



PROVIDENT LIVING

FINANCIAL SERVICES



FORM ADV PART 2A DISCLOSURE BROCHURE

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This brochure provides information about the qualifications and business practices of Provident Living Financial Services, Inc. Being a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at (801) 753-5639. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Additional information about Provident Living Financial Services, Inc. (CRD #282665) is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: MATERIAL CHANGES

Section 2.01 Annual update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Section 2.02 Material changes since the last update

This updated is in accordance with the annual filing requirements for investment advisors. Since the last filing of this brochure on October 4, 2022 the following has been changed:

- Item 4 has been updated to disclose the most recent calculation for client assets under management.
- Item 4 has been updated to update service packages and fees
- Item 4 has been updated to clarify “Courtesy” self-directed account relationships
- Item 5 has been updated to update fees and available discounts. All existing clients will be grand-fathered at their previously-agreed rates.
- Part B of Form ADV has been updated to disclose the outside business interests or conflicts of investment advisor representatives
- Removal of Frugalio, Inc and RB Financial Advocacy, LLC as outside business interests of Advisor affiliates.

Section 2.03 Full brochure available

At any time, to receive a complete copy of our Firm Brochure, contact us by telephone at (801) 753-5639 or by email at info@getprovident.com.

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ITEM 4: ADVISORY BUSINESS

Section 4.01 Firm Description

Provident Living Financial Services, Inc. (“Advisor” “Provident Living Financial Services” or “PLFS”) was founded under a different dba name, Sage Wealth Advisors Central California, Inc, in February 2010. The entity was formed as a dba for marketing for Mr. Richard Barber’s business while registered with other investment advisors and broker dealers. Advisor filed an application, with the dba name of Provident Living Financial Services, Inc., to begin offering advisory services in May of 2016. Richard Barber’s family trust is 100% beneficial owner of Advisor.

Advisor is a fee based-investment management, advisory, and financial wellness services firm. Advisor does not act as a custodian of client assets. The client always maintains asset control.

Each prospective advisory client is initially provided with the opportunity to request a complimentary consultation where Advisor can learn about the details of the client’s financial life, desired services, and provide a subsequent suitable recommendation of service(s). Periodic reviews are conducted and communicated to clientele to provide findings and subsequent updated recommendations. More frequent reviews occur but are not necessarily communicated to the client.

Other professionals (e.g., lawyers, accountants, insurance agents, registered investment advisors etc.), products, and services may be recommended to the client by Advisor, but in such cases the client should perform their own due diligence prior to engaging in a 3rd party relationship. Any such 3rd party relationships are engaged directly by the client on an as-needed basis. Under CCR Section 260.238(k), Advisor, its representatives or any of its employees will disclose to the clients all material conflicts of interest.

Section 4.02 Types of Advisory Services

Advisor offers investment advisory and asset management services and other financial wellness services including financial planning services to advisory clients. Under California Code of Regulations, 10 CCR Section 260.235.2, it requires that the conflict of interest which exists between the interests of the investment advisor and that of the client when offering financial planning services, be disclosed. The client is under no obligation to act upon the investment advisor’s recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to affect the transaction through Advisor.

Advisor offers several different programs with differing levels of service in terms of advisory, client service features, & additional perks. For clarity, the Advisor’s services are grouped in this section into:

- Investment advisory & management
- Additional financial wellness services
- Group financial wellness services
- Group retirement plan services

Any of the Advisor’s services or out-of-scope services may be performed on an a-la-carte basis for a Client at the Advisor’s applicable hourly rate.

The Advisor may service self-directed “courtesy” client accounts and may, at their own discretion, provide limited administrative and non-discretionary order-entry assistance. Such accounts and services shall not be compensated by the Advisor, nor will they be monitored by Advisor. It is the client’s sole responsibility, with such accounts, to ensure that investments are monitored, and remain, suitable for their objectives and to place all orders directly with the custodian or relay the requested trading information to Advisor to process at their sole discretion. . “Courtesy” accounts may be subject to the Advisor’s per account administrative fee of \$15 /QTR at their sole discretion.

While services may differ from the legacy offering, all grandfathered clients will be automatically mapped to a similar or better service offering at the same cost and be subject to all other terms and conditions of their originally executed agreements with the Advisor unless a new client agreement is executed.

