

# **Vance Wealth, Inc.**

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

**Effective: December 24, 2020**

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Vance Wealth, Inc. (“Vance Wealth” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact Vance Wealth at (888) 775-0950 or by email at [info@vancewealth.com](mailto:info@vancewealth.com).

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

Additional information about Vance Wealth and its Advisory Persons is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 310162.

**Vance Wealth, Inc.**  
**26491 Summit Circle, Santa Clarita, CA 91350**  
**Phone: (888) 775-0950 \* Fax: (661) 775-0956**  
**[www.vancewealth.com](http://www.vancewealth.com)**

## Item 2 – Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Vance Wealth.

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

### Material Changes

Advisory Persons of Vance Wealth are no longer registered persons with Raymond James & Associates, Inc.

### Future Changes

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

You may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 310162. You may also request a copy of this Disclosure Brochure at any time by contacting Vance Wealth at (888) 775-0950 or by email at [info@vancewealth.com](mailto:info@vancewealth.com).

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## **Item 4 – Advisory Services**

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### **A. Firm Information**

Vance Wealth, Inc. (“Vance Wealth” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). Vance Wealth is organized as a Corporation under the laws of the State of California. Vance Wealth was founded in June 2020 and became a registered investment advisor in September 2020. Vance Wealth is owned and operated by John M. Vance (President). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Vance Wealth.

### **B. Advisory Services Offered**

Vance Wealth offers investment advisory services to: individuals, high net worth individuals, trust, estates, businesses, retirement plans and other financial institutions (each referred to as a “Client”).

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

#### Wealth Management Services

Vance Wealth provides wealth management services for its Clients. These services generally include a broad range of comprehensive financial planning in connection with discretionary investment management of Client portfolios. These services are described below.

#### Investment Management Services

Vance Wealth provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management services.

Vance Wealth works closely with each Client to assess their cash flow needs and risk tolerance for investment loss and volatility to determine an appropriate asset allocation strategy. Vance Wealth will construct a portfolio primarily consisting of exchange-traded funds (“ETFs”) and mutual funds to achieve the Client’s investment goals. Vance Wealth may also utilize individual stocks, bonds, and certificates of deposits to meet the needs of its Clients. Vance Wealth may retain certain investments based on portfolio fit and/or tax considerations.

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

Vance Wealth evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Vance Wealth may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Vance Wealth may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Vance Wealth may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

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

### Financial Planning Services

Vance Wealth typically provides financial planning services to Clients as part of its overall investment management services. Vance Wealth may also provide financial planning services on a standalone basis pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, retirement planning, business planning, divorce planning, estate planning, insurance needs, and tax planning.

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

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

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

### Retirement Plan Advisory Services

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

- Vendor Analysis
- Plan Participant Enrollment and Education Tracking
- Investment Policy Statement ("IPS") Design and Monitoring [OR] Review
- Investment Oversight Services (ERISA 3(21))
- Investment Management Services (ERISA 3(38))
- Performance Reporting
- Ongoing Investment Recommendation and Assistance
- Benchmarking Services

These services are provided by Vance Wealth serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of the Advisor's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

### Financial Institution Consulting Services

Vance Wealth provides investment consulting services to brokerage customers (herein "Brokerage Customers") of Mutual Securities, Inc. (herein "MSI") who provide written consent requesting to receive the Advisor's consulting services, pursuant to a written agreement with Vance Wealth. Consulting services are strictly on products Clients have purchased through Mutual Securities, Inc. Please see Item 10 – Other Financial Industry Activities and Affiliations for additional details.

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

Prior to engaging Vance Wealth to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

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

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

Vance Wealth does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Vance Wealth.

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

As of December 21, 2020, Vance Wealth manages \$335,870,262 in Client assets \$334,768,305 of which is managed on a discretionary basis and \$1,101,957 on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

## **Item 5 – Fees and Compensation**

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

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

#### Wealth Management Services

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter.

Investment advisory fees range from 0.35% to 2.00% annually based on several factors, including: the complexity of the services to be provided, the level of assets to be managed, the inclusion of financial planning services, and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. The Client's fees will take into consideration the aggregate assets under management with the Advisor.

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. Certain Clients may be offered a tiered fee schedule, not to exceed the range of fees described above. All securities held in accounts managed by Vance Wealth will be independently valued by the Custodian. Vance Wealth will not have the authority or responsibility to value portfolio securities.

