Part 2A of Form ADV: Firm Brochure

Form ADV, Part 2A, Item 1

Cover Page

PROVISION WEALTH MANAGEMENT, INC.

8601 Six Forks Road, Suite 400
Raleigh, NC 27615

Tel: 919-537-9766

February 17, 2025

FORM ADV PART 2
FIRM BROCHURE

This brochure provides information about the qualifications and business practices of Provision Wealth Management, Inc. If you have any questions about the contents of this brochure, please contact us at 919-537-9766. 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 Provision Wealth Management, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Provision Wealth Management, Inc. is 287500.

Provision Wealth Management, Inc. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Material Changes

Provision Wealth Management, Inc. has had the following material changes since our last annual update, dated March 5, 2024:

- None

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Advisory Business

Provision Wealth Management, Inc. is a Registered Investment Adviser based in Raleigh, North Carolina, and incorporated under the laws of the State of North Carolina. Provision Wealth Management, Inc. is owned by William Dowdy and Jared Brogden. Provision Wealth Management, Inc. is registered with the State of North Carolina Securities Division and is subject to its rules and regulations. Founded in February 2017, Provision Wealth Management, Inc. provides investment advisory services, which may include, but are not limited to, the review of client investment objectives and goals, recommending asset allocation strategies of managed assets among investment products such as cash, stocks, mutual funds and bonds, exchange-traded funds, annuities, and/or preparing written investment strategies. Our investment advice is tailored to meet our clients' needs and investment objectives. Clients may impose restrictions on investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.) by providing a signed and dated written notification, of which an e-mail is also an acceptable form of notification. Provision Wealth Management, Inc. also provides financial planning consulting services including, but not limited to, risk assessment/management, investment planning, estate planning, financial organization, or financial decision making/negotiation.

Provision Wealth Management, Inc. provides investment advisory and other financial services through its Investment Advisory Representatives ("IAR") to accounts opened with Provision Wealth Management, Inc. Managed Accounts are available primarily to individuals and high net worth individuals.

Provision Wealth Management, Inc. provides discretionary and non-discretionary investment advisory services to some of its clients through various managed account programs. Provision Wealth Management, Inc. will assist clients in determining the suitability of the Managed Account Programs for the client. The IAR is compensated by a percentage of assets under management for managed accounts and the account may be assessed other charges associated with conducting a brokerage business. Provision Wealth Management, Inc. and its IAR, as appropriate, will be responsible for the following:

- Performing due diligence
- Recommending strategic asset and style allocations
- Providing research on investment product options, as needed
- Providing client risk profile questionnaire
- Obtaining investment advisory contract from client with required financial, risk tolerance, suitability and investment vehicle selection information for each new account
- Performing client suitability check on account documentation, reviewing the investment objectives and evaluate the investment vehicle selections
- Providing Firm Brochure (this document)

The firm has the following assets under management as of February 2, 2025:

Discretionary: $56,514,062
Non-Discretionary: $0

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Fees and Compensation

The following types of fees will be assessed:

Asset Management – Fees are charged in advance and are based primarily on asset size and the level of complexity of the services provided. In individual cases, Provision Wealth Management, Inc. has the sole discretion to negotiate fees that are lower than the standard fee shown or to waive fees. Fees are not based on the share of capital gains or capital appreciation of the funds or any portion of the funds. Comparable services for lower fees may be available from other sources. Fees for the initial quarter will be prorated based upon the number of calendar days in the calendar quarter that the advisory agreement is in effect. Fees are based on the market value of the assets on the last business day of the previous quarter. Annual fees range from .40% - 1.00% depending on the amount of assets under management ("AUM") – See chart below. Consulting services are included in these fees for asset management services with the exception of unique circumstances that may require a separate agreement for financial planning services (description and fees are discussed below). If the situation warrants separate financial planning fees, it will be discussed upfront, and a separate agreement will be negotiated.

