

**Jonathan “Jonny” Richmond,
CFP®, AIF®, CEPA®, CPFA®**

**Brochure Supplement
(Part 2B of Form ADV)**

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ProVise Management Group, LLC

SEC File Number: 801 – 32172

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This brochure supplement provides information about Jonny Richmond that supplements the ProVise Management Group, LLC (“ProVise”) brochure. You should have received a copy of that brochure. Please contact Shane O’Hara, Chief Compliance Officer at (727) 441-9022 or info@provise.com if you did not receive ProVise’s brochure or if you have any questions about the contents of this supplement.

Additional information about Jonny Richmond is available on the SEC’s website at <https://adviserinfo.sec.gov/>.

The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Educational Background and Business Experience

Jonny Richmond was born in 1996. He graduated from the University of Kansas with a Bachelor of Science degree in Business Finance in 2020. After graduation, Jonny acquired the Series 63, Series 65, and Series 7 FINRA licenses. After joining ProVise Jonny obtained the Accredited Investment Fiduciary® (AIF®) and Certified Plan Fiduciary Advisor® (CPFA®) designations, the CERTIFIED FINANCIAL PLANNER® certification, and the Certified Exit Planning Advisor® (CEPA®) credential, these are explained in further detail below:

- **CERTIFIED FINANCIAL PLANNER® or (CFP®)** – Issued by the Certified Financial Planner Board of Standards (202-379-2200, www.cfp.net). The CFP® certification is conveyed to financial professionals who have met rigorous professional standards and have agreed to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when dealing with clients. Successful candidates must typically hold a bachelor's degree, complete required course of study, hold relevant work experience, pass a background check, pass an extensive examination and comply with a code of ethics. Continuing Education Requirements - 30 hours every two years.
- **Accredited Investment Fiduciary® (AIF®)**: The AIF® designation is granted by fi360, formerly known as the Center for Fiduciary Studies (866-390-5080, www.fi360.com). Those who earn the AIF® mark, successfully complete a specialized program on investment fiduciary standards of care, pass a comprehensive examination and attest to a Code of Ethics. The AIF® designation represents a thorough knowledge of and ability to apply the fiduciary Practices. Through fi360's AIF Training programs, AIF® designees learn the Practices and the legal and best practice framework they are built upon. AIF® designees have a reputation in the industry for the ability to implement a prudent process into their own investment practices as well as being able to assist others in implementing proper policies and procedures. AIF® designees are qualified to conduct independent fiduciary reviews for nonprofit endowments and foundations, ERISA retirement plans, private family trusts and high net worth individuals. Continuing Education Requirements: six combined hours of continuing professional education each renewal year (at least four hours must be accumulated from fi360-produced sources).
- **Certified Exit Planning Advisor (CEPA®)**: The Certified Exit Planning Advisor (CEPA®) designation, is awarded by the Exit Planning Institute (EPI). The CEPA® program is designed to educate professional advisors on the principles of exit planning for business owners, including business value enhancement, succession planning, ownership transition strategies, and the alignment of business, personal, and financial goals. To obtain the CEPA® designation, candidates must complete the CEPA educational program and pass a comprehensive examination administered by the Exit Planning Institute (EPI). Designees are required to satisfy 40 hours of continuing education requirements every three (3) years and adhere to applicable professional and ethics standards established by the issuing organization.

- **Certified Plan Fiduciary Advisor® (CPFA®)**: The NAPA Certified Plan Fiduciary Advisor (CPFA®) credential – developed by some of the nation's leading advisors and retirement plan experts – demonstrates your knowledge, expertise, and commitment to working with retirement plans. Plan advisors who earn their NAPA CPFA® demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. Continuing Education Requirements: NAPA CPFA® designation holders must complete ten (10) hours of Continuing Education (“CE”) each calendar year following the calendar year the NAPA CPFA® designation is earned. CE hours must meet the Continuing Education Content Standards outline.

Jonny has more than six years of experience providing investment-related guidance, primarily focused on qualified retirement plans. Jonny works with qualified retirement plan sponsors and participants and has earned the above-mentioned professional certifications to enhance his industry knowledge. Jonny enjoys working with plan participants to help them understand their retirement planning opportunities and develop strategies to achieve their financial goals.

Originally from Kansas, Jonny began his career working in Minneapolis, MN assisting clients with dividend information. In 2021, he moved back to Kansas City, KS to work as a Financial Advisor helping clients with their investments and start their financial planning. He relocated to Stillwater, OK to learn from a senior advisor where he was introduced to working with retirement plan sponsors and participants. In 2024, Jonny moved to Clearwater, FL to join the ProVise retirement team. Jonny joined ProVise Management Group, LLC (“ProVise”) as a Retirement Plan Advisor. He is also a Registered Representative of Kestra Investment Services, LLC, a Broker- Dealer and member of FINRA/SIPC.

Disciplinary Information

NONE

Outside Business Activities

Kestra Investment Services, LLC – Registered Representative

ProVise is affiliated with Kestra Investment Services, LLC (“Kestra IS”). Jonny, in his separate and individual capacity, may receive commissions, bonuses and other compensation based on the sale of securities or other investment products as a registered representative of Kestra Investment Services, LLC (Broker-Dealer). This may create a conflict of interest and give him an incentive to recommend products based on the compensation received, rather than on the client’s needs. In addition to the Codes of Ethics Jonny adheres to as a CFP® professional and an AIF®, CEPA®, and CPFA® designee, Jonny is required to act as a fiduciary as an investment advisor representative of ProVise. Thus, conflicts such as the one above, if they cannot be eliminated, are disclosed and managed. If Jonny sells an investment product on a commission basis, ProVise generally does not charge an advisory fee in addition to the commission you pay for such product. Conversely, when ProVise receives advisory fees for its services, Jonny also does not receive commission for such advisory services. However, you may engage ProVise to provide investment management services on an advisory fee basis and separately Jonny, in his capacity as an agent of a broker-dealer, may also receive compensation from the sale of a certain security or investment

products recommended. Any compensation received from Kestra IS is assigned to ProVise. His time spent on this activity is less than 5%.

Additional Compensation

NONE

Supervision

ProVise has established a system of compliance and supervision we believe is reasonably designed to oversee the activities of Jonny Richmond in accordance with applicable law. Shane O'Hara, Executive Vice President and CCO, is his designated supervisor. Shane (and/or his designee) monitors Jonny's activities throughout our client relationship management system and with frequent office interactions. Shane O'Hara may be contacted via email at ohara@proviser.com or via phone at 727-441-9022, ext. 212.