The Advisor's fee is exclusive of, and in addition to, any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C. below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

#### Financial Planning Services

Vance Wealth typically offers financial planning services as a component wealth management services as described above. Vance Wealth also offers its financial planning as a standalone service and can be provided in addition to wealth management services, depending on the complexities and scope of the engagement. Financial planning is either billed on an hourly or fixed fee basis. Hourly engagements are billed at a rate of \$150 to \$400 per

hour. Fixed annual engagements range up to \$24,000 per year. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total hours and/or total costs will be provided to the Client prior to engaging for these services.

#### Retirement Plan Advisory Services

Retirement plan advisory fees are paid monthly or quarterly, at the end of each month or quarter, pursuant to the terms of the retirement plan advisory agreement (herein "Billing Period"). Retirement plan advisory fees are based on the market value of assets under management at the end of the Billing Period. Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.00%. The Advisor will impose a minimum fee of up to \$3,000, in addition to the asset-based fee, for plans with less than \$1,000,000 in assets under management. The minimum may be waived at the Advisor's sole discretion. Fees may be negotiable depending on the size and complexity of the Plan.

#### Financial Institution Consulting Services

Vance Wealth receives a consulting fee based on the assets under MSI's management from Brokerage Customers who have provided written consent to MSI to receive the investment consulting services from Vance Wealth. The consulting fee is calculated from the assets under MSI's management at the end of the calendar quarter multiplied by the annualized rate up to 0.75%. The initial fee is paid only after the completion of one full calendar quarter period following the date of the executed agreement with MSI.

### **B. Fee Billing**

#### Wealth Management Services

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of the respective quarter. The amount due is calculated by applying the quarterly rate (annual rate divided by four (4)) to the total assets under management with Vance Wealth at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Vance Wealth to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Financial Planning Services

Financial planning fees for hourly engagements may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. The balance shall be invoiced upon completion of the agreed upon deliverable[s]. Financial planning fees for fixed annual engagements are paid quarterly or semi-annually ("Billing Period"), in advance of each Billing Period, pursuant to the terms of the financial planning agreement. The amount due is calculated by applying the annual fee divided by four (4) or two (2) respectively.

#### Retirement Plan Advisory Services

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

#### Financial Institution Consulting Services

MSI shall calculate and pay Vance Wealth for its consulting services on or before thirty (30) days past the end of each calendar quarter.

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

Clients may incur certain fees or charges imposed by third parties, other than Vance Wealth, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, if applicable. The Advisor's recommended custodian does not charge securities transaction fees for ETF and individual stock trades in Client accounts provided that the accounts meet the terms and conditions of the custodian's brokerage requirements. However, the custodian typically charges for



mutual funds and other types of investments. The fees charged by Vance Wealth are separate and distinct from these custody and execution fees.

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

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

##### Wealth Management Services

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

##### Financial Planning Services

For hourly or fixed annual financial planning engagements, Vance Wealth may require an advance deposit as described above. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning engagement times the contractual hourly rate or in the case of a fixed fee engagement, the Advisor will refund any unearned, prepaid planning fees from the effective date of termination to the end of the Billing Period. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

##### Retirement Plan Advisory Services

Vance Wealth is compensated for its retirement plan advisory services at the end of the Billing Period after services are rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the retirement plan advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be responsible for retirement plan advisory fees up to and including the effective date of termination. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

##### Financial Institution Consulting Services

Either party may terminate the consulting agreement by providing thirty (30) days advance written notice to the other party. The Advisor will be entitled to fees up to the date of termination.

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

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



Certain Advisory Persons are also licensed as independent insurance professionals. As an independent insurance professional, an Advisory Person will earn commission-based compensation for selling insurance products, including insurance products sold to Clients. Insurance commissions earned by an Advisory Person are separate and in addition to advisory fees charged by Vance Wealth. This practice presents a conflict of interest as an Advisory Person, who is also an insurance agent, has an incentive to recommend insurance products to Clients. However, Clients are under no obligation, contractually or otherwise, to purchase insurance products through any Advisory Person affiliated with the Advisor. Please see Item 10 below.

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

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

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

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## **Item 7 – Types of Clients**

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Vance Wealth offers investment advisory services to individuals, high net worth individuals, trust, estates, businesses, retirement plans and other financial institutions. The amount of each type of Client is available on Vance Wealth's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. Vance Wealth generally requires a minimum advisory fee of \$6,000 to effectively implement investment advisory services. This minimum may be waived at Vance Wealth's sole discretion.

