

V. Raymond Ferrara, CFP®

**Brochure Supplement
(Part 2B of Form ADV)
Dated 1/1/2020**

ProVise Management Group, LLC

SEC File Number: 801 – 32172

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This brochure supplement provides information about V. Raymond Ferrara 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 if you did not receive ProVise’s brochure or if you have any questions about the contents of this supplement.

Additional information about V. Raymond Ferrara is available on the SEC’s website at 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

V. Raymond Ferrara was born in 1947. He graduated from the University of Maryland College Park with a BS in Zoology in 1970. In the years to follow, Ray obtained his securities and insurance licenses, as well as his CERTIFIED FINANCIAL PLANNER™ (CFP®) designation. These designations are explained in further detail below:

- CERTIFIED FINANCIAL PLANNER™ (CFP®) – Issued by the Certified Financial Planner Board of Standards (202-379-2200, 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.

Ray began his financial services career in April 1971 in the greater metropolitan Washington, D.C. area. In 1977 he moved to Texas, continuing his career for another two years, before moving to Florida in 1979, where he worked in the Marketing Department for Pioneer Western Corporation, which was based in Clearwater. In August 1986, Ray founded ProVise Management Group, LLC (“ProVise”) as a financial planning firm. Today, he is the Chair, Chief Executive Officer, Chief Compliance Officer and an Investment Advisory Representative of ProVise.

At the time ProVise was acquired by National Financial Partners (“NFP”) in 2002, Ray and his Partners established ProVise Management Company, Inc. (“PMC”) which has an exclusive, perpetual contract to manage ProVise. He is also Chairman and Chief Executive Officer of PMC.

Ray formerly was a Registered Representative of Kestra Investment Services, LLC, a Broker-Dealer and member of FINRA/SIPC, as well as an Investment Advisor Representative of Kestra Advisory Services, LLC, until he voluntarily terminated on 12/31/19.

Prior to joining Kestra Investment Services (formerly known as NFP Advisor Services, LLC), in 2003, he was registered with InterSecurities, Inc. and its predecessors from 1977.

In 2004, NFP asked Ray to actively manage another one of their financial service subsidiaries, American Financial Solutions, Inc., when its management team retired. He is currently the President and Chief Executive Officer. Further, in early 2009, Ray was selected by NFP’s Board of Directors to sit as a Board Observer on the NFP Board.

Disciplinary Information

NONE

Outside Business Activities

American Financial Solutions, Inc. – President/CEO

American Financial Solutions, Inc. is affiliated with Kestra Investment Services, LLC (Kestra IS). Ray is paid to manage this company directly from Kestra Financial. His time spent on this activity is less than 10%.

ProVise Management Company, Inc. – Partner

As mentioned above, Ray is a shareholder in PMC, which has a contract to manage ProVise on behalf of Kestra Financial. Kestra Financial pays PMC an annual fee based on the profits of ProVise. This fee is deposited into PMC and Ray's salary and shareholder distributions are paid from PMC. 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 Ray Ferrara in accordance with applicable law. Eric Ebbert, President, is his designated supervisor. Eric monitors Ray's activities throughout our client relationship management system and with frequent office interactions.

Eric Ebbert may be contacted via email at Ebbert@provis.com or via phone at 727-441-9022, ext. 256.