

# **Sandra “Sandy” A. Risgaard, CFP®**

**Brochure Supplement  
(Part 2B of Form ADV)  
Dated 7/9/2021**

**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 Sandra A. Risgaard 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 Sandra A. Risgaard 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**

Sandy Risgaard was born in 1971. She graduated with a BA in International Studies from Miami University of Ohio in 1995. In the years to follow, she earned her MBA from the University of Phoenix, obtained various securities licenses and her CFP® designation. This 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.

Originally from Ohio, Sandy began her financial services career working with employees of governmental retirement plans and later with a national bank eventually transferring to Wisconsin to be closer to family. She continued her career with a registered investment advisory firm wholly owned by an accounting firm in Madison, Wisconsin. She spent nearly a decade there earning her CFP® certification, building an investment research platform and working closely with individual and retirement plan clients.

In 2009, Sandy moved with her family to Germany and later to Tampa to support her husband's military career and spend more time with her children. Upon returning to the workforce in 2013, she worked with a Tampa based investment advisory firm and a mutual fund company in St. Petersburg. In 2015, Sandy and her family returned to Wisconsin where she worked as a Senior Wealth Advisor for a local investment advisory firm that was later purchased by a national firm. Missing the warm weather, she moved back to the Tampa area in 2018, but continued to travel to Wisconsin frequently to service her clients.

In January 2021, Sandy joined ProVise Management Group, LLC (ProVise) as a Senior Financial Planner. She is currently registered as an Investment Adviser Representative of ProVise.

## **Disciplinary Information**

On June 29, 2021, the State of Florida Office of Financial Regulation entered a final order adopting a Stipulation and Consent Resolution, pursuant to which Sandy agreed to the imposition of a \$14,375 civil monetary fine and to cease and desist from violations of Chapter 517, Florida Statutes and the administrative rules adopted thereunder. Without admitting or denying the substance of the allegations, Sandy consented to the entry of findings that, upon her relocation, she maintained her registration in her former state but did not obtain appropriate registration in Florida. During this time, she continued to provide investment advice. The advisory firm which employed Sandy at the time of the alleged unregistered activity did agree to pay the assessed fine on behalf of Sandy.

**Outside Business Activities**

NONE

**Additional Compensation**

NONE

**Supervision**

ProVise has established a system of compliance and supervision we believe is reasonably designed to oversee the activities of Sandy Risgaard in accordance with applicable law. Ray Ferrara, President/CEO and CCO, is her designated supervisor. Ray (and/or his designee) monitors Sandy'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.