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

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

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

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

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

### **B. Risk of Loss**

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

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

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

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

#### Market Risks

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

#### ETF Risks

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

#### Mutual Fund Risks

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

#### Certificates of Deposit (CDs)

Each certificate of deposit ("CD") is a deposit obligation of a depository institution domiciled in the United States or one of its territories (an "Issuer"), the deposits and accounts of which are insured by the Federal Deposit Insurance Corporation (the "FDIC") within the limits described below. Each CD constitutes a direct obligation of the Issuer and is not, either directly or indirectly, an obligation of Vance Wealth. Vance Wealth does not guarantee in any way the financial condition of any Issuer or the accuracy of any financial information provided by the Issuer. The CDs of any one Issuer that you may purchase will be eligible for FDIC insurance up to \$250,000 (including principal and accrued interest) for each insurable capacity (e.g., individual, joint, IRA, etc.). For purposes of the \$250,000 federal deposit insurance limit, you must aggregate all deposits that you maintain with the Issuer in the same insurable capacity, including deposits you hold directly with an Issuer and deposits you hold through other intermediaries.

#### Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at

a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

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

## **Item 9 – Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving Vance Wealth or its management persons.** Vance Wealth values the trust Clients place in the Advisor. Vance Wealth encourages Clients to perform the requisite due diligence on any advisor or service provider with whom the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 310162.

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

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### Insurance Agency Affiliations

As noted in Item 5, certain Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with Vance Wealth. As an insurance professional, an Advisory Person will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Advisory Persons are not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Person or the Advisor.

### Financial Institution and Consulting Services

Vance Wealth has an agreement with MSI to provide investment consulting services to Brokerage Customers, as noted in Item 4 – Advisory Services. MSI compensates Vance Wealth for providing consulting services to Clients who have purchased products through MSI. This consulting arrangement does not include assuming discretionary authority over Brokerage Customers' brokerage accounts or the monitoring of securities. These consulting services offered to Brokerage Customers includes a general review of Brokerage Customers' investment holdings, which will result in Vance Wealth's Advisory Persons making specific securities recommendations or offering general investment advice. This relationship presents conflicts of interest. Potential conflicts are mitigated by Brokerage Customers consenting to receive consulting services from Vance Wealth. In addition, Vance Wealth will not accept or bill for additional compensation on asset under MSI's management, beyond the consulting fees disclosed in Item 5 above. Advisory Persons of the Advisor will not engage or hold itself as a registered representative of MSI, as Advisory Persons are not registered to conduct commission based activities under a broker-dealer.

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

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

Vance Wealth has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with Vance Wealth ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding Vance Wealth's duties to each Client. Vance Wealth and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Vance Wealth's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics

that address employee ethics and conflicts of interest. To request a copy of the Code, please contact Vance Wealth at (888) 775-0950 or via email at [info@vancewealth.com](mailto:info@vancewealth.com).

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

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

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

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

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

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

### **Item 12 – Brokerage Practices**

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

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

Where Vance Wealth does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a Custodian not recommended by Vance Wealth. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. Vance Wealth may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices.

Vance Wealth will generally recommend that Clients establish their account[s] at Raymond James & Associates, Inc. (collectively "Raymond James"), a FINRA-registered broker-dealer and member SIPC. Raymond James will serve as the Client's "qualified custodian". Vance Wealth maintains an institutional relationship with Raymond James, whereby the Advisor receives economic benefits from Raymond James. Please see Item 14 below.

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

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and

other services. **Vance Wealth does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

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

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

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

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Vance Wealth will execute its transactions through the Custodian as authorized by the Client.

Vance Wealth may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients’ accounts.

## **Item 13 – Review of Accounts**

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

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Vance Wealth and periodically by Lisa Maloney, the CCO of Vance Wealth. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

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

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account[s]. The Client is encouraged to notify Vance Wealth if changes occur in the Client’s personal financial situation that might adversely affect the Client’s investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

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

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

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### **A. Compensation Received by Vance Wealth**

Vance Wealth does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. Vance Wealth may refer Clients to various unaffiliated, non-advisory professionals (e.g.



attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Vance Wealth may receive non-compensated referrals of new Clients from various third-parties.

#### Participation in Institutional Advisor Platform

Vance Wealth has established an institutional relationship with Raymond James to assist the Advisor in managing Client account[s]. Access to the Raymond James platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Raymond James. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor has the following benefits from Raymond James: financing services, receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

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

Vance Wealth does not engage with paid solicitors for Client referrals.