Fee Schedule for Asset Management:

Total Account Value	Maximum Annual Advisory Fee
First $1,000,000	1.00%
Next $1,000,000	0.90%
Next $1,000,000	0.80%
Next $1,000,000	0.70%
Next $1,000,000	0.60%
Next $2,500,000	0.55%
Next $2,500,000	0.50%
Next $5,000,000	0.40%

Next $10,000,000	0.30%
Greater than $25,000,000	Negotiable

As authorized in the client agreement, the account custodian withdraws Provision Wealth Management, Inc.'s advisory fees directly from the clients' accounts according to the custodian's policies, practices, and procedures. The custodial statement includes the amount of any fees paid to Provision Wealth Management, Inc. for advisory services. You should carefully review the statement from your custodian/broker-dealer's statement and verify the calculation of fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

Fees are charged in advance on a quarterly basis, meaning that advisory fees for a quarter are charged on the first day of the quarter. Clients may terminate investment advisory services obtained from Provision Wealth Management, Inc., without penalty, upon written notice within five (5) business days after entering into the advisory agreement with Provision Wealth Management, Inc.. The client is responsible for any fees and charges incurred by the client from third parties as a result of maintaining the account such as transaction fees for any securities transactions executed and account maintenance or custodial fees. Thereafter, the client may terminate advisory services upon written notice delivered to and received by Provision Wealth Management, Inc. Clients who terminate investment advisory services during a quarter are charged a prorated advisory fee based on the date of Provision Wealth Management, Inc.'s receipt of client's written notice to terminate. Any earned but unpaid fees are immediately due and payable, and any unearned fees will be refunded on a prorated basis to the client upon termination.

Financial Planning – Financial planning services are charged in advance through a fixed fee or hourly arrangement as agreed upon between the client and Provision Wealth Management, Inc. There will never be an instance where $500 or more in fees is charged six or more months in advance. Hourly fees are generally charged when the scope of services cannot be determined or if the services are limited to one meeting. Fixed fees are generally quoted to the client for longer term consulting projects. Fees are negotiable and vary depending upon the complexity of the client situation and services to be provided. Hourly fees range from $280 - $400 per hour, depending on what is negotiated between Provision Wealth Management, Inc. and the client. Similar financial planning services may be available elsewhere for a lower cost to the client. Fixed fees for longer-term consulting projects range from $1,000 to $30,000 per project. Fixed project-based fees may also include a fixed annual fee payable monthly or quarterly, for ongoing financial planning consultation. An estimate for total hours and charges is determined at the start of the advisory relationship.

Typically, clients will be invoiced monthly or quarterly for all hourly or fixed fee time spent by Provision Wealth Management, Inc. as agreed upon by client, or upon completion of the services if less than a month. Clients who wish to terminate the planning process prior to completion may do so with written notice. The client may obtain a refund of a pre-paid fee if the advisory contract is terminated before the end of the billing period by contacting William Dowdy at 919-537-9766. Upon receipt of written notification, any earned fee will immediately become due and payable. A client may terminate an advisory agreement without being assessed any fees or expenses within five (5) days of its signing.

Additional Fees and Expenses

In addition to advisory fees paid to Provision Wealth Management, Inc. as explained above, clients may pay custodial service, account maintenance, transaction, and other fees associated with maintaining the account. These fees vary by broker and/or custodian. Clients should ask Provision Wealth Management, Inc. for details on transaction fees or other custodial fees specific to their account, as these fees are not included in the annual advisory fee. Provision Wealth Management, Inc. does not share any portion of such fees. Additionally, for any mutual funds or exchange-traded funds purchased, the client may pay their proportionate share of the funds' distribution, internal management, investment advisory and administrative fees. Such fees are not shared with Provision Wealth Management, Inc. and are compensation to the fund manager. Clients are urged to read the mutual fund prospectus prior to investing.

Mutual fund companies impose internal fees and expenses on clients. These fees are in addition to the costs associated with the investment advisory services as described above. Complete details of such internal expenses are specified and disclosed in each mutual fund company's prospectus. Clients are strongly advised to review the prospectus(es) prior to investing in such securities.

Mutual funds purchased or sold in broker-dealer accounts may generate transaction fees that would not exist if the purchase or sale were made directly with the mutual fund company. Mutual funds held in broker-dealer accounts also charge management fees. These mutual fund management fees may be more or less than the mutual fund management fees charged if the client held the mutual fund directly with the mutual fund company.

