

**Lee F. Hediger**  
**Director**

**Provenance Wealth Advisors**

200 South Biscayne Blvd  
7<sup>th</sup> and 8<sup>th</sup> Floor  
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[www.provwealth.com](http://www.provwealth.com)

**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Lee F. Hediger that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Lee F. Hediger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Lee F. Hediger**

***Year of Birth:*** 1951

***Formal Education after High School:***

- U.S. Military Academy, B.S., Engineering/International Relations, 1973
- New York University, M.B.A., Finance, 1980

***FINRA Licenses:***

- Series 6
- Series 7
- Series 24
- Series 51
- Series 51
- Series 63
- Series 65

***Business Background for the Previous Five Years:***

- Provenance Wealth Advisors, LLC, Director/Chief Compliance Officer/Investment Adviser Representative, 02/2000 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
- Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present.
- Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative, 08/2003 to 09/2013.

**Disciplinary Information - Item 3**

Mr. Hediger does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Hediger is a registered representative with Raymond James Financial Services, Inc., Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Hediger may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Hediger, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally, Mr. Hediger could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees.

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The receipt of additional compensation may give Mr. Hediger an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Hediger is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Hediger may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Hediger for services provided through that firm.

Mr. Hediger is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Hediger for insurance related activities. This presents a conflict of interest because Mr. Hediger may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

**Additional Compensation – Item 5**

Please refer to the Other Business Activities section above for disclosures on Mr. Hediger's receipt of additional compensation as a result of his activities as a registered representative of RJFS, a licensed insurance agent.

Also, please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of the Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer, is responsible for supervising the advisory activities of Lee F. Hediger. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are subject to annual audits by RJFS and we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by RJFS.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated

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investment objectives and with our internal guidelines.

**Requirements for State-Registered Advisers - Item 7**

**“This section is not applicable because our firm is SEC registered.”**

**Eric Paul Zeitlin**  
**Managing Director**

**Provenance Wealth Advisors**

515 E. Las Olas Blvd  
15<sup>th</sup> & 16<sup>th</sup> Floors  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Eric Paul Zeitlin that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Eric P. Zeitlin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Eric P. Zeitlin**

**Year of Birth:** 1970

**Formal Education after High School:**

- University of Florida, B.S., Finance, 1992

**FINRA Licenses:**

- Series 6
- Series 63

**Business Background for the Previous Five Years:**

- Provenance Wealth Advisors, LLC, Director/Investment Adviser Representative, 02/2000 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
- Raymond James Financial Services, Inc., Registered Representatives, 09/2013 to Present.
- Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative, 02/2000 to 09/2013.

**Disciplinary Information - Item 3**

Mr. Zeitlin does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Zeitlin is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Zeitlin may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Zeitlin, he will receive the customary commissions in his separate capacity as registered representatives of RJFS. Additionally, Mr. Zeitlin could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Zeitlin an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Zeitlin is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Zeitlin may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Zeitlin for services provided through that firm.

Mr. Zeitlin is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Zeitlin for insurance related activities. This presents a conflict of interest because Mr. Zeitlin may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

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

Please refer to the Other Business Activities section above for disclosures on Mr. Zeitlin's receipt of additional compensation as a result of his activities as a registered representative of RJFS, a licensed insurance agent.

Also, please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of the Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

#### **Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer, is responsible for supervising the advisory activities of Eric P. Zeitlin. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are subject to annual audits by RJFS and we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by RJFS.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

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**Requirements for State-Registered Advisers - Item 7**

**“This section is not applicable because our firm is SEC registered.”**



**Sean Thomas Deviney, CFP®**  
**Director**

**Provenance Wealth Advisors, LLC**

515 E. Las Olas Blvd  
15<sup>th</sup> and 16<sup>th</sup> Floors  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Sean Thomas Deviney that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Sean Thomas Deviney is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Sean Thomas Deviney, CFP®**

***Year of Birth: 1980***

***Formal Education after High School:***

- College of Charleston, B.A., Business Administration with a Minor in International Economics, 2002.

***Business Background for the Preceding Five Years:***

- Provenance Wealth Advisors, LLC, Investment Adviser Representative, 06/2005 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
- Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present.
- Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative, 07/2005 to 09/2013.

***FINRA Licenses:***

- Series 6
- Series 7
- Series 63
- Series 65

***Certifications:***

**• Certified Financial Planner - 2008**

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 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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

over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning

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

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

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

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

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

### **Disciplinary Information - Item 3**

Mr. Deviney does not have, and has never had any disciplinary disclosure.