INVESTMENT ADVISORY & MANAGEMENT SERVICES

Advisor provides Client with the availability of the following on-going investment advisory and management features for portfolios that may have one of 7 risk profiles either at the account or householded group-of-accounts level:

FINIQUE		On-going Management
Account Custodian		Advisor’s choice
No Minimum Account Requirement	✓	✓
Fiduciary Advisory Relationship	✓	✓
Portfolio Advice (allocation & security selection)	✓	✓
Discretionary Portfolio Management	✓	✓
On-going Due Diligence Monitoring	✓	✓
On-demand Reporting & Online Access	✓	✓
Client Concierge for Administrative Tasks	✓	✓
Client-experience Manager for all Requests	✓	✓
Annual Tax-loss Harvesting Review	✓	✓
Waived Fee for Journey Memberships for Client & Immediate Family (based on AUM)	✓	✓

ADDITIONAL FINANCIAL WELLNESS SERVICES

JOURNEY SERVICES & MEMBERSHIP PACKAGES

Advisor provides Client with the availability of the following additional on-demand financial wellness services at their billed hourly rate unless a stated flat rate and / or membership-based fee waiver for a packaged group of services (branded Journey membership) applies as follows (this has been provided in table format for easy comparison of available packages):

JOURNEY MEMBERSHIP LEVELS	VIP	GOLD	PLATINUM	ULTIMATE
MEMBERSHIP ELIGIBILITY				
Finique Assets Under Management For Fee Waiver	\$5,000,000	\$50,000	\$100,000	\$250,000
Membership May Be Otherwise Purchased	✓	✓	✓	✓
SELF-GUIDED SERVICES				
Organize & Track: Online secure dashboard	✓	✓	✓	✓
Financial Planning: Calculators & software access	✓	\$19.95 /MO	✓	✓
FINANCIAL ADVOCATE-SUPPORTED SERVICES*				
Non-billable Custom Financial Advocacy Limit	100 hours /YR	½ hour (1-time)	1 hour /YR	6 hours /YR
Crisis or Change: Life-event support	✓	1-time only	✓	✓
Help When Stuck: Concierge requests	✓	✓	✓	✓
Discovery: Up to 30-minute 1-time session	✓	\$50	✓	✓
Strategize: Up to 2-hour 1-time session	✓	\$200	✓	✓
Annual Checkpoint: Strategy review & reset	✓	\$200	✓	✓
Connect: Financial advocacy Q&A messaging	✓		✓	✓
Big-ticket Concierge: Pricing research	✓			✓
Emergency Access: Team member's cell #	✓			✓
Free Journey Membership: For heirs & immediate family	Ultimate	n/a	Gold	Ultimate <small>(heirs);</small> Platinum <small>(immediate family)</small>

GROUP FINANCIAL WELLNESS PROGRAM: REVE

Advisor provides Client with the availability of the following group financial wellness program, Reve. Reve is not a registered service, meaning its services to groups and their participants do not include the provision of any investment advice. Instead, Reve, provides optional on-demand self-help tools to group participants to help them improve their financial wellness, financial advocate-supported financial wellness services, & optional onsite one-on-one meeting availability at the sole discretion of the advisor for a supplemental cost.

Reve, is split into 2 group service packages – “Love” & “Adore.”

“Love” provides all group participants with group-sponsored access to the Gold membership service package in the Advisor’s Journey program that are free to the participant.

“Adore” provides all group participants with group-sponsored access to the Platinum membership service package in the Advisor’s Journey program that are free to the participant.

GENERAL FINANCIAL WELLNESS SERVICES TERMS

All surcharge discounts & waivers are only valid if, at the time-of-service request, one full year of continuous applicable Journey membership enrollment has been effective, unless waived by the Advisor. It is the client’s responsibility to ultimately ensure they receive value for costs incurred by requesting services and comparing costs with other packages or service offerings for similar services rendered.

Because some benefits are provided by third parties, some vendors may be removed and/or replaced at the Advisor’s sole discretion. In such circumstances, the Advisor will make a good faith effort to provide and resume a similar benefit, or replace with a benefit with greater or equal value, to those with the applicable Journey membership.

It is the responsibility of the Client to read, understand, and honor the terms and conditions, as well as the privacy policy, of all third-party service providers who shall be solely responsible for the services they shall provide. By utilizing third-party services and platforms, the Client acknowledges through the Advisor’s terms of service that they are comfortable with utilizing the third-party’s services and platforms and authorizes the Advisor and third-parties to share any Client information to provide a seamless client experience.