Clients may purchase shares of mutual funds directly from the mutual fund issuer, its principal underwriter, or a distributor without purchasing the services of Provision Wealth Management, Inc. or paying the advisory fee on such shares (but subject to any applicable sales charges). Certain mutual funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable advisory fee. However, clients would not receive Provision Wealth Management, Inc.'s assistance in developing an investment strategy, selecting securities, monitoring performance of the account, and making changes as necessary.

Please refer to Item 12 "Brokerage Practices" of this brochure for additional information.

Form ADV, Part 2A, Item 6

Performance-Based Fees and Side-By-Side Management

Provision Wealth Management, Inc. does not charge performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or appreciation of the assets of a client. Our fees are calculated as described in Fees and Compensation section above and are not charged on the basis of performance of your advisory account.

Form ADV, Part 2A, Item 7

Types of Clients

Provision Wealth Management, Inc. offers investment advisory services primarily to individuals and high net worth individuals. There is no minimum account size to open and maintain an advisory account, however the minimum household balance under advisement is $500,000. Exceptions may be granted on occasion.

Form ADV, Part 2A, Item 8

Methods of Analysis, Investment Strategies, and Risk of Loss

Provision Wealth Management, Inc.'s methods of analysis and investment strategies incorporate the client's needs and investment objectives, time horizon, and risk tolerance. Provision Wealth Management, Inc. is not bound to a specific investment strategy for the management of investment portfolios but rather consider the risk tolerance levels pre-determined gathered at the account opening, as well as on an on-going basis. Examples of methodologies that our investment strategies may incorporate include:

Asset Allocation – Asset Allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

Dollar-Cost Averaging – Dollar-cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals, regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

Technical Analysis – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

Long-Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short-Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.

Our strategies and investments may have unique and significant tax implications. Regardless of your account size or other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we manage your portfolio with strategies and in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

Below are some more specific risks of investing:

Derivatives Risk. Funds in a client's portfolio may use derivative instruments. The value of these derivative instruments derives from the value of an underlying asset, currency or index. Derivative investments by mutual funds or ETFs in which the client invests involve the risk that the value of the underlying fund's derivatives may rise or fall more rapidly than other investments, and the risk that it may lose more than the amount that it invested in the derivative instrument itself. Derivative instruments also involve the risk that other parties to the derivative contract may fail to meet their obligations, which could cause losses.

Form ADV, Part 2A, Item 9

Disciplinary Information

Provision Wealth Management, Inc. or its Principal Executive Officers have not had any reportable disclosable events in the past ten years.

Form ADV, Part 2A, Item 10

Other Financial Industry Activities and Affiliations

William Dowdy and Jared Brogden, co-owners of Provision Wealth Management, Inc., are licensed insurance agents. From time to time, they will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Provision Wealth Management, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Provision Wealth Management, Inc. in their capacity as an insurance agent.

Neither Provision Wealth Management, Inc. nor its representatives are registered as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

Form ADV, Part 2A, Item 11

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Provision Wealth Management, Inc.'s Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect client interests at all times and to demonstrate our commitment to fiduciary duties of honesty, good faith, and fair dealing. All of Provision Wealth Management, Inc.'s Associated Persons are expected to strictly adhere to these guidelines. Persons associated with Provision Wealth Management, Inc. are also required to report any violations to the Code of Ethics. Additionally, the firm maintains and enforces written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about our clients or client accounts by persons associated with our firm.

Provision Wealth Management, Inc. and its employees may buy or sell securities that are also held by clients. It is the expressed policy of the advisor that no person employed by our firm purchase or sell any security prior to the transaction being implemented for an advisory account; therefore, preventing such employees from benefiting from transactions placed on behalf of the advisory clients.