### **Other Business Activities - Item 4**

Mr. Deviney is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Deviney may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Deviney, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally, Mr. Deviney could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Deviney an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Deviney is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Deviney may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Deviney for services provided through that firm.

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Mr. Deviney is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions

earned by Mr. Deviney for insurance related activities. This presents a conflict of interest because Mr. Deviney may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Deviney spends a majority of his professional time engaging in these other business activities.

**Additional Compensation – Item 5**

Please refer to the Other Business section above for disclosures on Mr. Deviney's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Sean T. Deviney. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

**Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**

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**Thomas Joseph Scanlan**  
**Chief Compliance Officer**

**Provenance Wealth Advisors, LLC**

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15<sup>th</sup> and 16<sup>th</sup> Floors  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

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Additional information about Thomas Joseph Scanlan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Thomas J. Scanlan**

***Year of Birth: 1974***

***Formal Education after High School:***

Rollins College, B.A. Sociology 1997

***FINRA Licenses:***

- Series 7
- Series 24
- Series 53
- Series 63
- Series 66

***Business Background for the Previous Five Years:***

- Provenance Wealth Advisors, LLC, Chief Compliance Officer -2015 to Present
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative – 2015 to Present
- Raymond James Financial Services, Inc., Registered Representative, -2015 to Present
- Ivestacorp Advisory Services, Compliance Officer 3/2014- 8/2015
- Investcorp Inc. , Compliance Officer 3/2014 -8/2015
- Unemployed 1/2014 – 3/2014
- New York Life Insurance Co., Senior Field Examiner 2/2005- 12/2013

**Disciplinary Information - Item 3**

Mr. Scanlan does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Scanlan is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Scanlan may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Scanlan, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally, Mr. Scanlan could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Scanlan an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Firm Name**

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Mr. Scanlan is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Scanlan may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Scanlan for services provided through that firm.

Mr. Scanlan is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Scanlan for insurance related activities.

This practice may present a conflict of interest to the extent that Mr. Scanlan would receive normal and customary commissions from insurance product sales while Mr. Scanlan was acting in his separate capacity as licensed insurance agent. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Mr. Scanlan is also a partner in Spanky's Cheesesteak Factory.

**Additional Compensation – Item 5**

Please refer to the Other Business section above for disclosures on Mr. Scanlan's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

As Chief Compliance Officer of Provenance Wealth Advisors, LLC, Thomas J. Scanlan is not supervised by other persons.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

**Requirements for State-Registered Advisers - Item 7**



Firm Name

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**"This section is not applicable because our firm is SEC registered."**

**Scott Richard Montgomery, ChFC, CLU**  
**Director**

**Provenance Wealth Advisors, LLC**

515 E. Las Olas Blvd  
15<sup>th</sup> and 16<sup>th</sup> Floors  
Ft. Lauderdale, FL 33301  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Scott Richard Montgomery that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Richard Montgomery is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Scott Richard Montgomery, ChFC, CLU**

***Year of Birth: 1961***

***Formal Education after High School:***

- Florida Atlantic University, B.S., Business and Finance, 1985

***Business Background for the Preceding Five Years:***

- Provenance Wealth Advisors, LLC, Financial Planning Consultant/Investment Adviser Representative, 08/2002 to Present
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present
- Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present
- Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative, 08/2003 to 09/2013.

***FINRA Licenses:***

- Series 6
- Series 7
- Series 22
- Series 24
- Series 62
- Series 63
- Series 65

***Certifications:***

- **Chartered Financial Consultant (ChFC)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

- **Chartered Life Underwriter (CLU)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

**Disciplinary Information - Item 3**

Mr. Montgomery does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Montgomery is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Montgomery may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Montgomery, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally, Mr. Montgomery could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Montgomery an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Montgomery is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Montgomery may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Montgomery for services provided through that firm.

Mr. Montgomery is separately licensed as an insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Montgomery for insurance related activities. This presents a conflict of interest because Mr. Montgomery may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Montgomery spends a majority of his professional time engaging in these other business activities.

