

# **Evelyn E. Sheridan, CFP®**

## **Brochure Supplement**

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

**Dated 2/25/2020**

## **ProVise Management Group, LLC**

**SEC File Number: 801 – 32172**

**611 Druid Road, Suite 105**

**Clearwater, Florida 33756**

**[www.provise.com](http://www.provise.com)**

**This brochure supplement provides information about Evelyn E. Sheridan that supplements the ProVise Management Group, LLC (“ProVise”) brochure. You should have received a copy of that brochure. Please contact V. Raymond Ferrara, Chief Compliance Officer at (727) 441-9022 or [info@provise.com](mailto: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 Evelyn E. Sheridan is available on the SEC’s website at [www.sec.gov/investor/brokers.htm](http://www.sec.gov/investor/brokers.htm).**

**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**

Evelyn Sheridan was born in 1955. After raising a family and relocating from Ohio, she obtained her securities licenses, her State of Florida #215 Insurance License and the CFP® designation. The CFP® designation is explained in further detail below:

- CERTIFIED FINANCIAL PLANNER™ (CFP®) –Issued by the Certified Financial Planner Board of Standards (202-379-2200, [www.cfp.net](http://www.cfp.net)). The CFP® designation 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.

Evelyn’s career in the financial services industry started in 1997, when she was employed as a Sales Assistant at Earl & Associates, Inc., which is now known as American Financial Solutions, Inc. (“AFS”) Shortly afterwards, she obtained her Series 7 General Securities Representative license and her State of Florida life, health and variable annuity license, and was registered with Investment Management and Research, Inc., a Broker-Dealer and a member of NASD/SIPC, an independent affiliate of Raymond James Financial. A year later, the firm became a registered branch office of FFP Securities, Inc., a Broker-Dealer and member of NASD/SIPC, and her securities registration transferred over to them.

In July 2001, Evelyn was promoted to a Senior Sales Assistant and was responsible for training and supervising all of the firm’s Sales Assistants. Later in the month, the firm became a registered branch of NFP Securities, Inc. (“NFPSI”), a Broker-Dealer and member FINRA/SIPC, which is now known as Kestra Investment Services, LLC. Her securities registration transferred to NFPSI and later that year, she obtained her CFP® designation and became registered as an Investment Adviser Representative with NFPSI, which is now known as Kestra Advisory Services, LLC.

During these years, Evelyn developed a strong personal commitment to her clients and became increasingly passionate about helping them pursue and obtain their financial goals through financial planning. In 2006, she earned her promotion as Director of Planning, primarily responsible for developing and implementing financial plans.

After moving the AFS offices and sharing the same office building with ProVise Management Group, LLC (“ProVise”) for a few years, Evelyn was able to demonstrate the same culture of professionalism and concern that ProVise’s employees show to their clients and it became a natural fit. In 2011, she was hired as a Financial Planning Associate and then promoted to Financial Planner. In February 2020, she was promoted to Senior Financial Planner.

### **Disciplinary Information**

NONE

### **Outside Business Activities**

#### *Kestra Investment Services, LLC – Registered Representative*

ProVise is affiliated with Kestra Investment Services, LLC (“Kestra IS”). Evelyn, in her 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 her an incentive to recommend products based on the compensation received, rather than on the client’s needs. However, as a CFP® professional, Evelyn is bound to a Code of Ethics to work with her clients on a fiduciary basis placing her client’s interests ahead of her own. Additionally, as an investment advisor representative of ProVise, she is also required to act as a fiduciary. Thus, conflicts such as the one above, if they cannot be eliminated, are disclosed and managed. When Evelyn 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, Evelyn does not also receive commission for such advisory services. However, you may engage ProVise to provide investment management services on an advisory fee basis and separately Evelyn, in her capacity as an agent of a broker-dealer, may also receive compensation, from the sale of a certain security or investment products recommended. All of her compensation from Kestra IS is assigned to ProVise. Her time spent on this activity is 30%.

#### *American Financial Solutions, Inc. – Insurance Agent*

Evelyn, in her separate and individual capacity, may receive commissions and other compensation based on the sale of insurance products as a licensed life and health insurance agent of American Financial Solutions, Inc. (“AFS”) This may create a conflict of interest and give her an incentive to recommend products based on the compensation received, rather than on the client’s needs. However, as a CFP® professional, Evelyn is bound to a Code of Ethics to work with her clients on a fiduciary basis placing her client’s interests ahead of her own. All of her compensation from the insurance company is assigned to AFS. Her time spent on this activity is 15%

### **Additional Compensation**

NONE

## **Supervision**

ProVise has established a system of compliance and supervision we believe is reasonably designed to oversee the activities of Evelyn Sheridan in accordance with applicable law. Ray Ferrara, Chairman/CEO and CCO, is her designated supervisor. Ray (and/or his designee) monitors Evelyn's activities throughout our client relationship management system and with frequent office interactions.

Ray Ferrara may be contacted via email at [ferrara@proviser.com](mailto:ferrara@proviser.com) or via phone at 727-441-9022, ext. 232. Ray's designee, Marianne Commorato, may be contacted via email at [commorato@proviser.com](mailto:commorato@proviser.com) or via phone at 727-441-9022, ext. 234.