The advisor may have an interest or position in a certain security, which may also be recommended to the client. As these situations may present a conflict of interest, the advisor has established the following restrictions in order to ensure its fiduciary responsibilities:

1. A director, officer or employee of the advisor shall not buy or sell a security for their personal portfolio(s) where their decision is substantially derived, in whole or part, by reason of his or her employment, unless the information is also available to the investing public. No owner/employee of Provision Wealth Management, Inc. shall prefer their own interest to that of the client.
2. The advisor maintains a list of all securities held by the company and all directors, officers, and employees. These holdings are reviewed on a quarterly basis by the principal of the firm.
3. The advisor requires that all employees must act in accordance with all applicable Federal and State regulations governing registered investment advisors.
4. The advisor may block personal trades with those of clients however by doing so the clients will never be at a disadvantage.

Provision Wealth Management, Inc.'s Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting William Dowdy at 919-537-9766.

Form ADV, Part 2A, Item 12

Brokerage Practices

In order for Provision Wealth Management, Inc. to provide asset management services, we request you utilize the brokerage and custodial services of Schwab Institutional, a division of Charles Schwab & Co., Inc. Member FINRA/SIPC ("Schwab"), for which we have an existing relationship. In considering which independent qualified custodian will be the best fit for Provision Wealth Management, Inc.'s business model, we are evaluating the following factors, which is not an all-inclusive list:

- Financial strength
- Reputation
- Reporting capabilities
- Execution capabilities
- Pricing, and
- Types and quality of research

While you are free to choose any broker-dealer or other service provider, we recommend that you establish an account with a brokerage firm with which we have an existing relationship. Such relationships may include benefits provided to our firm, including, but not limited to research, market information, and administrative services that help our firm manage your account(s). We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by the recommended broker-dealers, including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm.

You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other clients who do not direct us to use a particular broker or dealer.

Provision Wealth Management, Inc. does not have any soft dollar arrangements.

Provision Wealth Management, Inc. does not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

When Provision Wealth Management, Inc. buys or sells the same security for two or more clients (including our personal accounts), we may place concurrent orders to be executed together as a single "block" in order to facilitate orderly and efficient execution. Each client account will be charged or credited with the average price per unit. We receive no additional compensation or remuneration of any kind because we aggregate client transactions, and no client is favored over any other client.

Form ADV, Part 2A, Item 13

Review of Accounts

Client accounts are reviewed at least quarterly by William Dowdy or Jared Brogden, Principal Executive Officers of the firm. William Dowdy or Jared Brogden reviews clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at Provision Wealth Management, Inc. are assigned to these reviewers.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by William Dowdy or Jared Brogden, Principal Executive Officers of the firm. There is only one level of review and that is the total review conducted to create the financial plan. Reviews are conducted at least quarterly for longer term consulting projects.

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Each client will receive at least quarterly a written report that details the clients' account which may come from the custodian.

Clients may be provided a one-time financial plan concerning their financial situation, depending on the agreed upon services. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for an additional fee.

Form ADV, Part 2A, Item 14

Client Referrals and Other Compensation

Provision Wealth Management, Inc. does not compensate any individual or firm for client referrals, nor does Provision Wealth Management, Inc. receive compensation for referring clients for other professional services.

Form ADV, Part 2A, Item 15

Custody

Provision Wealth Management, Inc. does not have physical custody of any client funds and/or securities and does not take custody of client accounts at any time. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. However, by granting Provision Wealth Management, Inc. written authorization to automatically deduct fees from client accounts, Provision Wealth Management, Inc. is deemed to have limited custody. You will receive account statements from the independent, qualified custodian holding your funds at least quarterly. The account statement from your custodian will indicate the amount of advisory fees deducted from your account(s) each billing cycle. Clients should carefully review statements received from the custodian. Provision Wealth Management, Inc. also sends quarterly invoices detailing the manner and amount of advisory fees to all clients.

Standing Letters of Authorization - Some clients may execute limited powers of attorney or other standing letters of authorization that permit Provision Wealth Management, Inc. to transfer money from their account with the client's independent qualified Custodian to third parties. This authorization to direct the Custodian may be deemed to cause our firm to exercise limited custody over your funds or securities and for regulatory reporting purposes, we are required to keep track of the number of clients and accounts for which we may have this ability. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate any transfers that may have taken place within your account(s) each billing period. You should carefully review account statements for accuracy.