**Additional Compensation – Item 5**

Please refer to the Other Business section above for disclosures on Mr. Montgomery's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Scott R. Montgomery. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

**Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**

**Todd Anthony Moll, CFP®, CFA®**  
**Director,**  
**Chief Investment Officer**

**Provenance Wealth Advisors, LLC**

515 E. Las Olas Blvd  
15<sup>th</sup> and 16<sup>th</sup> Floors  
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Additional information about Todd Anthony Moll is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Todd Anthony Moll, CFP®, CFA®**

**Year of Birth: 1965**

**Formal Education after High School:**

- Florida Atlantic University, B.A., Finance, 1988.

**Business Background for the Preceding Five Years:**

- Provenance Wealth Advisors, LLC, Director/Chief Investment Officer/Investment Adviser Representative, 12/2000 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
- Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present.
- Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative 01/2001 to 08/2013.

**FINRA Licenses:**

- Series 4
- Series 6
- Series 7
- Series 24
- Series 51
- Series 66

**Certifications:**

- **Certified Financial Planner - 2003**

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 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** - Pass the comprehensive CFP® Certification Examination. The examination, administered in

10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning

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

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

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

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

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

- **The Chartered Financial Analyst® CFA® and Certification Mark** (collectively, the "CFA® marks") are professional certification marks granted in the United States and internationally by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards - The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition - Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers

and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing



requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge - The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Disciplinary Information - Item 3**

Mr. Moll does not have, and has never had any disciplinary disclosure.

### **Other Business Activities - Item 4**

Mr. Moll is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Moll may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Moll, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally; Mr. Moll could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Moll an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Moll is also an investment adviser representative of Raymond James Financial Services Advisors, Inc., an unaffiliated registered investment adviser. Mr. Moll may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Moll for services provided through that firm.

Mr. Moll is separately licensed as an insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Moll for insurance related activities. This presents a conflict of interest because Mr. Moll may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

**Firm Name**

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Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Moll spends a majority of his professional time engaging in these other business activities

**Additional Compensation – Item 5**

Please refer to the Other Business section above for disclosures on Mr. Moll's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Todd Anthony Moll. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

**Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**

**Douglas Adam Gerrard**

**Provenance Wealth Advisors, LLC**

200 S. Biscayne Blvd  
7<sup>th</sup> and 8<sup>th</sup> Floors  
Miami, FL 33131  
Phone 305-379-8888  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Douglas Adam Gerrard that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Douglas Adam Gerrard is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Douglas Adam Gerrard**

***Year of Birth: 1962***

***Formal Education after High School:***

- University of Illinois, B.A., Economics, 1984

***FINRA Licenses:***

- Series 66

***Business Background for the Preceding Five Years:***

- NFP Insurance Solutions, Chicago IL 6/2015 – 10/14/2017
- RII Trading Corp, Chicago IL 4/30/2014- 04/08/2015
- AJAX Investments, Highland Park, IL 05/23/2002- 10/26/ 2012

**Disciplinary Information - Item 3**

Mr. Gerrard does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Gerrard is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Gerrard may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Gerrard, he will receive the customary commissions in her separate capacity as a registered representative of RJFS. Additionally, Mr. Gerrard could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Gerrard an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors' firm brochure for additional disclosures on this topic.

Mr. Gerrard is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Gerrard may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related

fees are separate and distinct from the fees paid to RJFSA and Mr. Gerrard for services provided through that firm.

Mr. Gerrard is separately licensed as an independent insurance agent. In this capacity, He can effect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Gerrard for insurance related activities. This presents a conflict of interest because Mr. Gerrard may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

#### Additional Compensation – Item 5

Please refer to the Other Business section above for disclosures on Mr. Gerrard receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

#### Supervision - Item 6

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Douglas A. Gerrard. Mr. Scanlan can be reached at 954-712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

#### Requirements for State-Registered Advisers - Item 7

**"This section is not applicable because our firm is SEC registered."**

Firm Name

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**Shane D. Phillips, CFA, CAIA, CFP®**

**Provenance Wealth Advisors, LLC**

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Phone 305-379-8888  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Shane D. Phillips that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Shane D. Phillips is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Shane D. Phillips CFA®, CFP®, CAIA**

**Year of Birth: 1987**

**Formal Education after High School:**

- University of Wisconsin, Madison. Bachelor of Science, Personal Finance, December, 2009.

**Business Background for the Previous Five Years:**

- Merrill Lynch, Pierce, Fenner & Smith Inc. 11/25/2013 – 12/15/2014
- Robert W. Baird & Company Inc. 06/27/2011 – 08/22/2013

**FINRA Licenses:**

- Series 7
- Series 63
- Series 65

**Certifications:**

- **Certified Financial Planner – CFP®**

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To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.



