the needs of its Clients. The Advisor may retain a Client's legacy investments based on portfolio fit and/or tax considerations.

coreVISION's investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. coreVISION will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

coreVISION evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. coreVISION may recommend, on occasion, redistributing investment allocations to diversify the portfolio. coreVISION may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement.

coreVISION may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will coreVISION accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

#### Use of Independent Managers

coreVISION will recommend that a Client utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) for all or a portion of a Client's investment portfolio. In such instances, the Client may be required to authorize and enter into an advisory agreement with the Independent Manager[s] that defines the terms in which the Independent Managers will provide investment management and related services. The

Advisor may also assist in the development of the initial policy recommendations and managing the ongoing Client relationship. The Advisor will perform initial and ongoing oversight and due diligence over the selected Independent Managers to ensure the Independent Managers' strategies and target allocations remain aligned with the Client's investment objectives and overall best interests. The Client, prior to entering into an agreement with unaffiliated investment manager[s] or investment platform[s], will be provided with the Independent Managers' Form ADV 2A (or a brochure that makes the appropriate disclosures).

*Retirement Accounts* – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts ("IRAs"), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

#### Financial Planning Services

coreVISION will provide financial planning services to Clients as part of its investment management services. coreVISION will also provide standalone financial planning services pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on the Client's goals and objectives. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs and other areas of a Client's financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

coreVISION also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### Retirement Plan Advisory Services

coreVISION provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Vendor Analysis
- Employee Enrollment and Education Tracking

- Investment Policy Statement (“IPS”) Support
- Investment Management (ERISA 3(38))
- Investment Oversight (ERISA 3(21))
- Performance Reports
- Ongoing Investment Recommendation and Assistance
- ERISA 404(c) Assistance
- Benchmarking Services

coreVISION Financial Group may provide investment advisory services on behalf of the Plan and Plan Sponsor, which may be in either a 3(21) or 3(38) context depending on whether or not the Advisor is also providing discretionary investment management over the Plan assets. For 3(38) services, the Advisor shall have the discretion to select the investments for the Plan and/or make investment decisions on behalf of Plan Participants.

### **C. Client Account Management**

Prior to engaging coreVISION to provide investment advisory services, each Client is required to enter into an agreement with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – coreVISION, in connection with the Client, will develop a strategy that seeks to achieve the Client’s goals and objectives.
- Asset Allocation – coreVISION will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – coreVISION will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – coreVISION will provide investment management and ongoing oversight of the Client’s investment portfolio.

### **D. Wrap Fee Programs**

coreVISION includes securities transaction fees together with its investment advisory fees. Including these fees into a single asset-based fee is considered a “Wrap Fee Program”. The Advisor customizes its investment management services for its Clients. The Advisor sponsors the coreVISION Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client’s account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own securities transaction fees. Please see Appendix 1 – Wrap Fee Program Brochure, which is included as a supplement to this Disclosure Brochure.

### **E. Assets Under Management**

As of December 31, 2023, coreVISION manages \$298,108,661 in Client assets, all of which are managed on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

## **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into a written agreement with the Advisor.

### **A. Fees for Advisory Services**

#### Investment Management Services

Investment advisory fees are paid quarterly in advance pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees range up to 1.75% annually based on several factors, including: the scope and complexity of the services to be provided; the level of assets to be managed; and the overall relationship with the

Advisor. The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by coreVISION will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

#### Use of Independent Managers

For Clients accounts implemented through an Independent Managers, the Client's fee will be deducted from the Client's account[s] with the respective Independent Managers and a portion of the fee will be provided to coreVISION based on coreVISION's agreement with the Client. coreVISION is responsible for negotiating the fees with the Independent Managers on behalf of the Client. coreVISION does not receive any compensation or fees from the Independent Managers.

#### Financial Planning Services

coreVISION will offer financial planning services included with its investment management services and fees described above. However, the Advisor will also provide standalone financial planning services at an hourly rate up to \$500. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total hours and overall costs will be provided to the Client prior to engaging for these services.

#### Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.75% and are billed in advance, pursuant to the terms of the retirement plan advisory agreement. Retirement plan fees are based on the market value of assets under management at the end of the prior calendar quarter. Fees may be negotiable depending on the size and complexity of the Plan.

### **B. Fee Billing**

#### Investment Management Services

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of the respective quarter. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with coreVISION at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. Clients provide written authorization permitting advisory fees to be deducted by coreVISION to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Use of Independent Managers

For Clients accounts implemented through an Independent Managers, the Client's fee may be separately billed or deducted from the Client's account[s] with the respective manager and a portion of the investment advisory fee may be provided to coreVISION.

