FORM ADV PART 2B

SUPERVISED PERSON BROCHURE

Last updated March 5, 2026

RICHARD T. BARBER

3450 N Triumph Blvd, Suite 102

Lehi, UT 84043

(801) 753-5639

Info@getprovident.com

www.getprovident.com

This brochure supplement provides information about Richard T. Barber and supplements the Provident Living Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Richard T. Barber if you did not receive the brochure or if you have any questions about the contents of this supplement. Additional information about Richard T. Barber (CRD #4566084) is available on the SEC's website at www.advisorinfo.sec.gov.

BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

Supervised Person Brochure

PRINCIPAL EXECUTIVE OFFICER
Richard Tom Barber Year of Birth: 1978

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

University of East Anglia, United Kingdom – B.Sc. Business Finance and Economics (2002)

Business Experience:

Provident Living Financial Services, Inc.*	President / Investment Advisor Representative	May '16 – Present
Welfie, LLC	Board of Directors & Director of Product	Jan '24 - Present
Frugalio, Inc	Board of Directors	Mar '16 – Dec '23
RB Financial Advocacy, LLC	Managing Member	Jan '22 – Dec '23
Sole Proprietor	Insurance Agent	Mar '16 – Mar '21
Wells Fargo Advisors Financial Network, LLC	Registered Representative / Investment Advisor Representative	Apr '10 – Jan '16
Merrill Lynch, Pierce, Fenner & Smith, Inc.	Registered Representative / Investment Advisor Representative	Jan '04- May '10
Morgan Stanley	Investment Advisor Representative	Jan '03 – Dec '03
Morgan Stanley DW, Inc.	Registered Representative	Sep '02 – Dec '03

* Previously known as Provident Living Financial Services, Inc. & Sage Wealth Advisors Central California, Inc. DBA Sutter Wealth Management.

ITEM 3: DISCIPLINARY INFORMATION

Criminal or Civil Action:	None to report.
Administrative Proceeding:	None to report.
Self-Regulatory Proceeding:	None to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Barber's wife is owner of Welfie, LLC, and Richard Barber serves as director on its board as well as its director of product. Welfie, LLC licenses a personal financial management and collaboration technology platform to group employers, independently-owned financial advocacy practices, and their end-users as well as the general public. Welfie, LLC does not participate in nor provide any investment advisory services.

Clients of the Advisor, or associated parties, may also be clients of Welfie, LLC. which provides an indirect financial benefit to Mr. Barber. Mr. Barber as an independent contractor may also be contracted by Welfie, LLC as a business consultant and/or advisor and this also provides a conflict of interest & financial benefit to Mr. Barber. Mr. Barber shall not spend any more than 5% of business hours on such contracts.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Barber has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another a similar 3rd-party service of their choosing.

ITEM 5: PERFORMANCE-BASED FEE DISCRIPTION

Mr. Barber does not receive any performance-based fees. Please see Item 4 above for details.

ITEM 6: SUPERVISION

Since Mr. Barber is the sole owner, he is responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. Mr. Barber can be reached at (801) 753-5639.

FORM ADV PART 2B

SUPERVISED PERSON BROCHURE

Last updated March 5, 2026

RACHEL A. PIERINI

1691 Third Street

Atwater, CA 95301

(801) 753-5639

Info@getprovident.com www.getprovident.com

This brochure supplement provides information about Rachel A. Pierini and supplements the Provident Living Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Richard T. Barber if you did not receive the brochure or if you have any questions about the contents of this supplement. Additional information about Rachel A. Pierini (CRD #6555997) is available on the SEC's website at www.advisorinfo.sec.gov.

BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

Supervised Person Brochure

INVESTMENT ADVISOR REPRESENTATIVE
Rachel A. Pierini Year of birth: 1978

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

No post-secondary education.