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

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

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

- **The Chartered Financial Analyst® CFA**

Certification Mark (collectively, the "CFA® marks") are professional certification marks granted in the United States and internationally by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards - The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition - Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers

and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge - The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of

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fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

- **Chartered Alternative Investment Analyst - CAIA**

Chartered Alternative Investment Analyst (CAIA) is a professional designation offered by the CAIA Association to investment professionals who complete a course of study and pass two examinations. The "alternative investments" industry is characterized as dealing with asset classes and investments other than standard equity or fixed income products. Alternative investments can include hedge funds, private equity, real assets, commodities, and structured products. The CAIA curriculum is designed to provide finance professionals with a broad base of knowledge in alternative investments.

The Chartered Alternative Investment Analyst Association was founded in 2002 by the Alternative Investment Management Association (AIMA) and the Center for International Securities and Derivatives Markets (CISDM). The CAIA Association is an independent, not-for-profit, global organization committed to education and professionalism in the field of alternative investments. CAIA designees are required to maintain membership in the CAIA Association and adhere to professional and ethical standards.

To learn more about the CAIA charter, visit [www.caia.org](http://www.caia.org)

**Disciplinary Information - Item 3**

Mr. Phillips does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Phillips is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Phillips may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Phillips, he will receive the customary commissions in his separate capacity as registered representatives of RJFS. Additionally, Mr. Phillips could be eligible to receive incentive awards such as RJFS may offer.

He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Phillips an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Phillips is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Phillips may recommend that you use the services of

RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Phillips for services provided through that firm.

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

Please refer to the Other Business section above for disclosures on Mr. Phillip's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

#### **Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Shane D. Phillips. Mr. Scanlan can be reached at 954-712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

#### **Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**

**Kathleen Graham Marteney, CRPC®**

**Provenance Wealth Advisors, LLC**

200 S. Biscayne Blvd  
7<sup>th</sup> and 8<sup>th</sup> Floors  
Miami, FL 33131  
Phone 305-379-8888  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Kathleen Graham Marteney that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kathleen Graham Marteney is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Kathleen G. Marteney, CRPC®**

**Year of Birth: 1961**

**Formal Education after High School:**

- University of Dayton, B.S.B.A.

**Business Background for the Preceding Five Years:**

- Provenance Wealth Advisors, LLC, Financial Planning Consultant/Investment Adviser Representative, 1/06/2014 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser and Registered Representative 01/06/2014 to Present.
- Valmark Securities, Inc. 02/03/2009 – 01/06/2014
- The Lincoln National Life Insurance Co. 03/12/2001 -006/07/2006

***FINRA Licenses:***

- Series 6
- Series 7
- Series 24
- Series 63
- Series 65

**Chartered Retirement Planning Counselor - CRPC®**

The CRPC® designation is offered and recognized by the College for Financial Planning. To earn the CRPC® candidates must successfully complete a) an instructor led or selfstudy course, and b) a final designation exam. These who obtain the CRPC® must complete 16 hours of continuing education every 2 years.

**Disciplinary Information - Item 3**

Ms. Marteney does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Ms. Marteney is a registered representative with Raymond James Financial Services, Inc.("RJFS"). RJFS is a

diversified financial services company engaged in the sale of specialized investment products. In this capacity, Ms. Marteney may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Ms. Marteney, she will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally; Ms. Marteney could be eligible to receive incentive awards such as RJFS may offer. She may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Ms. Marteney an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Ms. Marteney is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Ms. Marteney may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Ms. Marteney for services provided through that firm.

Ms. Marteney is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Marteney for insurance related activities. This presents a conflict of interest because Ms. Marteney may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Ms. Marteney spends a majority of her professional time engaging in these other business activities.

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

Please refer to the Other Business section above for disclosures on Ms. Marteney's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

#### **Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Kathleen G. Marteney. Mr. Scanlan can be reached at (954) 712-7006.