#### Financial Planning Services

For standalone financial planning engagements, fees are invoiced by the Advisor and are due upon completion of the agreed upon deliverable[s].

#### Retirement Plan Advisory Services

Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. The Advisor includes securities transactions costs as part of its overall investment advisory



fee through the coreVISION Wrap Fee Program. Securities transaction fees for Client-directed trades may be charged back to the Client. Please see Item 4.D. as well as Appendix 1 – Wrap Fee Program Brochure

In addition, all fees paid to coreVISION for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of coreVISION, but would not receive the services provided by coreVISION which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by coreVISION to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

#### **D. Advance Payment of Fees and Termination**

##### Investment Management Services

coreVISION may be compensated for its investment management services in advance of the quarter in which services are rendered. Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the investment advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the quarter. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

##### Use of Independent Managers

If a Client should wish to terminate their relationship with the Independent Managers, the terms for termination will be set forth in the respective agreements between the Client and the Independent Managers. coreVISION will assist the Client with the termination and transition as appropriate.

##### Financial Planning Services

coreVISION is compensated for its financial planning services upon completion of the engagement deliverable[s]. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

##### Retirement Plan Advisory Services

coreVISION Financial Group is compensated for its services at the beginning/end of the quarter before/after advisory services are rendered. Either party may request to terminate a retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the quarter. The Client's retirement plan services agreement with the Advisor is non-transferable without the Client's prior consent.

#### **E. Compensation for Sales of Securities**

coreVISION does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

##### Broker-Dealer Affiliation

Certain Advisory Persons of the Advisor are also Registered Representatives of LPL Financial LLC ("LPL Financial"), a securities broker-dealer, and a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). In one's separate capacity as a Registered Representative of LPL Financial, an Advisory Person implements securities transactions under LPL Financial and not through the Advisor. In such



instances, an Advisory Person will receive commission- based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by an Advisory Person in one's capacity as a Registered Representative is separate and in addition to the Advisor's advisory fees. This practice presents a conflict of interest because Advisory Persons who are Registered Representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on the Client. The Advisor mitigates this conflict in two ways. First, Clients always have the right to choose whether or not to purchase securities products through an Advisory Person. Second, the Advisor will not charge an ongoing investment advisory fee on any assets implemented in one's separate capacity as a Registered Representative. Please see Item 10 – Other Financial Industry Activities and Affiliations.

#### Insurance Agency Affiliation

Certain Advisory Persons are also licensed as independent insurance professionals. These persons will earn commission-based compensation for selling insurance products, including insurance products sold to Clients. Insurance commissions earned by these persons are separate and in addition to advisory fees. This practice presents a conflict of interest because Advisory Persons who are also insurance agents have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on a Client's needs. However, to mitigate this conflict, the Client has the right to choose whether or not to purchase insurance products through any person affiliated with the Advisor. Please see Item 10 – Other Financial Industry Activities and Affiliations.

### **Item 6 – Performance-Based Fees and Side-By-Side Management**

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coreVISION does not charge performance-based fees for its investment advisory services. The fees charged by coreVISION are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

coreVISION does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

### **Item 7 – Types of Clients**

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coreVISION offers investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, businesses, and retirement plans. coreVISION generally does not impose a minimum relationship size.

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

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#### **A. Methods of Analysis**

coreVISION primarily employs a fundamental, technical, and cyclical analysis methods in developing investment strategies for its Clients. Research and analysis from coreVISION are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

*Fundamental analysis* utilizes economic and business indicators as investment selection criteria. This criteria consists generally of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

*Technical analysis* involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the

trend will eventually reoccur, there is no guarantee that coreVISION will be able to accurately predict such a reoccurrence.

*Cyclical analysis* is similar to technical analysis in that it involves the analysis of market conditions at a macro (entire market/economy) or micro (company specific) level, rather than the overall fundamental analysis of the health of the particular company that coreVISION is recommending. The risks with cyclical analysis are similar to those of technical analysis.

As noted above, coreVISION generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. coreVISION will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, coreVISION may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

## **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. coreVISION will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment strategies:

### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

### Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate

of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

#### Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

#### Options Contracts

Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

#### Margin Transactions

Margin Transactions are a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan. If the value of the shares drops sufficiently, the investor will be required to either deposit more cash into the account or sell a portion of the stock in order to maintain the margin requirements of the account. This is known as a "margin call." An investor's overall risk includes the amount of money invested plus the amount that was loaned to them.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

### **Item 9 – Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving coreVISION or its management persons.** coreVISION values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor or Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 325310.