GROUP RETIREMENT PLAN SERVICES

3(38) INVESTMENT MANAGER

Advisor can also act as an ERISA 3(38) Investment Manager in which it has discretionary management and control of a given retirement plan's assets. Advisor would then become solely responsible and liable for the selection, monitoring and replacement of the plan's investment options.

Fiduciary Services are:

- Advisor has discretionary authority and will make the final decision regarding the initial selection, retention, removal and addition of investment options in accordance with the Plan's investment policies and objectives.
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan.

The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5).

Non-fiduciary Services are:

The Advisor does not provide non-fiduciary services to ERISA plans.

Advisor may provide the above services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between ADVISOR and Client.

Advisor has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;
- Non-publicly traded partnership interests;
- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.
- Plan assets not managed on a discretionary basis by the Advisor (only applicable when the advisor is performing 3(38) duty above indicated by *)

Excluded Assets will **not** be included in calculation of fees paid to the Adviser on the ERISA Agreement.

Section 4.03 Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients with may impose restrictions on investing in certain securities or types of securities or for other reasons.

Agreements may not be assigned without written client consent, except in a succession, business continuity scenario, or otherwise agreed to within the agreement between Advisor & Client.

Section 4.04 Wrap Fee Programs

Advisor does not sponsor any wrap fee programs.

Section 4.05 Client Assets Under Management

As of December 31, 2023, Advisor had approximately \$108,318,429 client assets under management on a discretionary basis and \$0 on a non-discretionary basis.

ITEM 5: FEES AND COMPENSATION

Section 5.01 Method of Compensation and Fee Schedule

Advisor will provide to all prospective first-time clients up to 15 minutes of consultation free of charge & without obligation during which the client will be able to get advice on and select the service program that best suits their needs.

Fees are calculated and applied at the household level rather than by account allowing the client to hit any applicable fee breakpoints faster. A household is defined as immediate family living at the same address or separate addresses if eligible as a tax-dependent of the head of household. The Advisor may extend, at their sole discretion, the definition of household to include those living at the same address or blood relatives one-generation either side of a respective client.

Clients may terminate their enrollment in an advisory program within five (5) business days of signing the Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice or if the Client requests an account transfer in writing to another investment custodian. Client will be entitled to a pro-rata refund for any unearned, prepaid fees at the time of the following scheduled practice quarterly billing. Client shall be given thirty (30) days prior written notice of any increase in applicable program fees, and client will acknowledge, in writing, any agreement of increase in said fees.

Pricing and related assets under management minimums for household advisory programs are as follows:

INVESTMENT ADVISORY & MANAGEMENT SERVICES

Regular Advisory Cost: FINIQUE (on assets under advisement)	Tier 1: First \$5 million: 0.50% /QTR Tier 2: Next \$5 million: 0.25% /QTR Tier 3: > \$10 million: 0.125% /QTR
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Exceptions to above fee schedule: (as multiple discounts may not be combined the most valuable discount will be applied for Client at the time of inception).

- **Starter (household or minor's AUM < \$10k):** Finique fee is waived
- **Grandfathering (existing clients):** Original fee schedule agreed with client is honored
- **Hero**
workers, educators 25% discount for 1st responders, active duty military, veterans, disability caregivers, medical
- **Immediate family of team-members:** 50% discount on Tier 1 only
- **Super-saver 75-for-75:** 75% discount for the year with proof of 75% household savings rate on gross income adjusted for income taxes*
- **Influencer:** Applies and offered on a case-by-base basis
- **Competitive:** Applies and offered on a case-by-case basis with proof of lower fees for similar services
- **Promotional campaigns:** Will vary and may be offered from time-to-time
- **Per account administrative fee:** Advisor reserves the right to bill client up to \$15 /QTR per managed account
- **Possible 3rd-party costs:** Varies by custodian & portfolio manager. All 3rd-party service providers are paid directly by the client.[^]

[^] Advisor receives no indirect or direct compensation from 3rd party providers

ADDITIONAL FINANCIAL WELLNESS SERVICES

All additional financial wellness, including any out-of-scope services are billed at the advisor's hourly rate of \$200 /HR (billed in and rounded up to 10 minute increments), unless a flat-rate surcharge & / or AUM-based or Reve-based fee waivers or discounts apply as indicated below or in section 4.02.