**Firm Name**

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In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines

**Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**

**Melvin Ovet Perez, CFP®**

**Provenance Wealth Advisors, LLC**

200 S. Biscayne Blvd  
7<sup>th</sup> and 8<sup>th</sup> Floors  
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[www.provwealth.com](http://www.provwealth.com)

**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Melvin Ovet Perez that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Melvin Ovet Perez is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



**Educational Background and Business Experience - Item 2**

**Melvin Ovet Perez, CFP®**

**Year of Birth: 1972**

**Formal Education after High School:**

- Florida International University, BA - 2001

***Business Background for the Preceding Five Years:***

- Provenance Wealth Advisors, LLC, Financial Planning Consultant/Investment Adviser Representative, 10/30/2017 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser and Registered Representative, 10/30/2017 to Present.
- Raymond James & Associates, Inc. Investment Adviser and Registered Representative, 02/13/2013 – 10/30/2017
- Morgan Keegan & Company, Investment Adviser and Registered Representative 10/06/2009 – 02/13/2013

***FINRA Licenses:***

- Series 7
  - Series 31
  - Series 63
  - Series 66
- **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 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** - Pass the comprehensive CFP® Certification Examination. The examination, administered in

10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning

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

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

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

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

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

#### Disciplinary Information - Item 3

Mr. Perez does not have, and has never had any disciplinary disclosure.

#### Other Business Activities - Item 4

Mr. Perez is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Perez may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Perez, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally, Mr. Perez could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Perez an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Perez is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Perez may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Perez for services provided through that firm.

Mr. Perez is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Perez for insurance related activities. This presents a conflict of interest because Mr. Perez may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Perez spends a majority of his professional time engaging in these other business activities.

#### Additional Compensation – Item 5

Please refer to the Other Business section above for disclosures on Mr. Perez's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

#### Supervision - Item 6

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Melvin O. Perez. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines

#### Requirements for State-Registered Advisers - Item 7

**"This section is not applicable because our firm is SEC registered."**

**Oscar Jesus Castellanos, AAMS, WMS**

**Provenance Wealth Advisors, LLC**

200 S. Biscayne Blvd  
7<sup>th</sup> and 8<sup>th</sup> Floors  
Miami, FL 33131  
Phone 305-379-8888  
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[www.provwealth.com](http://www.provwealth.com)

**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Oscar Jesus Castellanos that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Oscar Jesus Castellanos is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Oscar Jesus Castellanos, AAMS, WMS**

***Year of Birth: 1977***

***Formal Education after High School:***

- Columbia Southern University, Associates of Applied Science, Business - 2013
- The American College, Certificate in Paraplanner Development, 2011
- Wealth Management Specialist, 2014

***Business Background for the Preceding Five Years:***

- Provenance Wealth Advisors, LLC, Financial Planning Consultant/Investment Adviser Representative, 10/30/2017 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser and Registered Representative, 10/30/2017 to Present.
- Raymond James & Associates, Inc. Investment Adviser and Registered Representative, 02/13/2013 – 10/30/2017
- Morgan Keegan & Company, Investment Adviser and Registered Representative 10/06/2009 – 02/13/2013

***FINRA Licenses:***

- Series 7
- Series 31
- Series 63
- Series 65

***Certifications:***

**Accredited Asset Management Specialist (AAMS)** is a professional designation awarded by the College for Financial Planning (CFP) to financial professionals who successfully complete a self-study program, pass an exam, and agree to comply with a code of ethics. Successful applicants earn the right to use the AAMS designation with their names for two years, which can improve job opportunities, professional reputation and pay.

**Wealth Management Specialist** is a professional Certification awarded by Kaplan College for Financial Planning. A financial planner needs to understand the fundamentals of the wealth management process. This course reviews the relevant principles to consider in the asset allocation process as well as investment strategies that are used in the accumulation of wealth. Also included are explanations and examples of basic time value of money computations. Basic tax implications of investments used in the wealth management process, along with retirement and estate planning considerations, are also discussed.

**Disciplinary Information - Item 3**

Mr. Castellanos does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Castellanos is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Castellanos may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Castellanos, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally; Mr. Castellanos could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Castellanos an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Castellanos is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Castellanos may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Castellanos for services provided through that firm.

Mr. Castellanos is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Castellanos for insurance related activities. This presents a conflict of interest because Mr. Castellanos may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Castellanos is Co-Manager of 1643 SW 67<sup>th</sup> Ave LLC , Rental Real Estate.

Mr. Castellanos spends a majority of his professional time engaging in these other business activities.