### **Item 10 – Other Financial Industry Activities and Affiliations**

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#### Broker-Dealer Affiliation

As mentioned in Item 5.E above, certain Advisory Persons are also Registered Representatives of LPL Financial. In their separate capacity as Registered Representatives, the Advisory Person will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Advisory Persons. Neither the Advisor nor Advisory Persons will earn ongoing investment advisory fees in connection with any services implemented in an Advisory Person's separate capacity as a Registered Representative.

#### Insurance Agency Affiliation

As mentioned in Item 5.E above, certain Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with the Advisor. As an insurance professional, an Advisory Person receives customary commissions and other related revenues from the various insurance companies whose products are sold. An Advisory Person is not required to offer the products of any insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This

presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Advisory Persons or the Advisor.

#### Use of Independent Managers

As noted in Item 4, the Advisor may implement all or a portion of a Client's investment portfolio with one or more Independent Managers. The Advisor does not receive any compensation, nor does this present a material conflict of interest. The Advisor will only earn its investment advisory fee as described in Item 5.A.

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

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#### **A. Code of Ethics**

coreVISION has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with coreVISION ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. coreVISION and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of coreVISION's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (317) 398-8200 or via email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

#### **B. Personal Trading with Material Interest**

coreVISION allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. coreVISION does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. coreVISION does not have a material interest in any securities traded in Client accounts.

#### **C. Personal Trading in Same Securities as Clients**

coreVISION allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by coreVISION requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO"). The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

#### **D. Personal Trading at Same Time as Client**

While coreVISION allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will coreVISION, or any Supervised Person of coreVISION, transact in any security to the detriment of any Client.**

### **Item 12 – Brokerage Practices**

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#### **A. Recommendation of Custodian[s]**

coreVISION does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize coreVISION to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, coreVISION does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where coreVISION does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by coreVISION. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. coreVISION may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices. LPL Financial must approve the use of any outside broker-dealer/custodian as certain Advisory Persons are also Registered Representatives of LPL. coreVISION will generally recommend that Clients establish their account[s] at LPL Financial. FINRA-registered broker-dealer and member SIPC. LPL Financial will serve as the Client's "qualified custodian". coreVISION maintains an institutional relationship with LPL Financial, whereby the Advisor receives economic benefits. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **coreVISION does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

**2. Brokerage Referrals** - coreVISION does not receive any compensation from any third party in connection with the recommendation for establishing an account.

**3. Directed Brokerage** - All Clients are serviced on a "directed brokerage basis", where coreVISION will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). coreVISION will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. coreVISION will execute its transactions through the Custodian as authorized by the Client. coreVISION may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons and periodically reviewed by Grant Reeves, Chief Compliance Officer of coreVISION. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify coreVISION if changes occur in the Client's



personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 – Client Referrals and Other Compensation**

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### **A. Compensation Received by coreVISION**

coreVISION is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. coreVISION does not receive commissions or other compensation from product sponsors, broker-dealers or any unrelated third party. coreVISION may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, coreVISION may receive non-compensated referrals of new Clients from various third-parties.

#### Participation in Institutional Advisor Platform – LPL Financial

The Advisor has established an institutional relationship with LPL Financial to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support as part of its relationship with LPL Financial. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of the Custodian over one that does not furnish similar software, systems support, or services. Additionally, the Advisor may receive the following benefits from LPL Financial: receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

### **B. Client Referrals from Solicitors**

The Advisor does not compensate, either directly or indirectly, any affiliated or unaffiliated parties ("Promoters") for Client referrals.

## **Item 15 – Custody**

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coreVISION does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct coreVISION to utilize that Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by coreVISION to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

## **Item 16 – Investment Discretion**

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coreVISION generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be

subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by coreVISION. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by coreVISION will be in accordance with each Client's investment objectives and goals.

#### **Item 17 – Voting Client Securities**

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coreVISION does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

#### **Item 18 – Financial Information**

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Neither coreVISION, nor its management, have any adverse financial situations that would reasonably impair the ability of coreVISION to meet all obligations to its Clients. Neither coreVISION, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. coreVISION is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.





## **CVFG LLCdba coreVISION Financial Group**

### **Form ADV Part 2A – Appendix 1 ("Wrap Fee Program Brochure")**

**Effective: January 31, 2024**

This Form ADV2A - Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices for CVFG LLC ("coreVISION" or the "Advisor") services when offering services pursuant to a wrap program. This Wrap Fee Program Brochure shall always be accompanied by the coreVISION Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete coreVISION Disclosure Brochure or you have any questions about the contents of this Wrap Fee Program Brochure or the coreVISION Disclosure Brochure, please contact the Advisor at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

coreVISION is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information about coreVISION to assist you in determining whether to retain the Advisor.

Additional information about coreVISION and its Advisory Persons are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching the Advisor's firm name or CRD# 325310.