Business Experience:

QB Business Solutions, LLC	President	Feb '19 – Present
Provident Living Financial Services, Inc.*	Investment Advisor Representative	Feb '17 – Present
Provident Living Financial Services, Inc.*	Client Experience Manager	Sept '15 – Present
Self-Employed	Caterer	Dec '00 - Present
Homemaker	Homemaker	March '03 – Sept '15

* Previously known as Provident Living Financial Services, Inc. & Sage Wealth Advisors Central California, Inc. DBA Sutter Wealth Management.

ITEM 3: DISCIPLINARY INFORMATION

Criminal or Civil Action:	None to report.
Administrative Proceeding:	None to report.
Self-Regulatory Proceeding:	None to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Pierini is the owner of QB Business Solutions, LLC, which may provide life and financial advocacy services (non- investment related), financial education, strategic initiatives and other administrative support services including investment advisor representative support services to registered investment advisors.

Approximately 3% of Ms. Pierini's time is spent in these practices. From time to time, she will offer clients products and/or services from these activities. Fees for advisory services are separate and distinct from any compensation earned from her other business activities

Clients of the Advisor, or associated parties, may also be clients of QB Administrative Services, LLC. which provides an indirect financial benefit to Ms. Pierini.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by the fact that Ms. Pierini has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another business service of their choosing.

ITEM 5: PERFORMANCE-BASED FEE DISCRIPTION

Ms. Pierini does not receive any performance-based fees.

ITEM 6: SUPERVISION

Rachel Pierini is supervised by Richard Barber, Chief Compliance Officer. He reviews Rachel's work through client account reviews, quarterly personal transaction reports, as well as face-to-face and phone interactions. Mr. Barber can be reached at (801) 753-5639.

FORM ADV PART 2B

SUPERVISED PERSON BROCHURE

Last updated March 5, 2026

Ruth Barber

3450 N. Triumph Blvd.

Suite 102

Lehi, UT 84043

(801) 753-5639

Info@getprovident.com

www.getprovident.com

This brochure supplement provides information about Ruth Barber and supplements the Provident Living Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Richard T. Barber if you did not receive the brochure or if you have any questions about the contents of this supplement. Additional information about Ruth Barber (CRD #8226657) is available on the SEC's website at www.advisorinfo.sec.gov.

BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

Supervised Person Brochure

INVESTMENT ADVISOR REPRESENTATIVE
Ruth Barber
Year of birth: 1975

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

Brigham Young University; Bachelor of Science-Elementary Education

Business Experience:

Provident Living Financial Services, Inc.*	Investment Advisor Representative	Feb '26 – Present
Welfie, LLC	President	Jan '22 - Present
Provident Living Financial Services, Inc.*	Director	Apr '10 – Present

* Previously known as Provident Living Financial Services, Inc. & Sage Wealth Advisors Central California, Inc. DBA Sutter Wealth Management.

ITEM 3: DISCIPLINARY INFORMATION

Criminal or Civil Action:	None to report.
Administrative Proceeding:	None to report.
Self-Regulatory Proceeding:	None to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mrs. Barber is the Owner and President of Welfie, LLC. Welfie, LLC licenses a personal financial management and collaboration technology platform to group employers, independently-owned financial advocacy practices, and their end-users as well as the general public. Welfie, LLC does not participate in nor provide any investment advisory services.

Clients of the Advisor, or associated parties, may also be clients of Welfie, LLC which provides an indirect financial benefit to Mrs. Barber. Mrs. Barber is President of Welfie, LLC and this also provides a conflict of interest & financial benefit to Mrs. Barber. Mrs. Barber shall not spend any more than 5% of business hours in this business practice.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mrs. Barber has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another similar 3rd–party service of their choosing

ITEM 5: PERFORMANCE-BASED FEE DISCRIPTION

Mrs. Barber does not receive any performance-based fees.

ITEM 6: SUPERVISION

Ruth Barber is supervised by Richard Barber, Chief Compliance Officer. He reviews Ruth's work through client account reviews, quarterly personal transaction reports, as well as face-to-face and phone interactions. Mr. Barber can be reached at (801) 753-5639.