**Additional Compensation – Item 5**

Please refer to the Other Business section above for disclosures on Mr. Castellanos' receipt of additional

compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Oscar Jesus Castellanos. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines

**Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**

**Martha Ellen Swain, CFP®, ChFC, CLU**

**Provenance Wealth Advisors, LLC**

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15<sup>th</sup> and 16<sup>th</sup> Floors  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Martha Ellen Swain that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Martha Ellen Swain is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



**Educational Background and Business Experience - Item 2**

**Martha Ellen Swain, CFP®, ChFC, CLU**

**Year of Birth: 1965**

**Formal Education after High School:**

- Western Carolina University, B.S., Communications, 1987

**Business Background for the Preceding Five Years:**

- Provenance Wealth Advisors, Design Specialist/Investment Adviser Representative, 11/2010 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
- Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present.
- Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative, 12/2010 to 08/2013.
- Signator Investors, Inc., Investment Adviser Representative/Registered Representative, 06/2007 to 10/2010.

**FINRA Licenses:**

- Series 6

**Certifications:**

- **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 62,000 individuals have obtained CFP certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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

equivalent, measured as 2,000 hours per year); and

- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

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

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

- **Chartered Financial Consultant (ChFC)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

- **Chartered Life Underwriter (CLU)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

#### Disciplinary Information - Item 3

Ms. Swain does not have, and has never had any disciplinary disclosure.

#### Other Business Activities - Item 4

Ms. Swain is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment

products. In this capacity, Ms. Swain may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Ms. Swain, she will receive the customary commissions in her separate capacity as a registered representative of RJFS. Additionally, Ms. Swain could be

**Firm Name**

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eligible to receive incentive awards such as RJFS may offer. She may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Ms. Swain an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors' firm brochure for additional disclosures on this topic.

Ms. Swain is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Ms. Swain may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Ms. Swain for services provided through that firm.

Ms. Swain is separately licensed as an independent insurance agent. In this capacity, she can effect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Swain for insurance related activities. This presents a conflict of interest because Ms. Swain may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Additional Compensation – Item 5**

Please refer to the Other Business section above for disclosures on Ms. Swain's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Martha E. Swain. Mr. Scanlan can be reached at 954-712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representative's client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Firm Name

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<b><u>Requirements for State-Registered Advisers - Item 7</u></b>
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<p><b>“This section is not applicable because our firm is SEC registered.”</b></p>
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**Jamel Gordon, CFP®**

**Provenance Wealth Advisors, LLC**

515 E. Las Olas Blvd  
15<sup>th</sup> & 16<sup>th</sup> Floor  
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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Jamel Gordon that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jamel Gordon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Jamel Gordon, CFP®**

***Year of Birth: 1981***

***Formal Education after High School:***

- The Ohio State University, BS Financial Planning - 2008

***Business Background for the Preceding Five Years:***

- Provenance Wealth Advisors, LLC, Financial Planning Consultant/Investment Adviser Representative, 02/2018 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser and Registered Representative, 02/2018 to Present.
- Edward Jones , Investment Advisor / Registered Representative, 2012-2018
- Morgan Stanley., Investment Adviser Representative/Registered Representative, . 2011- 2012
- Wells Fargo , Registered Representative, 2009-2011.

***FINRA Licenses:***

- Series 7
- Series 31
- Series 63
- Series 66
- **Certified Financial Planner®**

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 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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

diagnose financial planning

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

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

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

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

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

#### **Disciplinary Information - Item 3**

Mr. Gordon does not have, and has never had any disciplinary disclosure.

#### **Other Business Activities - Item 4**

Mr. Gordon is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Gordon may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Gordon, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally;

Mr. Gordon could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Gordon an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Gordon is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Gordon may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Gordon for services provided through that firm.

Mr. Gordon is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Gordon for insurance related activities. This presents a conflict of interest because Mr. Gordon may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Gordon is also associated with the South Florida Sports Lawyers Association.

Mr. Gordon spends a majority of his professional time engaging in these other business activities.

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

Please refer to the Other Business section above for disclosures on Mr. Gordon's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

#### **Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Jamel Gordon. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines

#### **Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**



Firm Name

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**Joseph Michael Karl, CFA®**

**Provenance Wealth Advisors, LLC**

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**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Joseph Michael Karl that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Michael Karl is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Joseph M. Karl, CFA®**

***Year of Birth: 1984***

***Formal Education after High School:***

- Wittenberg University, B.A., Economics, 2007

***Business Background for the Preceding Five Years:***

- Provenance Wealth Advisors, LLC, Financial Planning Consultant/Investment Adviser Representative, 02/2012 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
- Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present.
- Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative, . 02/2012 - 09/2013.
- Lincoln Financial Advisors Corp., Registered Representative, 11/2008 to 01/2012.