Journey membership levels may be acquired by having sufficient household assets under management in the Finique investment advisory & management program, through family relationships of existing clients, group sponsorship, or through purchase:

JOURNEY MEMBERSHIP LEVEL	GOLD	PLATINUM	ULTIMATE	VIP
REGULAR FEE FOR JOURNEY				
Regular Rate for Member Benefits*	\$50 /MO	\$100 /MO	\$500 /MO	\$2,000 /MO
FEE WAIVER DISCOUNTS (discounts may not be stacked, best eligible discount category will apply)				
Reve (love) Group Participants	Waived	50% discount	25% discount	n/a
Reve (adore) Group Participants	n/a	Waived	50% discount	n/a
Finique Assets Under Management (AUM)	Waived if AUM > \$50k	Waived if AUM > \$100k	Waived if AUM > \$250k	Waived if AUM > \$5 million
Heir of Client with Ultimate Journey Membership	n/a	n/a	Waived for 1 YR	n/a
Immediate Family Journey Members	Waived if family of "Platinum"	Waived if family of "Ultimate"	n/a	n/a
6-Mo Advance Auto-pay	1 Month Waived /6 MOs	1 Month Waived /6 MOs	1 Month Waived /6 MOs	n/a
Promotional Campaign	Periodically offered & will vary	Periodically offered & will vary	Periodically offered & will vary	Periodically offered & will vary
Influencer	n/a	By offer - waived	By offer - waived	n/a

Some additional financial wellness services require an additional surcharge. Please refer to Section 4.02 for additional details.

One-year commitment is required for all monthly-pay options. Waived fees or discounts must be qualified for annually. Assets under management or discount requirements are assessed at year-end or as Client meets threshold and makes a request for a Journey membership benefit adjustment.

Journey membership obtained through fee-waiver or discount will be terminated with immediate effect and without notice should Client or sponsor no-longer meet eligibility requirements to provide this pricing break.

Reve-based discounts are only available to eligible employees, members, or clients of groups who have been approved by Advisor. Such approval may require the group's or an individual's continued enrollment in 3rd party services. Contact the Advisor if you are unsure if you qualify for the Reve rate. Reve discounts do not apply to any applicable surcharges. View the Journey membership benefits in Section 4.02 for more details about possible applicable surcharges.

REVE

Groups that enroll in Reve shall be subject to a minimum monthly group fee of \$250^{/MO}. It is the responsibility of enrolled groups to ensure they are getting good value for this fee. The fee for the two Reve service packages shall be as follows:

	LOVE	ADORE
REGULAR FEE FOR REVE		
Base cost per group participant (enrolled or not)	\$3 /MO	\$3 /MO
Cost per Journey-enrolled participant	n/a	\$30 /MO
AVAILABLE DISCOUNTS (discounts may not be stacked, best eligible discount category will apply)		
Large Group (> 1,000 participants)	10% off	10% off
Mega Group (> 10,000 participants)	25% off	25% off
Competitive	Case-by-case basis – will vary	Case-by-case basis – will vary
Influencer	Case-by-case basis – will vary	Case-by-case basis – will vary

Reve clients may optionally for a supplemental cost, and at the sole discretion of the Advisor, book a block of meeting slots for onsite one-on-one meetings. The supplemental cost for this service shall be \$1,600 one-time + \$1,600 /day + reimbursement per travelling person for reasonable and customary travel expenses to include hotels, meals, car rental, gasoline, parking, tolls, flights, and other public transportation.

GENERAL PRICING TERMS FOR FINANCIAL WELLNESS SERVICES

Advisor may require that half or all of estimated final bill be paid in advance with the balance due at the completion of agreed service. If the client is due a refund in the case of an over estimation of hours, the refund will be sent to the client within 14 days of completion of project. If the services require additional billable hours the advisor shall provide the client with an estimate of additional billable hours required to complete the services as soon as it is evident additional time shall be needed and get the clients pre-approval to continue performing services. The client shall approve the additional work by paying in full in advance for estimated additional billable hours for additional services. All out-of-scope services are contracted and performed subject to advisor's availability & discretion.

The client may provide the Advisor with authorization to debit payment for out-of-scope services directly from their brokerage account held under the advisor's management. This shall be the default option if it is available and should the client and advisor not agree to another payment method. Otherwise client will be invoiced and may pay via check or, if made available by the advisor, ach bank draft, credit or debit card. Services are typically completed within 90 days of client agreement or as otherwise agreed to between Advisor and Client.