## Item 2 – Material Changes

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Form ADV 2A - Appendix 1 provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. This Wrap Fee Program Brochure discusses the Wrap Fee Program offered by the Advisor.

### Material Changes

There have been no material changes to this Wrap Fee Program Brochure since the last filing and distribution to Clients.

### Future Changes

From time to time, the Advisor may amend this Wrap Fee Program Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure (along with the complete coreVISION Disclosure Brochure) or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of coreVISION.

At any time, you may view this Wrap Fee Program Brochure and the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for the Advisor's firm name or CRD# 325310. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

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## **Item 4 – Services Fees and Compensation**

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### **A. Services**

coreVISION provides customized investment advisory services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the coreVISION Disclosure Brochure (Form ADV 2A). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting coreVISION as your investment advisor.

As part of the investment advisory fees noted in Item 5 of the Disclosure Brochure, coreVISION includes, in addition to custodial, securities transaction fees, management costs and expenses (herein “Covered Costs”) as part of the overall investment advisory fee. Securities regulations often refer to this combined fee structure as a “Wrap Fee Program”. The Advisor’s recommended Custodian does not charge securities transaction fees for exchange-traded fund (“ETF”) and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. The Advisor sponsors the coreVISION Wrap Fee Program.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of Covered Costs into a single “bundled” investment advisory fee. This Wrap Fee Program Brochure references back to the coreVISION Disclosure Brochure in which this Wrap Fee Program Brochure serves as an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on coreVISION’s investment philosophy and related services.**

### **B. Program Costs**

Advisory services provided by coreVISION are offered in a wrap fee structure whereby Covered Costs are included in the overall investment advisory fee paid to coreVISION. As the level of activity in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than engaging for advisory services where the Covered Costs are borne separately by the Client. The cost of the Wrap Fee Program varies depending on services to be provided to each Client, however, the Client is not charged more if there is higher trading activity or other Covered Costs. A Wrap Fee structure presents a conflict of interest as the Advisor is incentivized to limit the number of trades placed in the Client’s account[s] or to utilize securities that do not have transaction fees. As noted above, the Advisor’s recommended Custodian does not charge securities transaction fees for ETF and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. As such, the Advisor is incentivized to utilize ETFs and other equity securities to limit the overall cost to the Advisor. The Advisor will only place Client assets into a Wrap Fee Program when it is believed to be in the Client’s best interest. Please see Item 5 – Fees and Compensation of the Disclosure Brochure for complete details on fees.

### **C. Fees**

#### Investment Management Services

Investment advisory fees are paid quarterly in advance pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees range up to 1.75% annually based on several factors, including: the scope and complexity of the services to be provided; the level of assets to be managed; and the overall relationship with the Advisor. The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client’s fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by coreVISION will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian’s valuation to ensure accurate billing.

As noted above, the Wrap Fee Program includes Covered Costs incurred in connection with the discretionary investment management services provided by coreVISION, as part of its overall investment advisory fee.

In addition, all fees paid to coreVISION for investment advisory services or part of the Wrap Fee Program are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund’s prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. Securities transaction fees for Client-directed trades

will be charged back to the Client. In connection with the discretionary investment management services provided by coreVISION, the Client will incur other costs assessed by the Custodian or other third parties, other than the Covered Costs noted above, such as wire transfer fees, fees for trades executed away from the Custodian and other fees such as transfer taxes, odd-lot differentials, certificate delivery fees, reorganization fees, and other fees required by law. The Advisor does not control nor share in these fees. The Client should review both the fees charged by the fund[s] and the fees charged by coreVISION to fully understand the total fees to be paid. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### **D. Compensation**

coreVISION is the sponsor and portfolio manager of this Wrap Fee Program. coreVISION receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the Covered Costs associated with the management of the Client's account[s].

### **Item 5 – Account Requirements and Types of Clients**

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coreVISION offers investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, businesses, and retirement plans. coreVISION generally does not impose a minimum account size for establishing a relationship. Please see Item 7 – Types of Clients in the Disclosure Brochure for additional information.

### **Item 6 – Portfolio Manager Selection and Evaluation**

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#### **Portfolio Manager Selection**

coreVISION serves as sponsor and as portfolio manager for the services under this Wrap Fee Program.

#### **Related Persons**

coreVISION personnel serve as portfolio managers for this Wrap Fee Program. coreVISION does not serve as a portfolio manager for any third-party Wrap Fee Programs.

