

Form CRS Relationship Summary - June 26, 2020



Provenance Wealth Advisors, LLC (PWA) is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

Q | What investment services and advice can you provide me?

We offer **Financial Planning and Portfolio Consulting Services** to retail investors. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/126529>.

We do not monitor your investments as part of the Financial Planning Services. As part of our Portfolio Consulting Services we provide recommendations to clients, but we are not responsible for the execution of those recommendations.

We do not provide discretionary management services as part of the Financial Planning and/or Portfolio Consulting Services.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose minimum requirements for engaging our services.

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

Q | What are the principal fees and costs associated with engaging your firm for services?

The following summarizes the principal fees and costs associated with engaging our firm for services.

For detailed information, refer to our *Form ADV, Part 2A*. Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/126529>:

- **Hourly Fees** (Payable upon invoicing)
- **Fixed Fees** (Payable upon invoicing)

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Key Questions to Ask Your Financial Professional

- **Help me understand how and when these fees and costs will be charged.**

Q | How do your financial professionals make money?

The financial professionals servicing you are compensated through Financial Planning and Portfolio Consulting fees.

Q | Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

You can find additional information about your investment advisory services and request a copy of the relationship summary at 954-712-8888 or click the link <https://adviserinfo.sec.gov/firm/brochure/126529>

Key Questions to Ask Your Financial Professional

- **Who is my primary contact person?**
- **Is he or she a representative of an investment advisor or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**



www.provwealth.com

Q | What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

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• Persons providing Financial Planning and Portfolio Consulting on behalf of our firm are registered representatives with Raymond James Financial Services, Inc. a broker/dealer and/or investment adviser representative with Raymond James Financial Services Advisors, Inc. an investment adviser. Although our firm does not require our clients to utilize Raymond James Financial Services, Inc., or Raymond James Financial Services Advisors, Inc., they have an incentive to recommend these services to you as these persons receive compensation in connection with the purchase and sale of securities or other investment products and for providing investment advice.

• Persons providing Financial Planning and Portfolio Consulting services on behalf of our firm are licensed as independent insurance agents who sell insurance products. They have an incentive to recommend insurance products to you as the sale of these products pay a commission to the agent.

• BPB and/or its associated persons act as limited partners in one or more real estate investment partnerships. Investments in these partnerships will not be recommended to financial planning or portfolio consulting clients.

• Further, BPB and/or its associated persons have an interest in BayBridge Real Estate Group ("Baybridge"). Baybridge may refer clients to us and we may do the same for them. Clients are informed that they are under no obligation to use the services of the other firm. If clients choose to use the services, the client is instructed that the fees paid for services provided by each entity are separate and distinct from each other.

Refer to our [Form ADV Part 2A](https://adviserinfo.sec.gov/firm/brochure/126529) by clicking this link <https://adviserinfo.sec.gov/firm/brochure/126529> to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**