Form ADV, Part 2A, Item 16

Investment Discretion

Before Provision Wealth Management, Inc. can buy or sell securities on your behalf, you must first sign our discretionary management agreement, a limited power of attorney, and/or trading authorization forms. By choosing to do so, you may grant the firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. Clients may impose limitations on discretionary authority for investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.), as well as other limitations as expressed by the client. Limitations on discretionary authority are required to be provided to the IAR in writing. Please refer to the "Advisory Business" section of this Brochure for more information on our discretionary management services.

Form ADV, Part 2A, Item 17

Voting Client Securities

We do not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

Form ADV, Part 2A, Item 18

Financial Information

Provision Wealth Management, Inc. is not required to provide financial information to our clients because we do not require or solicit the prepayment of more than $500 six or more months in advance.

Form ADV, Part 2A, Item 19

Requirements for State-Registered Advisers

Principal Executive Officers and Management Persons Education and Business Background:

William Dowdy
Managing Principal/CCO/Shareholder

Business Background:

Provision Wealth Management, Inc., Shareholder / Investment Advisor Representative, March 2017 - Present

Northwestern Mutual, Registered Representative, February 1999 – March 2017

Educational Background:

UNC-Chapel Hill, Bachelor's in Religion, Graduated: 1988

Jared Brogden
Managing Principal and Shareholder

Business Background:

Provision Wealth Management, Inc., Shareholder / Investment Advisor Representative, March 2017 - Present

Northwestern Mutual, Registered Representative, December 2006 – March 2017

Educational Background:

Liberty University, Bachelor's in Accounting, Graduated: 2006
Received Football Scholarship

East Carolina University, Business School, Attended: 8/2002 – 5/2004
Received Football Scholarship

None of the Principal Executive Officers and Management persons listed have had any complaints or any events required to be disclosed in this section.

Neither Provision Wealth Management, Inc. nor any of its management persons have any relationships or arrangements with any issuers of securities.

Form ADV, Part 2B, Item 1

Cover Page

WILLIAM D. DOWDY

8601 Six Forks Road, Suite 400
Raleigh, NC 27615

Phone: 919-537-9766

February 17, 2025

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about William D. Dowdy that supplements the Provision Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact William D. Dowdy if you did not receive a Provision Wealth Management, Inc.'s brochure or if you have questions about this supplement. Mr. Dowdy's CRD number is 3190902.

Additional information about William D. Dowdy is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

William D. Dowdy
Managing Principal
Year of Birth: 1966

Business Background:

Provision Wealth Management, Inc., Shareholder / Investment Advisor Representative, March 2017 - Present

Northwestern Mutual, Registered Representative, February 1999 – March 2017

Educational Background:

UNC-Chapel Hill, Bachelor's in Religion, Graduated: 1988

RELEVANT DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER ™ Practitioner (CFP®)
This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*, *Rules of Conduct* and *Financial Planning Practice Standards*. Certificants must continue to meet continuing education requirements which presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see www.cfp.net.

CHARTERED LIFE UNDERWRITER (CLU®)
The American College in Bryn Mawr, PA, sponsors this program. This course of study provides in-depth knowledge on the insurance needs of individuals, business owners and professional clients. Certification requires successful completion of eight courses, including several insurance courses, income taxes, estate planning, and several elective courses. To receive the CLU® designation, you must also meet experience requirements (three years of full-time work experience (or 6,000 hours of part-time work experience) in one of several specific fields, as well as ethics standards, and agree to comply with The American College

Code of Ethics and Procedures. Additionally, there is a requirement to meet 30 hours of PACE continuing education every two years. For more information, see http://www.theamericancollege.edu/

CHARTERED FINANCIAL CONSULTANT (ChFC®)
The American College in Bryn Mawr, PA, which sponsors this program, says that "the ChFC program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. Certification requires successful completion of nine courses in key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning." To receive the ChFC® designation, you must also meet experience requirements (three years of full-time work experience (or 6,000 hours of part-time work experience) in one of several specific fields, as well as ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Additionally, there is a requirement to meet 30 hours of PACE continuing education every two years. For more information, see http://www.theamericancollege.edu/