#### **Performance-Based Fees**

coreVISION does not charge performance-based fees for its investment advisory services. The fees charged by coreVISION are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

#### **Supervised Persons**

coreVISION Advisory Persons serve as portfolio managers for all accounts, including the services described in this Wrap Fee Program Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

#### **Methods of Analysis**

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

#### **Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. coreVISION will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment strategies:

#### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

#### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

#### Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

#### Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

#### Options Contracts

Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure for details on investment risks.**

### **Proxy Voting**

coreVISION does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

## **Item 7 – Client Information Provided to Portfolio Managers**

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coreVISION is the sponsor and sole portfolio manager for the Program. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program. Please also see the coreVISION Privacy Policy (included after this Wrap Fee Program Brochure).

## **Item 8 – Client Contact with Portfolio Managers**

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coreVISION is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at coreVISION.

## **Item 9 – Additional Information**

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### **A. Disciplinary Information and Other Financial Industry Activities and Affiliations**

**There are no legal, regulatory or disciplinary events involving coreVISION or its owners.** coreVISION values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor or Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 325310.

Please see Item 9 of the coreVISION Disclosure Brochure as well as Item 3 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background of the Advisor and its Advisory Persons.

#### Other Financial Activities and Affiliations

Please see Item 10 – Other Financial Activities and Affiliation and Item 14 – Client Referrals and Other Compensation of the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure).

### **B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information**

coreVISION has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to CoreVISION's compliance program (our "Supervised Persons"). Complete details on the coreVISION Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### Review of Accounts

Client accounts are monitored on a regular and continuous basis by Advisory Persons of coreVISION under the supervision of the Chief Compliance Officer ("CCO"). Details of the review policies and practices are provided in Item 13 of the Form ADV Part 2A – Disclosure Brochure.

#### Other Compensation

#### Participation in Institutional Advisor Platform – LPL Financial

The Advisor has established an institutional relationship with LPL Financial to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support as part of its relationship with LPL Financial. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of the Custodian over one that does not furnish similar software, systems support, or services. Additionally, the Advisor may receive the following benefits from LPL Financial: receipt of duplicate Client

confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

Item 14 – Other Compensation in the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on additional compensation that may be received by coreVISION or its Advisory Persons. Each Advisory Person’s Brochure Supplement (also included with this Wrap Fee Program Brochure) provides details on any outside business activities and the associated compensation.

#### Client Referrals from Solicitors

The Advisor does not compensate, either directly or indirectly, any affiliated or unaffiliated parties (“Promoters”) for Client referrals.

#### Financial Information

coreVISION, nor its management, have any adverse financial situations that would reasonably impair the ability of coreVISION to meet all obligations to its Clients. Neither coreVISION, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. coreVISION is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.





## **Form ADV Part 2B – Brochure Supplement**

**for**

**Jason B. Pike  
Partner**

**Effective: January 31, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jason B. Pike (CRD# 4803715) in addition to the information contained in the CVFG LLC d/b/a coreVISION Financial Group (“coreVISION” or the “Advisor”, CRD# 325310) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the coreVISION Disclosure Brochure or this Brochure Supplement, please contact us at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

Additional information about Mr. Pike is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4803715.

## Item 2 – Educational Background and Business Experience

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Jason B. Pike, born in 1981, is dedicated to advising Clients of coreVISION as a Partner. Mr. Pike earned a degree in History and Economics from Wabash College in 2004. Additional information regarding Mr. Pike's employment history is included below.

### Employment History:

Partner, CVFG LLC d/ba coreVISION Financial Group	05/2023 to Present
Registered Representative, LPL Financial, LLC	12/2010 to Present
Financial Advisor, LPL Financial LLC	11/2014 to 05/2023
Financial Advisor, Signator Investors, Inc.	01/2005 to 12/2010

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Pike.*** Mr. Pike has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Pike.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Pike.***

However, we do encourage you to independently view the background of Mr. Pike on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4803715.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Pike is also a Registered Representative of LPL Financial, LLC ("LPL Financial"). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Pike's separate capacity as a Registered Representative, Mr. Pike will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Pike. Neither the Advisor nor Mr. Pike will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Pike's separate capacity as a Registered Representative. Mr. Pike spends approximately 5% of his time per month in his role as a Registered Representative of LPL Financial.

### Insurance Agency Affiliations

Mr. Pike is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Pike's role with coreVISION. As an insurance professional, Mr. Pike will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Pike is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Pike or the Advisor. Mr. Pike spends approximately 5% of his time per month in this capacity.