***FINRA Licenses:***

- Series 7
- Series 66

***Certifications:***

The Chartered Financial Analyst® CFA® and Certification Mark (collectively, the "CFA® marks") are professional certification marks granted in the United States and internationally by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards - The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition - Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers

and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge - The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

#### **Disciplinary Information - Item 3**

Mr. Karl does not have, and has never had any disciplinary disclosure.

#### **Other Business Activities - Item 4**

Mr. Karl is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Karl may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Karl, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally; Mr. Karl could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Karl an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Karl is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Karl may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Karl for services provided through that firm.

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Mr. Karl is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Karl for insurance related activities. This presents a conflict of interest because Mr. Karl may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Karl spends a majority of his professional time engaging in these other business activities.

**Additional Compensation – Item 5**

Please refer to the Other Business section above for disclosures on Mr. Karl's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Joseph M. Karl. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines

**Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**

**James Edward Kunkel**

**Provenance Wealth Advisors, LLC**

515 E. Las Olas Blvd  
15<sup>th</sup> and 16<sup>th</sup> Floors  
Ft. Lauderdale, FL 33301  
Phone 954-712-8888  
Fax 954-712-8900  
[www.provwealth.com](http://www.provwealth.com)

**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about James Edward Kunkel that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about James Edward Kunkel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**James Edward Kunkel**

***Year of Birth: 1944***

***Formal Education after High School:***

- Purdue University, B.S., Electrical Engineering, 1966
- Business Background for the Preceding Five Years:
  - Provenance Wealth Advisors, LLC, Financial Planning Consultant/Investment Adviser Representative, 09/2002 to Present
  - Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
  - Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present.
  - Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative, 08/2003 to 09/2013.

***FINRA Licenses:***

- Series 7
- Series 63
- Series 66

**Disciplinary Information - Item 3**

Mr. Kunkel does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Kunkel is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Kunkel may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Kunkel, he will receive the customary commissions in his separate capacity as a registered representative of RJFS.

Additionally, Mr. Kunkel could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Kunkel an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Kunkel is also an investment adviser representative of Raymond James Financial Services Advisors, Inc.

**Firm Name**

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("RJFSA"), an unaffiliated registered investment adviser. Mr. Kunkel may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Kunkel for services provided through that firm.

Mr. Kunkel is separately licensed as an insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Kunkel for insurance related activities. This presents a conflict of interest because Mr.

Kunkel may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic. Mr. Kunkel spends a majority of his professional time engaging in these other business activities.

**Additional Compensation – Item 5**

Please refer to the Other Business section above for disclosures on Mr. Kunkel's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of James E.. Kunkel. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.



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Requirements for State-Registered Advisers - Item 7

**“This section is not applicable because our firm is SEC registered.”**

**Brendan Thomas Hayes**

**Provenance Wealth Advisors, LLC**

Phillips Point  
777 S Flagler Ste# 225  
West Palm Beach, FL 33401  
Phone 561-361-2020  
Fax 561-361-2005  
[www.provwealth.com](http://www.provwealth.com)

**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Brendan Thomas Hayes that supplements the Provenance Wealth Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006 if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about Brendan Thomas Hayes is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**Brendan Thomas Hayes**

**Year of Birth: 1972**

**Formal Education after High School:**

- University of South Florida, B.S., Communications, 1995

***Business Background for the Preceding Five Years:***

- Provenance Wealth Advisors, LLC, Financial Planning Consultant/Investment Adviser Representative, 09/2004 to Present.
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
- Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present.
- Walnut Street Securities, Inc., Investment Adviser Representative/Registered Representative, 09/2004 to 09/2013.

***FINRA Licenses:***

- Series 6
- Series 63
- Series 65

**Disciplinary Information - Item 3**

Mr. Hayes does not have, and has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. Hayes is a registered representative with Raymond James Financial Services, Inc. ("RJFS"). RJFS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Hayes may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. Hayes, he will receive the customary commissions in his separate capacity as a registered representative of RJFS. Additionally; Mr. Hayes could be eligible to receive incentive awards such as RJFS may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Hayes an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional

disclosures on this topic.

Mr. Hayes is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. Hayes may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. Hayes for services provided through that firm.