#### **Item 15 – Custody**

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

#### **Item 16 – Investment Discretion**

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Vance Wealth generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Vance Wealth. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Vance Wealth will be in accordance with each Client's investment objectives and goals.

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

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

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

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

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

**for**

**John M. Vance, CFP®  
President**

**Effective: December 24, 2020**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of John M. Vance, CFP® (CRD# 3005006) in addition to the information contained in the Vance Wealth, Inc. (“Vance Wealth” or the “Advisor”, CRD# 310162) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Vance Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (888) 775-0950 or by email at [info@vancewealth.com](mailto:info@vancewealth.com).

Additional information about Mr. Vance is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3005006.

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**Vance Wealth, Inc**

26491 Summit Circle, Santa Clarita, CA 91350

Phone: (888) 775-0950 \* Fax: (661) 775-0956

[www.vancewealth.com](http://www.vancewealth.com)



## Item 2 – Educational Background and Business Experience

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John M. Vance, CFP®, born in 1974, is dedicated to advising Clients of Vance Wealth as the President. Mr. Vance earned a Bachelors Degree in Finance and Economics from Santa Clara University in 1997. Additional information regarding Mr. Vance's employment history is included below.

### Employment History:

President, Vance Wealth, Inc.	09/2020 to Present
Investment Advisor Representative, Raymond James Financial Services Advisors, Inc.	01/2009 to 10/2020
Financial Advisor, Raymond James Financial Services, Inc.	01/2003 to 10/2020

### 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 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

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

### Item 3 – Disciplinary Information

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

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

However, we do encourage you to independently view the background of Mr. Vance on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3005006.

### Item 4 – Other Business Activities

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#### Insurance Agency Affiliations

Mr. Vance is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Vance's role with Vance Wealth. As an insurance professional, Mr. Vance will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Vance is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Vance or the Advisor. Mr. Vance spends less than 10% of his time per month in this capacity.

### Item 5 – Additional Compensation

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

### Item 6 – Supervision

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Mr. Vance serves as the President of Vance Wealth and is supervised by Lisa Maloney, the Chief Compliance Officer. Mrs. Maloney can be reached at (888) 775-0950.

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

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

**for**

**Jerrod J. Ferguson, CFP®  
Vice President**

**Effective: December 24, 2020**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jerrod J. Ferguson, CFP® (CRD# 5588110) in addition to the information contained in the Vance Wealth, Inc. (“Vance Wealth” or the “Advisor”, CRD# 310162) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Vance Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (888) 775-0950 or by email at [info@vancewealth.com](mailto:info@vancewealth.com).

Additional information about Mr. Ferguson is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5588110.

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**Vance Wealth, Inc**

26491 Summit Circle, Santa Clarita, CA 91350

Phone: (888) 775-0950 \* Fax: (661) 775-0956

[www.vancewealth.com](http://www.vancewealth.com)

## Item 2 – Educational Background and Business Experience

Jerrold J. Ferguson, CFP®, born in 1987, is dedicated to advising Clients of Vance Wealth as the Vice President. Mr. Ferguson earned a Bachelor's Degree in Business Management from California State University Northridge in 2009. Additional information regarding Mr. Ferguson's employment history is included below.

### Employment History:

Vice President, Vance Wealth, Inc.	09/2020 to Present
Investment Advisor Representative, Raymond James Financial Services Advisors, Inc.	01/2010 to 10/2020
Financial Advisor, Raymond James Financial Services	06/2009 to 10/2020

### 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 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

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

### Item 3 – Disciplinary Information

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

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

However, we do encourage you to independently view the background of Mr. Ferguson on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5588110.

### Item 4 – Other Business Activities

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#### Insurance Agency Affiliations

Mr. Ferguson is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Ferguson's role with Vance Wealth. As an insurance professional, Mr. Ferguson will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Ferguson is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Ferguson or the Advisor. Mr. Ferguson spends approximately 10% of his time per month in this capacity.

### Item 5 – Additional Compensation

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

### Item 6 – Supervision

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Mr. Ferguson serves as the Vice President of Vance Wealth and is supervised by Lisa Maloney, the Chief Compliance Officer. Mrs. Maloney can be reached at (888) 775-0950.