## Item 5 – Additional Compensation

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Mr. Pike has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Pike serves as a Partner of coreVISION and is supervised by Grant Reeves, the Chief Compliance Officer. Mr. Reeves can be reached at (317) 398-8200.

coreVISION has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of coreVISION. Further, coreVISION is subject to regulatory oversight by various agencies. These agencies require registration by coreVISION and its Supervised Persons. As a registered entity, coreVISION is subject to examinations by regulators, which may be announced or unannounced. coreVISION is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Brent D. Thoman  
Partner**

**Effective: January 31, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Brent D. Thoman (CRD# 3273201) in addition to the information contained in the CVFG LLC (“coreVISION” or the “Advisor”, CRD# 325310) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the coreVISION Disclosure Brochure or this Brochure Supplement, please contact us at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

Additional information about Mr. Thoman is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3273201.

## Item 2 – Educational Background and Business Experience

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Brent D. Thoman, born in 1977, is dedicated to advising Clients of coreVISION as a Partner. Mr. Thoman earned a Bachelor of Science from University of Indianapolis in 1999. Additional information regarding Mr. Thoman's employment history is included below.

### Employment History:

Partner, CVFG LLC d/b/a coreVISION Financial Group	05/2023 to Present
Registered Representative, LPL Financial, LLC	07/2014 to Present
Financial Advisor, LPL Financial LLC	07/2014 to 05/2023
Financial Advisor, Lincoln Financial Securities Corporation	07/2005 to 07/2014
Registered Representative, Lincoln Financial Securities Corporation	04/2002 to 07/2014
Financial Advisor, Carillon Investments, Inc.	12/1999 to 05/2002

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Thoman.*** Mr. Thoman has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Thoman.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Thoman.***

However, we do encourage you to independently view the background of Mr. Thoman on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3273201.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Thoman is also a Registered Representative of LPL Financial, LLC ("LPL Financial"). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Thoman's separate capacity as a Registered Representative, Mr. Thoman will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Thoman. Neither the Advisor nor Mr. Thoman will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Thoman's separate capacity as a Registered Representative. Mr. Thoman spends approximately 5% of his time per month in his role as a Registered Representative of LPL Financial.

### Insurance Agency Affiliations

Mr. Thoman is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Thoman's role with coreVISION. As an insurance professional, Mr. Thoman will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Thoman is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Thoman or the Advisor. Mr. Thoman spends approximately 5% of his time per month in this capacity.

## Item 5 – Additional Compensation

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Mr. Thoman has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Thoman serves as a Partner of coreVISION and is supervised by Grant Reeves, the Chief Compliance Officer. Mr. Reeves can be reached at (317) 398-8200.

coreVISION has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of coreVISION. Further, coreVISION is subject to regulatory oversight by various agencies. These agencies require registration by coreVISION and its Supervised Persons. As a registered entity, coreVISION is subject to examinations by regulators, which may be announced or unannounced. coreVISION is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Beau M. Browning, ChFC®  
Partner**

**Effective: January 31, 2024**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Beau M. Browning (CRD# 4960304) in addition to the information contained in the CVFG LLC ("coreVISION" or the "Advisor", CRD# 325310) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the coreVISION Disclosure Brochure or this Brochure Supplement, please contact us at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

Additional information about Mr. Browning is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4960304.



## Item 2 – Educational Background and Business Experience

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Beau M. Browning, born in 1983, is dedicated to advising Clients of coreVISION as a Partner. Mr. Browning earned a Bachelor of Liberal Arts from Wabash College in 2005. Additional information regarding Mr. Browning's employment history is included below.

### Employment History:

Partner, CVFG LLC d/b/a coreVISION Financial Group	05/2023 to Present
Registered Representative, LPL Financial, LLC	12/2010 to Present
Financial Advisor, LPL Financial	12/2010 to 05/2023
Financial Advisor, Signator Investors, Inc.	07/2005 to 12/2010

### Chartered Financial Consultant® (“ChFC®”)

The Chartered Financial Consultant® (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals, and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course-specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

### Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines, namely, estate planning, retirement planning, or non-qualified deferred compensation.

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Browning.*** Mr. Browning has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Browning.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Browning.***

However, we do encourage you to independently view the background of Mr. Browning on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4960304.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Browning is also a Registered Representative of LPL Financial, LLC (“LPL Financial”). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Browning's separate capacity as a Registered Representative, Mr. Browning will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Browning. Neither the Advisor nor Mr. Browning will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Browning's separate capacity as a Registered Representative. Mr. Browning spends approximately 5% of his time per month in his role as a Registered Representative of LPL Financial.

#### Insurance Agency Affiliations

Mr. Browning is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Browning's role with coreVISION. As an insurance professional, Mr. Browning will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Browning is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Browning or the Advisor. Mr. Browning spends approximately 5% of his time per month in this capacity.

#### **Item 5 – Additional Compensation**

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Mr. Browning has additional business activities where compensation is received that are detailed in Item 4 above.