GROUP RETIREMENT PLAN SERVICES

Costs billed by the Advisor to Client for group retirement plan services will be based on assets under management or plan assets as follows

Regular Advisory Cost (on assets under advisement)	Tier 1: First \$5 million: 0.50% /QTR Tier 2: Next \$5 million: 0.25% /QTR Tier 3: > \$10 million: 0.125% /QTR
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The Advisor's fee discount programs do not typically apply to group retirement plan services but from time to time at the sole discretion of the Advisor may be deployed. Prospective clients may request a binding fee quotation from the Advisor prior to deciding to contact for the Advisor's services.

FEE DISCOUNT PROGRAMS

In addition to any aforementioned pricing concessions, the Advisor may, at their sole discretion, provide reasonable & fair discounts for the following purposes as mentioned above:

PAYMENT OF FEES FOR ALL PROGRAMS

All asset under management quarterly fees are billed quarterly in advance, typically during the first 10 days of January, April, July, & October & are based on previous quarter assets under management end of period values. Quarterly fees are adjusted for interim cash-flow activity throughout any given quarter and billed in arrears. Where applicable, tiered fee breakpoints are calculated at the household level for all assets under management enrolled in a given program.

Client authorizes Advisor to instruct custodian to debit and pay applicable fees from their account(s) when or after they are due. Should there not be sufficient cash to cover any given fee, Client authorizes Advisor to raise sufficient funds to cover upcoming fees by authorizing them to have and use discretionary authority.

If using a different payment method, Client agrees to pay Advisor processing surcharge not to exceed the greater of \$1.50 or 3.5% of the amount paid. Advisor also reserves the right, at their sole discretion to pass onto the client any taxes imposed by government authorities.

Quarterly advisory fees deducted from the clients' account by the custodian will be reflected in a provided fee invoice or statements as fees are withdrawn. Fee invoices or statements shall be provided through a portal accessible to clients and are also available from the Advisor upon client request. Clients may contact the Advisor to request assistance in accessing the client portal. The fees must be paid within ten (10) days following the beginning of the quarter which the account is being billed for unless the fees are debited automatically as agreed between Client & Advisor. Lower fees for comparable services may be available from other sources.

If a Separate Account Manager (SAM) or TAMP (Turn-key Asset Management Program) is used for managing client accounts, any fees paid to SAM or TAMP are separate and in addition to fees paid to Advisor. Likewise, any custodian, mutual or exchange traded costs are an additional cost and responsibility of the client separate to Advisor's fee. The combined fees will not exceed any industry standard.

Journey by PLFS, including any applicable group sponsorship fees, shall be billed to and auto debited from the agreed linked bank, brokerage, debit or credit card account belonging to the client or any applicable group sponsor.

ADDITIONAL CLIENT FEES CHARGED

Custodians may charge, as agreed directly with Client, asset-based or transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations). The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Advisor, at their sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

PREPAYMENT OF CLIENT FEES

Advisor does not require prepayment of fees of more than \$500 per client and six months or more in advance.

EXTERNAL COMPENSATION FOR THE SALE OF SECURITIES TO CLIENTS

The Advisor shall not receive external compensation for the sale of securities to clients.

PAYMENT PROCESSING FEES

Advisor may, at their sole discretion, to assist in recouping their payment processing costs and efforts by billing the Client no more than the greater of \$1.50 and 5% of payment due per transaction for payment processing fees. Such a fee will not exist if client pays directly by check or through automated debit from their Advisor-administered brokerage account.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Section 6.01 Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Advisor does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for the advisor to recommend an investment that may carry a higher degree of risk to the client.

ITEM 7: TYPES OF CLIENT

Section 7.01 Description

Advisor generally provides investment advice, management & financial wellness services to individuals, trusts, estates, charitable or non-profit organizations, or business entities.

Client relationships vary in scope and length of service.

Section 7.02 Account Minimums

Advisor has no minimum assets under management requirements but does provide suggested minimums for each investment advisory program to help ensure Client receives good value for fees paid. Please refer to Item 5 of this brochure for suggested minimums.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES, & RISK OF LOSS

Section 8.01 Methods of Analysis

Advisor may utilize fundamental analysis, technical analysis, and cyclical analysis when managing client's assets. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the movement of a security against the cycles of the market.