CHARTERED ADVISOR FOR SENIOR LIVING (CASL™)
The Chartered Advisor for Senior Living (CASL™) designation focuses exclusively on the unique needs of mature clients. Developed with input from a panel of industry professionals, the designation provides representatives with comprehensive knowledge on the full range of financial, health, psychological and sociological issues confronting older clients. Individuals who earn the CASL™ designation gain a thorough understanding of health and health care, long term care insurance, planning for pension distributions, suitability of investments, federal estate taxation and counseling on key family decisions.

CHARTERED ADVISOR IN PHILANTHROPY® (CAP®)
The advisor earning the CAP® designation has taken three courses in philanthropy covering various impacts of planning for family wealth, charitable giving, and gift planning for non-profits. The courses are offered through the Irwin Gradual School of The American College. They provide the knowledge and tools that are needed to help clients articulate and advance their highest aspirations for self, family, and society.

RETIREMENT INCOME CERTIFIED PROFESSIONAL (RICP®)
The American College, an accredited non-profit educational institution since 1927, confers the RICP®. An RICP® designee is trained to understand how to structure effective retirement income plans, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years.

ACCREDITED ESTATE PLANNER® DESIGNATION (AEP®)
Professional estate planners can obtain an accreditation that acknowledges their experience and specialization in estate planning. Simply put, the Accredited Estate Planner® designation means "I believe in the team concept of estate planning." Awarded by the National Association of Estate Planners & Councils to recognize estate planning professionals who meet special requirements of education, experience, knowledge, professional reputation, and character, the AEP® designation helps both clients and colleagues understand your belief in, and dedication to, the team concept of estate planning.

REGISTERED EMPLOYEE BENEFITS CONSULTANT (REBC®)
The Registered Employee Benefits Consultant (REBC®) designation is the undisputed professional credential for persons who are selling or servicing the group insurance, health insurance, retirement planning, and incentive compensation markets.

REGISTERED HEALTH UNDERWRITER (RHU®)
The respected Registered Health Underwriter® (RHU®) designation is the premier credential in the

health insurance market. The program also helps stay current with the major benefit protection laws, including COBRA, ERISA and HIPAA.

Form ADV, Part 2B, Item 3

Disciplinary Information

Mr. Dowdy does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

Other Business Activities

William D. Dowdy has a financial industry affiliated business as an insurance agent. Not more than 5% of his time is spent on these activities. From time to time, he offers clients advice or products from those activities. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

These practices represent a conflict of interest because it gives Mr. Dowdy an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Dowdy has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Form ADV, Part 2B, Item 5

Additional Compensation

William D. Dowdy does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Form ADV, Part 2B, Item 6

Supervision

Provision Wealth Management, Inc. has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the North Carolina Securities Act. Mr. Dowdy is Provision Wealth Management, Inc.'s Chief Compliance Officer, and his activities are reviewed by the Shareholder of the firm, Jared Brogden. He can be reached at 919-537-9766.

Requirements for State-Registered Advisers

William D. Dowdy does not have any reportable disciplinary events required to be disclosed in this section.

Form ADV, Part 2B, Item 1

Cover Page

JARED R. BROGDEN

8601 Six Forks Road, Suite 400
Raleigh, NC 27615

Phone: 919-537-9766

February 17, 2025

FORM ADV PART 2
BROCHURE SUPPLEMENT

This brochure supplement provides information about Jared R. Brogden that supplements the Provision Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Jared R. Brogden if you did not receive a Provision Wealth Management, Inc.'s brochure or if you have questions about this supplement. Mr. Brogden's CRD number is 5261369.

Additional information about Jared R. Brogden is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Jared R. Brogden
Managing Principal
Year of Birth: 1984

Business Background:

Provision Wealth Management, Inc., Shareholder / Investment Advisor Representative, March 2017 - Present

Northwestern Mutual, Registered Representative, December 2006 – March 2017

Educational Background:

Liberty University, Bachelor's in Accounting, Graduated: 2006
Received Football Scholarship

East Carolina University, Business School, Attended: 8/2002 – 5/2004
Received Football Scholarship

RELEVANT DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER ™ Practitioner (CFP®)
This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*, *Rules of Conduct* and *Financial Planning Practice Standards*. Certificants must continue to meet continuing education requirements which presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see www.cfp.net.