#### **Item 6 – Supervision**

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Mr. Browning serves as a Partner of coreVISION and is supervised by Grant Reeves, the Chief Compliance Officer. Mr. Reeves can be reached at (317) 398-8200.

coreVISION has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of coreVISION. Further, coreVISION is subject to regulatory oversight by various agencies. These agencies require registration by coreVISION and its Supervised Persons. As a registered entity, coreVISION is subject to examinations by regulators, which may be announced or unannounced. coreVISION is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Andrea L. Lee, CFP®  
Financial Advisor**

**Effective: January 31, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Andrea L. Lee (CRD# 6840050) in addition to the information contained in the CVFG LLC (“coreVISION” or the “Advisor”, CRD# 325310) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the coreVISION Disclosure Brochure or this Brochure Supplement, please contact us at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

Additional information about Mrs. Lee is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 6840050.

## Item 2 – Educational Background and Business Experience

Andrea L. Lee, born in 1980, is dedicated to advising Clients of coreVISION as a Financial Advisor. Mrs. Lee earned a Bachelor of Science from Indiana University in 2003. Additional information regarding Mrs. Lee's employment history is included below.

### Employment History:

Financial Advisor, CVFG LLC d/b/a coreVISION Financial Group	05/2023 to Present
Registered Representative, LPL Financial, LLC	02/2018 to Present
Financial Advisor, LPL Financial LLC	02/2018 to 05/2023
Non-Licensed Admin, LPL Financial LLC	08/2017 to 02/2018
Fitness Director, Shelby County Athletic Club	08/2005 to 09/2017

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The 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 87,000 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 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®.

### Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mrs. Lee.*** Mrs. Lee has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Lee.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Lee.***

However, we do encourage you to independently view the background of Mrs. Lee on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 6840050.

### Item 4 – Other Business Activities

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#### Broker-Dealer Affiliation

Mrs. Lee is also a Registered Representative of LPL Financial, LLC (“LPL Financial”). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mrs. Lee’s separate capacity as a Registered Representative, Mrs. Lee will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mrs. Lee. Neither the Advisor nor Mrs. Lee will earn ongoing investment advisory fees in connection with any products or services implemented in Mrs. Lee’s separate capacity as a Registered Representative. Mrs. Lee spends approximately 5% of her time per month in her role as a Registered Representative of LPL Financial.

#### Insurance Agency Affiliations

Mrs. Lee is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mrs. Lee’s role with coreVISION. As an insurance professional, Mrs. Lee will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mrs. Lee is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Lee or the Advisor. Mrs. Lee spends approximately 5% of her time per month in this capacity.

### Item 5 – Additional Compensation

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Mrs. Lee has additional business activities where compensation is received that are detailed in Item 4 above.

### Item 6 – Supervision

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Mrs. Lee serves as a Financial Advisor of coreVISION and is supervised by Grant Reeves, the Chief Compliance Officer. Mr. Reeves can be reached at (317) 398-8200.

coreVISION has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of coreVISION. Further, coreVISION is subject to regulatory oversight by various agencies. These agencies require registration by coreVISION and its Supervised Persons. As a registered entity, coreVISION is subject to examinations by regulators, which may be announced or unannounced. coreVISION is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Brett A. Rice, RPCP  
Financial Advisor**

**Effective: January 31, 2024**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Brett A. Rice (CRD# 6868134) in addition to the information contained in the CVFG LLC ("coreVISION" or the "Advisor", CRD# 325310) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the coreVISION Disclosure Brochure or this Brochure Supplement, please contact us at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

Additional information about Mr. Rice is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6868134.

## Item 2 – Educational Background and Business Experience

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Brett A. Rice, born in 1971, is dedicated to advising Clients of coreVISION as a Financial Advisor. Mr. Rice earned a Bachelors of Science in Industrial and Manufacturing Engineering from Indiana Institute of Technology in 2011. Additional information regarding Mr. Rice's employment history is included below.

### Employment History:

Financial Advisor, CVFG LLC d/b/a coreVISION Financial Group	05/2023 to Present
Registered Representative, LPL Financial, LLC	08/2018 to Present
Financial Advisor, LPL Financial LLC	08/2018 to 05/2023
Production Supervisor, Knauf Insulation	07/2019 to 03/2021
Financial Advisor, Edward Jones	10/2017 to 07/2018
Planner/Scheduler, Pridgeon and Clay	02/2015 to 10/2017
Supply Chain Supervisor, NSK Precision	09/2011 to 01/2015

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Rice.*** Mr. Rice has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Rice.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Rice.***

However, we do encourage you to independently view the background of Mr. Rice on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6868134.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Rice is also a Registered Representative of LPL Financial, LLC ("LPL Financial"). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Rice's separate capacity as a Registered Representative, Mr. Rice will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Rice. Neither the Advisor nor Mr. Rice will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Rice's separate capacity as a Registered Representative. Mr. Rice spends approximately 5% of his time per month in his role as a Registered Representative of LPL Financial.