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

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

**for**

**Jason P. Lane, AIF®  
Wealth Advisor**

**Effective: December 24, 2020**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jason P. Lane, AIF® (CRD# 6093212) in addition to the information contained in the Vance Wealth, Inc. (“Vance Wealth” or the “Advisor”, CRD# 310162) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Vance Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (888) 775-0950 or by email at [info@vancewealth.com](mailto:info@vancewealth.com).

Additional information about Mr. Lane is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6093212.

## Item 2 – Educational Background and Business Experience

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Jason P. Lane, AIF®, born in 1972, is dedicated to advising Clients of Vance Wealth as a Wealth Advisor. Mr. Lane earned an MBA from Western Connecticut State University in 2005. Mr. Lane also earned a Bachelor of Science, Business Administration- Finance from Oregon State University in 1996. Additional information regarding Mr. Lane's employment history is included below.

### Employment History:

Wealth Advisor, Vance Wealth, Inc.	09/2020 to Present
Investment Advisor Representative, Raymond James Financial Services Advisors, Inc.	09/2018 to 10/2020
Financial Advisor, Raymond James Financial Services, Inc.	12/2018 to 10/2020
Non-Registered Assistant, Raymond James Financial Services, Inc.	08/2018 to 09/2018
Sales Executive, Clearstructure Financial Technology	02/2014 to 07/2018

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

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

## Item 3 – Disciplinary Information

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

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

However, we do encourage you to independently view the background of Mr. Lane on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6093212.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Lane is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Lane's role with Vance Wealth. As an insurance professional, Mr. Lane will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Lane is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Lane or the Advisor. Mr. Lane spends approximately 10% of his time per month in this capacity.

## Item 5 – Additional Compensation

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



## **Item 6 – Supervision**

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Mr. Lane serves as a Wealth Advisor of Vance Wealth and is supervised by Lisa Maloney, the Chief Compliance Officer. Mrs. Maloney can be reached at (888) 775-0950.

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

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**Vance Wealth, Inc**

26491 Summit Circle, Santa Clarita, CA 91350

Phone: (888) 775-0950 \* Fax: (661) 775-0956

[www.vancewealth.com](http://www.vancewealth.com)

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

**for**

**Patricia J. Handy  
Wealth Advisor**

**Effective: December 24, 2020**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Patricia J. Handy (CRD# 1939269) in addition to the information contained in the Vance Wealth, Inc. (“Vance Wealth” or the “Advisor,” CRD# 310162) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Vance Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (888) 775-0950 or by email at [info@vancewealth.com](mailto:info@vancewealth.com).

Additional information about Ms. Handy is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 1939269.

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**Vance Wealth, Inc**

26491 Summit Circle, Santa Clarita, CA 91350

Phone: (888) 775-0950 \* Fax: (661) 775-0956

[www.vancewealth.com](http://www.vancewealth.com)

## Item 2 – Educational Background and Business Experience

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Patricia J. Handy, born in 1960, is dedicated to advising Clients of Vance Wealth as a Wealth Advisor. Ms. Handy earned a Bachelor of Science degree in Accounting Theory & Practice from California State University of Northridge in 1993. Additional information regarding Ms. Handy's employment history is included below.

### Employment History:

Wealth Advisor, Vance Wealth, Inc.	09/2020 to Present
Self-Employed, Author	12/2019 to Present
Investment Advisor Representative, Raymond James Financial Services Advisors, Inc.	05/2020 to 10/2020
Registered Representative, Raymond James Financial Services, Inc.	12/2019 to 10/2020
Senior Mortgage Advisor, American Family Funding	02/2013 to 02/2020
Registered Representative, National Planning Corporation	11/2011 to 02/2013
V.P., Business Banker, Mission Valley Bank	09/2010 to 02/2013

## Item 3 – Disciplinary Information

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

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

However, we do encourage you to independently view the background of Ms. Handy on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 1939269.

## Item 4 – Other Business Activities

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Ms. Handy is dedicated to the investment advisory activities of Vance Wealth's Clients. Ms. Handy does not have any other business activities.

## Item 5 – Additional Compensation

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Ms. Handy is dedicated to the investment advisory activities of Vance Wealth's Clients. Ms. Handy does not receive any additional forms of compensation.

## Item 6 – Supervision

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Ms. Handy serves as a Wealth Advisor of Vance Wealth and is supervised by Lisa Maloney, the Chief Compliance Officer. Mrs. Maloney can be reached at (888) 775-0950.