CHARTERED FINANCIAL CONSULTANT (ChFC®)
The American College in Bryn Mawr, PA, which sponsors this program, says that "the ChFC program prepares you to meet the advanced financial planning needs of individuals, professionals and small

business owners. Certification requires successful completion of nine courses in key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning." To receive the ChFC® designation, you must also meet experience requirements (three years of full-time work experience (or 6,000 hours of part-time work experience) in one of several specific fields, as well as ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Additionally, there is a requirement to meet 30 hours of PACE continuing education every two years. For more information, see http://www.theamericancollege.edu/

CHARTERED LIFE UNDERWRITER (CLU®)
The American College in Bryn Mawr, PA, sponsors this program. This course of study provides in-depth knowledge on the insurance needs of individuals, business owners and professional clients. Certification requires successful completion of eight courses, including several insurance courses, income taxes, estate planning, and several elective courses. To receive the CLU® designation, you must also meet experience requirements (three years of full-time work experience (or 6,000 hours of part-time work experience) in one of several specific fields, as well as ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Additionally, there is a requirement to meet 30 hours of PACE continuing education every two years. For more information, see http://www.theamericancollege.edu/

CHARTERED ADVISOR FOR SENIOR LIVING (CASL™)
The Chartered Advisor for Senior Living (CASL™) designation focuses exclusively on the unique needs of mature clients. Developed with input from a panel of industry professionals, the designation provides representatives with comprehensive knowledge on the full range of financial, health, psychological and sociological issues confronting older clients. Individuals who earn the CASL™ designation gain a thorough understanding of health and health care, long term care insurance, planning for pension distributions, suitability of investments, federal estate taxation and counseling on key family decisions.

Form ADV, Part 2B, Item 3

Disciplinary Information

Mr. Brogden does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

Other Business Activities

Jared R. Brogden has a financial industry affiliated business as an insurance agent. Not more than 5% of his time is spent on these activities. From time to time, he offers clients advice or products from those activities. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

These practices represent a conflict of interest because it gives Mr. Brogden an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Brogden has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Mr. Brogden is partner in ICWW Group, LLC, a real estate investment business.

Form ADV, Part 2B, Item 5

Additional Compensation

Jared R. Brogden does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Form ADV, Part 2B, Item 6

Supervision

Provision Wealth Management, Inc. has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the North Carolina Securities Act. Mr. Brogden is an Investment Advisor Representative ("IAR") of Provision Wealth Management, Inc. and is supervised by William Dowdy, Chief Compliance Officer. He can be reached at 919-537-9766**.**

Form ADV, Part 2B, Item 7

Requirements for State-Registered Advisers

Jared R. Brogden does not have any reportable disciplinary events required to be disclosed in this section.

Form ADV, Part 2B, Item 1

Cover Page

CALEB W. WHITE

8601 Six Forks Road, Suite 400
Raleigh, NC 27615

Phone: (803) 309-7871

February 17, 2025

FORM ADV PART 2
BROCHURE SUPPLEMENT

This brochure supplement provides information about Caleb W. White that supplements the Provision Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Caleb W. White if you did not receive a Provision Wealth Management, Inc.'s brochure or if you have questions about this supplement. Mr. White's CRD number is 6246434.

Additional information about Caleb W. White is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Caleb W. White, CFP®, ChFC®
Investment Advisor Representative
Year of Birth: 1988

Business Background:

Provision Wealth Management, Inc., Investment Advisor Representative, January 2025 – Present

Northwestern Mutual, Financial Advisor, October 2019 – January 2025

Samanage / Solarwinds, Sales Development Representative, February 2019 – October 2019

Ernest Packaging Solutions, Outside Sales, November 2018 – February 2019

Educational Background:

Tulane University, Bachelor of Science in Psychology, Graduated: 2010

RELEVANT DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER ™ Practitioner (CFP®)
This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*, *Rules of Conduct* and *Financial Planning Practice Standards*. Certificants must continue to meet continuing education requirements which presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see www.cfp.net.