### Insurance Agency Affiliations

Mr. Rice is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Rice's role with coreVISION. As an insurance professional, Mr. Rice will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Rice is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Rice or the Advisor. Mr. Rice spends approximately 5% of his time per month in this capacity.

## Item 5 – Additional Compensation

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Mr. Rice has additional business activities where compensation is received that are detailed in Item 4 above.



## **Item 6 – Supervision**

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Mr. Rice serves as a Financial Advisor of coreVISION and is supervised by Grant Reeves, the Chief Compliance Officer. Mr. Reeves can be reached at (317) 398-8200.

coreVISION has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of coreVISION. Further, coreVISION is subject to regulatory oversight by various agencies. These agencies require registration by coreVISION and its Supervised Persons. As a registered entity, coreVISION is subject to examinations by regulators, which may be announced or unannounced. coreVISION is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Grant M. Reeves  
Chief Compliance Officer**

**Effective: January 31, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Grant M. Reeves (CRD# 7289394) in addition to the information contained in the CVFG LLC (“coreVISION” or the “Advisor”, CRD# 325310) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the coreVISION Disclosure Brochure or this Brochure Supplement, please contact us at (317) 398-8200 or by email at [info@corevisionfg.com](mailto:info@corevisionfg.com).

Additional information about Mr. Reeves is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7289394.

## Item 2 – Educational Background and Business Experience

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Grant M. Reeves, born in 1980, is dedicated to advising Clients of coreVISION as the Chief Compliance Officer. Mr. Reeves earned a Dual M.S. Economics/JD from Duke University in 2008. Mr. Reeves also earned a Dual M.S. Degrees in Mechanical and Biomedical Engineering from University of Michigan in 2004. Mr. Reeves also earned a B.S. Mechanical Engineering from Rose-Hulman Institute of Technology in 2002. Additional information regarding Mr. Reeves's employment history is included below.

### Employment History:

Chief Compliance Officer, CVFG LLC d/b/a coreVISION Financial Group	05/2023 to Present
Registered Representative, LPL Financial, LLC	09/2020 to Present
Financial Advisor, LPL Financial LLC	9/2020 to 05/2023
Attorney, Grant Reeves Law LLC	10/2016 to Present
Attorney, Barada Law Offices LLC	10/2013 to 10/2016
Attorney, Worth Barada LLP	7/2012 to 10/2013

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Reeves.*** Mr. Reeves has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Reeves.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Reeves.***

However, we do encourage you to independently view the background of Mr. Reeves on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7289394.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Reeves is also a Registered Representative of LPL Financial, LLC ("LPL Financial"). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Reeves's separate capacity as a Registered Representative, Mr. Reeves will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Reeves. Neither the Advisor nor Mr. Reeves will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Reeves's separate capacity as a Registered Representative. Mr. Reeves spends approximately 5% of his time per month in his role as a Registered Representative of LPL Financial.

### Insurance Agency Affiliations

Mr. Reeves is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Reeves's role with coreVISION. As an insurance professional, Mr. Reeves will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Reeves is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Reeves or the Advisor. Mr. Reeves spends approximately 5% of his time per month in this capacity.

### Grant Reeves Law LLC

Mr. Reeves is owner / attorney of Grant Reeves Law LLC. Mr. Reeves spends approximately 25% of his time per month in this capacity.

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### **Item 5 – Additional Compensation**

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Mr. Reeves has additional business activities where compensation is received that are detailed in Item 4 above.

### **Item 6 – Supervision**

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Mr. Reeves serves as the Chief Compliance Officer of coreVISION. Mr. Reeves can be reached at (317) 398-8200.

coreVISION has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of coreVISION. Further, coreVISION is subject to regulatory oversight by various agencies. These agencies require registration by coreVISION and its Supervised Persons. As a registered entity, coreVISION is subject to examinations by regulators, which may be announced or unannounced. coreVISION is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## Privacy Policy

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Effective: **January 31, 2024**

### Our Commitment to You

CVFG LLC ("coreVISION" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. coreVISION (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

coreVISION does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

### What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

### How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.  We share Client information with LPL Financial LLC. ("LPL") This sharing is due to the oversight LPL has over certain Supervised Persons of the Advisor. You may also contact us at any time for a copy of the LPL Privacy Policy.	Yes	No
<b>Marketing Purposes</b> coreVISION does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where coreVISION or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b>	No	Not Shared
<b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
<b>Information About Former Clients</b> coreVISION does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

### Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (317) 398-8200.