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

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

**for**

**Mark P. Antariksa  
Wealth Advisor**

**Effective: December 24, 2020**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Mark P. Antariksa (CRD# 6874658) in addition to the information contained in the Vance Wealth, Inc. (“Vance Wealth” or the “Advisor”, CRD# 310162) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Vance Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (888) 775-0950 or by email at [info@vancewealth.com](mailto:info@vancewealth.com).

Additional information about Mr. Antariksa is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6874658.

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## Item 2 – Educational Background and Business Experience

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Mark P. Antariksa, born in 1994, is dedicated to advising Clients of Vance Wealth as a Wealth Advisor. Mr. Antariksa earned a Bachelor of Science degree in Business Administration from the College of the Canyons in 2017. Additional information regarding Mr. Antariksa's employment history is included below.

### Employment History:

Wealth Advisor, Vance Wealth, Inc.	09/2020 to Present
Registered Representative, Raymond James Financial Services, Inc.	10/2017 to 10/2020
Investment Advisor Representative, Raymond James Financial Services Advisors, Inc.	03/2019 to 10/2020
Manager Assistant, Coffee Kiosk	02/2017 to 10/2017

## Item 3 – Disciplinary Information

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

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

However, we do encourage you to independently view the background of Mr. Antariksa on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6874658.

## Item 4 – Other Business Activities

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Mr. Antariksa is dedicated to the investment advisory activities of Vance Wealth's Clients. Mr. Antariksa does not have any other business activities.

## Item 5 – Additional Compensation

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Mr. Antariksa is dedicated to the investment advisory activities of Vance Wealth's Clients. Mr. Antariksa does not receive any additional forms of compensation.

## Item 6 – Supervision

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Mr. Antariksa serves as a Wealth Advisor of Vance Wealth and is supervised by Lisa Maloney, the Chief Compliance Officer. Mrs. Maloney can be reached at (888) 775-0950.

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

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

**for**

**Tyler S. Tilton, CFP®, CRPS®  
Wealth Advisor**

**Effective: December 24, 2020**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Tyler S. Tilton, CFP®, CRPS®, (CRD# 6638793) in addition to the information contained in the Vance Wealth, Inc. (“Vance Wealth” or the “Advisor,” CRD# 310162) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Vance Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (888) 775-0950 or by email at [info@vancewealth.com](mailto:info@vancewealth.com).

Additional information about Mr. Tilton is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6638793.

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## Item 2 – Educational Background and Business Experience

Tyler S. Tilton, CFP®, CRPS®, born in 1993, is dedicated to advising Clients of Vance Wealth as a Wealth Advisor. Mr. Tilton earned a Bachelor of Science degree in Business Administration in Finance from University of San Diego in 2015. Additional information regarding Mr. Tilton's employment history is included below.

### Employment History:

Wealth Advisor, Vance Wealth, Inc.	09/2020 to Present
Registered Representative, Raymond James Financial Services, Inc.	03/2017 to 10/2020
Investment Advisor Representative, Raymond James Financial Services Advisors, Inc.	03/2017 to 10/2020
Financial Advisor, Waddell & Reed, Inc.	04/2016 to 02/2017
Account Manager, T&T Improvements	09/2010 to 04/2016

### 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 the 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 the 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 71,000 individuals have obtained CFP® certification in the United States.

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

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

Individuals who hold the CRPS® designation have completed a course of study encompassing design, installation, maintenance and administration of retirement plans. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **Item 3 – Disciplinary Information**

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

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

However, we do encourage you to independently view the background of Mr. Tilton on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6638793.

### **Item 4 – Other Business Activities**

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#### Insurance Agency Affiliations

Mr. Tilton is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Tilton's role with Vance Wealth. As an insurance professional, Mr. Tilton will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Tilton is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Tilton or the Advisor. Mr. Tilton spends approximately 10% of his time per month in this capacity.

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

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

### **Item 6 – Supervision**

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Mr. Tilton serves as a Wealth Advisor of Vance Wealth and is supervised by Lisa Maloney, the Chief Compliance Officer. Mrs. Maloney can be reached at (888) 775-0950.

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

## Privacy Policy

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Effective: December 24, 2020

### Our Commitment to You

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

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

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

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

### Why you need to know?

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

### What information do we collect from you?

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

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

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

### How do we protect your information?

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

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

### How do we share your information?

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

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

### Changes to our Privacy Policy

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

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

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting Vance Wealth at (888) 775-0950 or via email at [info@vancewealth.com](mailto:info@vancewealth.com).