Primary sources of information may include financial newspapers and magazines, reports from reputable analysts, research providers, economists and strategists, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Section 8.02 Investment Strategy

The investment strategy for a specific client is based upon the objectives and anticipated liquidity needs stated by the client during consultations. The client may change these objectives at any time. Each client will have an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Section 8.03 Security-specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Advisor:

Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

Inflation Risk: When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Long-term purchases: Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.

Short-term purchases: Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.

Trading risk: Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.

Options Trading: The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. The buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur in the relevant time period (i.e., before the option expires). Additionally, options are less tangible than some other investments. An option is a "book-entry" only investment without a paper certificate of ownership.

Non-Traded REITs Risk: Absence of a public market, lack of liquidity, no guarantee of a distribution and no connection between the share of price of the REIT and the net asset value of the REIT until the assets are valued by the Board of Directors.

Leveraged and Inverse ETF Risk: These ETFs are complicated instruments designed to be used by sophisticated investors who fully understand the term, investment strategy and risks associated with the funds. Many leveraged and inverse funds use leverage and derivative instruments to achieve their stated investment objectives. These funds can be extremely volatile and carry a high risk of substantial losses. Most leverage and inverse funds "reset" daily, meaning that they are designed to achieve their stated objectives on a daily basis. The performance for investors who invest over longer periods of time-weeks, months or years-may differ significantly from the fund's stated goal as well as the target benchmark's performance. Investments in leveraged and inverse funds must be actively monitored on a daily basis and are typically not appropriate for a buy-and-hold strategy.

ITEM 9: DISCIPLINARY INFORMATION

Section 9.01 Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action required to be reported.

Section 9.02 Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings required to be reported.

Section 9.03 Self-regulatory organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients required to be reported.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Section 10.01 Broker-Dealer or Representative Registration

Advisor is not registered as a broker-dealer and no affiliates are registered representatives of a broker-dealer.

Section 10.02 Futures or Commodity Registration

Neither Advisor nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Section 10.03 Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Mr. Barber's wife is owner of Welfie, LLC., and Richard Barber serves as director on the board for Welfie, LLC. Welfie, LLC. licenses a financial wellness technology platform to employer-groups, independently-owned financial advocacy practices, and their end-users as well as small business consulting and services. Welfie LLC does not engage in the delivery of, nor is compensated indirectly or directly for the delivery of investment advice

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 his time 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 related service or any other vendor of their choosing.

Mr. Barber is also Managing Member of RB Financial Advocacy, LLC that provides administration and operating support to unaffiliated investment advisory firms. Less than 5% of his time is spent in this business. As there are no crossover clients, this does not create a conflict of interest.

Section 10.04 Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Advisor may at times when deemed appropriate for the client hire SAMs to manage all or a portion of the client account. The SAM will maintain the models or investment strategies agreed upon between Advisor and Client. SAM will execute all trades on behalf of Advisor in the designated account(s). Advisor will be responsible for the overall direct relationship with the client. Fees for the SAM are separate and in addition to fees charged by Advisor. Since the fee paid to Advisor is the same, there is no conflict of interest.

Advisor will ensure before selecting other advisors that the other advisor is properly licensed or registered as an investment advisor.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Section 11.01 Code of Ethics Description

The employees of Advisor have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Advisor employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Advisor. The Code reflects Advisor and its supervised persons' responsibility to act in the best interest of their client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Advisor's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Advisor may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Advisor's Code is based on the guiding principle that the interests of the client are our top priority. Advisor's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Section 11.02 Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Advisor and its employees do not recommend to clients, securities in which we have a material financial interest.

Section 11.03 Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Advisor and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements in addition to following the specific requirements outlined on our compliance manual.

The Chief Compliance Officer of Advisor is Richard Barber. He reviews all employee and investment advisor representative trades each quarter. The personal trading reviews helps mitigate that the personal trading of employees does not affect the markets and that clients of the firm have received preferential treatment over employee trades.

Section 11.04 Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Advisor does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell the same securities they buy or sell for clients. In order to mitigate conflicts of interest such as front running, employee or family members are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements.

ITEM 12: BROKERAGE PRACTICES

Section 12.01 Factors Used to Select Broker-Dealers for Client Transactions

Advisor may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. Advisor will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Advisor relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Advisor does not receive client referrals from a broker-dealer or third party.