CHARTERED FINANCIAL CONSULTANT (ChFC®)
The American College in Bryn Mawr, PA, which sponsors this program, says that "the ChFC program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. Certification requires successful completion of nine courses in key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning." To receive the ChFC® designation, you must also meet experience requirements (three years of full-time work experience (or 6,000 hours of part-time work experience) in one of several specific fields, as well as ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Additionally, there is a requirement to meet 30 hours of PACE continuing education every two years. For more information, see http://www.theamericancollege.edu/.

Form ADV, Part 2B, Item 3

Disciplinary Information

Mr. White does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

Other Business Activities

Caleb W. White has a financial industry affiliated business as an independent insurance agent. Not more than 30% of his time is spent on these activities. From time to time, he offers clients advice or products from those activities. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

These practices represent a conflict of interest because it gives Mr. White an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. White has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Caleb W. White co-founded a wedding application.

Form ADV, Part 2B, Item 5

Additional Compensation

Caleb W. White does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Form ADV, Part 2B, Item 6

Supervision

Provision Wealth Management, Inc. has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the North Carolina Securities Act. Mr. White is an Investment Advisor Representative ("IAR") of Provision Wealth Management, Inc. and is supervised by William Dowdy, Chief Compliance Officer. Mr. Dowdy can be reached at (919) 274-4302.

Form ADV, Part 2B, Item 7

Requirements for State-Registered Advisers

Caleb W. White does not have any reportable disciplinary events required to be disclosed in this section.

Form ADV, Part 2B, Item 1

Cover Page

BRYAN P. WYLIE, CFP®

8601 Six Forks Road, Suite 400
Raleigh, NC 27615

Phone: 919-537-9766

July 22, 2025

FORM ADV PART 2
BROCHURE SUPPLEMENT

This brochure supplement provides information about Bryan P. Wylie, that supplements the Provision Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Bryan P. Wylie, if you did not receive a Provision Wealth Management, Inc.'s brochure, or if you have questions about this supplement. Mr. Wylie's CRD number is 6267698.

Additional information about Bryan P. Wylie, is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Bryan P. Wylie, CFP®
Financial Advisor
Year of Birth: 1987

Business Background:

Provision Wealth Management, Inc., Financial Advisor, July 2025 – Present

Northwestern Mutual Life Insurance Company, Agent, July 2025 – July 2025

Triangle Wealth Advisors, Associate Agent, May 2018 – July 2025

Northwestern Mutual Investment Services, LLC, Registered Representative, September 2013 – July 2025

Educational Background:

North Carolina State University, School of Business, Bachelor of Psychology and Business Administration, Graduated: 2009

CERTIFIED FINANCIAL PLANNER ™ Practitioner (CFP®)
This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*, *Rules of Conduct* and *Financial Planning Practice Standards*. Certificants must continue to meet continuing education requirements which presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see www.cfp.net.

Form ADV, Part 2B, Item 3

Disciplinary Information

Mr. Wylie does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

Other Business Activities

Bryan P. Wylie, has a financial industry affiliated business as an insurance agent. Not more than 30% of his time is spent on these activities. From time to time, he offers clients advice or products from those activities. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

These practices represent a conflict of interest because it gives Mr. Wylie an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Wylie has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Form ADV, Part 2B, Item 5

Additional Compensation

Bryan P. Wylie, does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Form ADV, Part 2B, Item 6

Supervision

Provision Wealth Management, Inc. has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the North Carolina Securities Act. Mr. Wylie is an Investment Advisor Representative ("IAR") of Provision Wealth Management, Inc. and is supervised by William Dowdy, Chief Compliance Officer. He can be reached at 919-537-9766.

Form ADV, Part 2B, Item 7

Requirements for State-Registered Advisers

Bryan P. Wylie, does not have any reportable disciplinary events required to be disclosed in this section.