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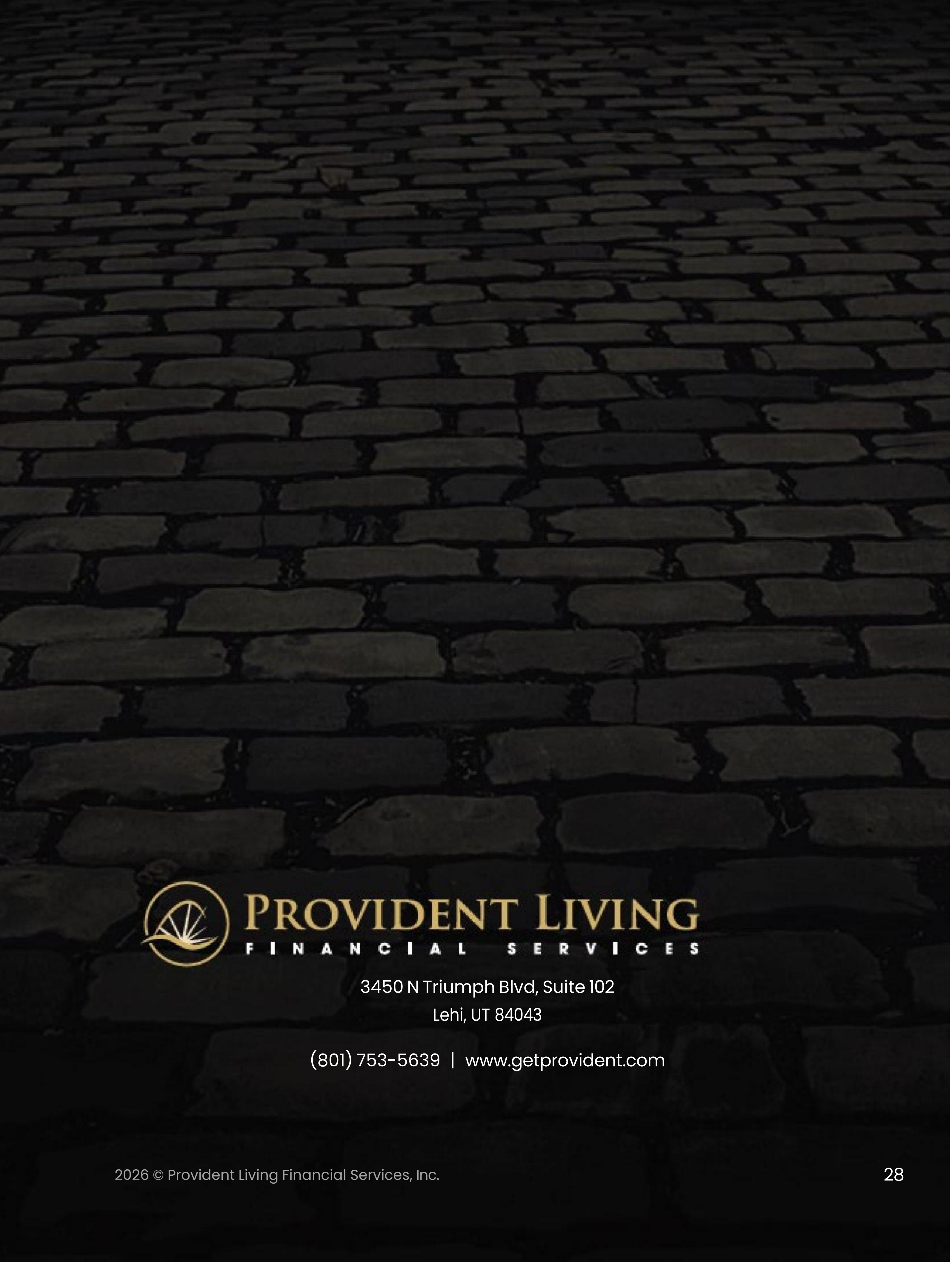

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