Clients pay for any and all custodial fees in addition to the advisory fee charged by Advisor.

DIRECTED BROKERAGE

In circumstances where a client directs Advisor to use a certain broker-dealer, Advisor still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: Advisor 's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients, and conflicts of interest arising from brokerage firm referrals.

BEST EXECUTION

Investment advisors who manage or supervise client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

SOFT DOLLAR ARRANGEMENTS

Advisor does not have any soft dollar arrangements.

Section 12.02 Aggregating Securities Transactions for Client Accounts

Advisor may aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Advisor. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis

ITEM 13: REVIEW OF ACCOUNTS

Section 13.01 **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

With the exception of self-directed accounts which the Advisor shall not review, account reviews are performed quarterly by Investment Advisor Representatives of Advisor. Account reviews are performed more frequently when market conditions dictate.

Section 13.02 **Review of Client Accounts on Non-periodic Basis**

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Section 13.01 **Content of Client-provided Reports and Frequency**

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the Advisor's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

Section 14.01 **Economic Benefits Provided to Advisory Firm from External Sources and Conflicts of Interest**

Mr. Barber's wife is owner of Welfie, LLC and Richard Barber serves as director on the board for Welfie, LLC. Welfie, LLC. licenses a financial wellness technology platform to employer-groups, independently-owned financial advocacy practices, and their end-users as well as small business consulting and 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 his time on such contracts.

Mr. Barber, his related businesses, and or Advisor may receive sponsorship dollars from third party vendors in connection with client appreciation and promotional events. In addition, revenue may be received from unaffiliated companies advertising on Advisor's blog or through affiliate relationships.

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 service or any other vendor of their choosing.

Section 14.02 **Advisory Firm Payments for Client Referrals**

Advisor does not compensate for Client referrals.

ITEM 15: CUSTODY

Section 15.01 **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by Advisor. Advisor has custody of the funds and securities solely as a consequence of its authority to make withdrawals from client accounts to pay its advisory fee. However, Advisor avoids having custody by following safeguarding procedures as follows:

Each time a fee is directly deducted from a client account, Advisor concurrently:

- Sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account;
- Provides the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time-period covered by the fee. Such invoices and statements shall be made available in the Advisor's client portal or shall be provided by alternative means upon client request;
- Advisor has written authorization from the client to deduct advisory fees from the account held with the qualified custodian; and
- The investment adviser notifies the Commissioner in writing that the investment adviser intends to use the safeguards provided in this paragraph.

ITEM 16: INVESTMENT DISCRETION

Section 16.01 **Discretionary Authority for Trading**

Advisor accepts discretionary authority to manage securities accounts on behalf of clients. Advisor has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. The client will authorize Advisor discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

The client approves the custodian to be used and the commission rates paid to the custodian. Advisor does not receive any portion of the fees, transaction fees, or commissions paid by the client to the custodian on certain transactions.

ITEM 17: VOTING CLIENT SECURITIES

Section 17.01 Proxy Votes

Advisor does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Advisor will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

ITEM 18: FINANCIAL INFORMATION

Section 18.01 Balance Sheet

A balance sheet is not required to be provided because Advisor does not serve as a custodian for client funds or securities and Advisor does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Section 18.02 Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Advisor has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Section 18.03 Bankruptcy Petitions During the Past Ten Years

No bankruptcy petitions to report.

ITEM 19: REQUIREMENT FOR STATE REGISTERED ADVISORS

Section 19.01 Principal Executive Officers and Management Persons

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

Section 19.02 Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Section 19.03 Performance-based Fee Description

Neither Advisor, nor any supervised person receives any performance-based fees.

Section 19.04 Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

ARBITRATION CLAIMS: None to report.

SELF-REGULATORY ORGANIZATION OR ADMINISTRATIVE PROCEEDING: None to report.

In November 2008, Mr. Barber's former firm filed a customer dispute disclosure related to a failure to follow instructions. Mr. Barber's assistant failed to follow instructions in a timely fashion which led to a chain of block trades on cash that should have been used to pay down a securities-based line of credit. Rather than do 190 trade corrections, the firm decided to pay the client a settlement. Mr. Barber was not required to contribute any money towards the settlement.

Section 19.05 Material Relationship Maintained by this Advisory Business or Management Persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

Section 19.06 Material Conflicts of Interest Assurance

All material conflicts of interest regarding the Advisor, its representatives or any of its employees which could be reasonably expected to impair the rendering the rendering of unbiased and objective advice are disclosed as required under CCR Section 260.238(k).





