

**Item 1: Cover Page**  
**Part 2B of Form ADV: Brochure Supplement**  
**January 2018**

**Avinash K. Pai**



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**Firm Contact:**  
**Mike Sheets**  
**Managing Member**

This brochure supplement provides information about Mr. Pai that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Sheets if you did not receive Provence Registered Investment Advisor, LLC dba Provence Wealth Management Group's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Pai is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #4768029.

## Item 2: Educational Background & Business Experience

**Avinash Kochikar Pai**

**Year of Birth:** 1978

### **Educational Background:**

- 2005: University of California, Irvine; Certificate in Personal Financial Planning
- 2002: University of California, Riverside; Bachelors of Science, Computer Science

### **Business Background:**

- 08/2015 – Present Provence Wealth Management Group; Managing Member & Investment Adviser Representative
- 08/2007 – Present LPL Financial; Financial Advisor
- 03/2004 – 08/2007 American Express Financial Advisors; Advanced Financial Advisor

### **Exams, Licenses & Other Professional Designations:**

- 06/2010: Accredited Investment Fiduciary, AIF®
- 03/2006: CERTIFIED FINANCIAL PLANNER, CFP®

### **Accredited Investment Fiduciary (AIF®)**

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### **CERTIFIED FINANCIAL PLANNER, CFP®**

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 high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

### **Item 3: Disciplinary Information<sup>1</sup>**

There are no legal or disciplinary events material to the evaluation of Mr. Pai.

### **Item 4: Other Business Activities**

Mr. Pai is a registered representative of LPL Financial, member FINRA/SIPC. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation earned. To mitigate these potential conflicts, Mr. Pai, as a fiduciary, will act in the client's best interest.

### **Item 5: Additional Compensation**

Mr. Pai does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Mike Sheets is a principal of Provence Wealth Management Group and as such supervises and monitors Mr. Pai's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Sheets if you have any questions about Mr. Pai's brochure supplement at (949) 222-6400.

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<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