Mr. Hayes is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Hayes for insurance related activities. This presents a conflict of interest because Mr. Hayes may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. Hayes spends a majority of his professional time engaging in these other business activities.

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

Please refer to the Other Business section above for disclosures on Mr. Hayes's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

#### **Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of Brendan T. Hayes. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

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**"This section is not applicable because our firm is SEC registered."**

**William G. McKenna, ChFC**

**Provenance Wealth Advisors, LLC**

8571 Mason-Montgomery Road,  
Suite# 38  
Mason, OH 45040  
Phone 513-898-3975  
Fax 513-898-3939  
[www.provwealth.com](http://www.provwealth.com)

**July 18, 2018**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about William G. McKenna that supplements the Provenance Wealth Advisors Brochure. You should have received a copy of that Brochure. Please contact Thomas J. Scanlan, Chief Compliance Officer at 954-712-7006. if you did not receive Provenance's Brochure or if you have any questions about the contents of this supplement.

Additional information about William G. McKenna is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience - Item 2**

**William G. McKenna, ChFC**

***Year of Birth: 1956***

***Formal Education after High School:***

- Western Michigan University, BBA, Business Management, 1978

***Business Background for the Previous Five Years:***

- Provenance Wealth Advisors, LLC, Investment Adviser Representative, 04/2013 - Present
- Raymond James Financial Services Advisors, Inc., Investment Adviser Representative, 09/2013 to Present.
- Raymond James Financial Services, Inc., Registered Representative, 09/2013 to Present.
- Walnut Street Securities, Investment Adviser Representative/Registered Representative, 04/2013 - 09/2013
- Lincoln Financial Advisors Corporation, Investment Adviser Representative, 11/2008 to 02/2013
- Providence Consulting and Wealth Advisors, LLC, Managing Director, 10/2008 – Present

***FINRA Licenses:***

- Series 6
- Series 7
- Series 22
- Series 24
- Series 63

***Certifications:***

- ***Chartered Financial Consultant (ChFC)***

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years

**Disciplinary Information - Item 3**

Mr. McKenna does not have, has never had any disciplinary disclosure.

**Other Business Activities - Item 4**

Mr. McKenna is a registered representative with Raymond James Financial Services, Inc. ("RJFS"), which is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. McKenna may recommend securities or insurance products offered by RJFS as part of your investment portfolio. If clients purchase these products through Mr. McKenna, he will receive the customary commissions in his separate capacity as a registered representative of RJFS, Inc. Additionally, Mr. McKenna could be eligible to receive incentive awards such as RJFS, Inc may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. McKenna an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. McKenna is also an investment adviser representative of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser. Mr. McKenna may recommend that you use the services of RJFSA if suitable for your needs. Advisory services provided through Provenance Wealth Advisors, LLC and related fees are separate and distinct from the fees paid to RJFSA and Mr. McKenna for services provided through that firm.

Mr. McKenna is separately licensed as an insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. McKenna for insurance related activities. This presents a conflict of interest because Mr. McKenna may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Mr. McKenna provides consulting services through Providence Consulting and Wealth Advisors, LLC to other financial planning firms throughout the United States. Consulting services include: coaching, recruiting, training, development, supervision, and leadership development.

Please refer to the Fees and Compensation, Other Industry Activities and Affiliations, and/or Brokerage Practices sections of Provenance Wealth Advisors, LLC's firm brochure for additional disclosures on this topic.

Mr. McKenna spends a majority of his professional time engaging in these other business activities.

**Additional Compensation – Item 5**

Please refer to the *Other Business* section above for disclosures on Mr. McKenna's receipt of additional compensation as a result of his outside business activities.

Also, please refer to the *Fees and Compensation, Other Industry Activities and Affiliations, Brokerage Practices, and/or Client Referrals and Other Compensation* sections of Provenance Wealth Advisors, LLC's firm brochure



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for additional disclosures on this topic.

**Supervision - Item 6**

Thomas J. Scanlan, Chief Compliance Officer is responsible for supervising the advisory activities of William G. McKenna. Mr. Scanlan can be reached at (954) 712-7006.

In addition, as registered representatives of RJFS, Inc., we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by these firms.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by RJFS, Inc., and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each investment adviser representatives' client holdings and documented suitability information to provide reasonable assurance that the advice

provided remains aligned with each client's stated investment objectives and with our internal guidelines.

**Requirements for State-Registered Advisers - Item 7**

**"This section is not applicable because our firm is SEC registered."**