PROVIDENT LIVING

FINANCIAL SERVICES



FORM ADV PART 2B

SUPERVISED PERSON BROCHURE

Richard T. Barber

of Provident Living Financial Services, Inc.

Last Updated: January 2024

OFFICE ADDRESS

3450 N Triumph Blvd, Suite 102
Lehi, UT 84043

(801) 753-5639

Info@getprovident.com

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	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 – March 2021
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. Welfie, LLC licenses a financial wellness technology platform to group employers, independently-owned financial advocacy practices, and their end-users and also conducts some small business consulting. 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 his time 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 DISCRPTION

Mr. Barber may receive additional compensation as a board member of Frugalio. 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 wellness service of their choosing. 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.

ITEM 7: REQUIREMENTS FOR STATE REGISTERED ADVISORS

Arbitration Claims: None to report.
Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition:

None to report.

In November 2008, Mr. Barber's former firm filed a customer dispute disclosure related to a failure to follow instructions. Mr. Barber's assistant failed to follow instructions in a timely fashion which led to a chain of block trades on cash that should have been used to pay down a securities-based line of credit. Rather than do the approximate 190 trade corrections, the firm decided to pay the client a settlement. Mr. Barber ultimately identified the issue and was not required to contribute any money towards the settlement.

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PROVIDENT LIVING

F I N A N C I A L S E R V I C E S

FORM ADV PART 2B

SUPERVISED PERSON BROCHURE

Rachel A. Pierini

of Provident Living Financial Services, Inc.

Last Updated: January 2024

MAIN OFFICE ADDRESS

3450 N Triumph Blvd, Suite 102
Lehi, UT 84043

(801) 753-5639

Info@getprovident.com

Getprovident.com

This brochure supplement provides information about Rachel A. Pierini and supplements the Provident Living Financial Service, Inc. brochure. You should have received a copy of that brochure. Please contact Rachel A. Pierini, 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.*	Operations 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), notary services, 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.

ITEM 7: REQUIREMENTS FOR STATE REGISTERED ADVISORS

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.

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PROVIDENT LIVING

F I N A N C I A L S E R V I C E S

FORM ADV PART 2B

SUPERVISED PERSON BROCHURE

Benjamin L. Souza

of Provident Living Financial Services, Inc.

Last Updated: January 2024

MAIN OFFICE ADDRESS

3450 N Triumph Blvd, Suite 102

Lehi, UT 84043

(801) –753-5639

Benjamin@getprovident.com

Getprovident.com

This brochure supplement provides information about Benjamin L. Souza and supplements the Provident Living Financial Service, Inc. brochure. You should have received a copy of that brochure. Please contact Benjamin L. Souza, if you did not receive the brochure or if you have any questions about the contents of this supplement. Additional information about Benjamin L. Souza (CRD #7521307) 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

Benjamin L. Souza
Year of birth: 1997

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

Brigham Young University (Provo); Bachelor of Science in Marketing

Business Experience:

Provident Living Financial Services, Inc.*	Investment Advisor Representative	Mar '22 – Present
Souza Enterprises, LLC	Managing Member	Jan '22 - Present
Full Time Student		Mar '12 – Mar '22

* 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. Souza is Managing Member for Souza Family Enterprises, LLC. which provides small business marketing services and administrative services for investment property landlords.

Approximately 4% of Mr. Souza's time is spent in these practices. Mr Souza will not offer Advisor clients products and/or services from these activities. Fees for advisory services are separate and distinct from any compensation earned from his other business activities

Clients of the Advisor, or associated parties, may not also be clients of Souza Family Enterprises, LLC. Therefore there is no indirect financial benefit to Mr Souza nor conflict of interest.

ITEM 5: PERFORMANCE-BASED FEE DISCRIPTION

Mr. Souza does not receive any performance-based fees.

ITEM 6: SUPERVISION

Benjamin Souza is supervised by Richard Barber, Chief Compliance Officer. He reviews Benjamin'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.

ITEM 7: REQUIREMENTS FOR STATE REGISTERED ADVISORS

Arbitration Claims: None to report.
Self-Regulatory Organization or Administrative Proceeding: None to report.
Bankruptcy Petition: None to report.

// END OF DOCUMENT //



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