

# **Nancy Croy Ramey, MBA, CFP®**

**Brochure Supplement  
(Part 2B of Form ADV)  
Dated 9/22/2021**

**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 Nancy Croy Ramey 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 Nancy Croy Ramey 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**

Nancy Ramey was born in 1953. She graduated with a BS in Education from Florida State University in 1975. Nancy then attended the University of North Carolina at Chapel Hill and in 1982, attained her MBA and CPA designation. Nancy is licensed as a CPA in the State of North Carolina. In the years to follow, she also obtained her securities and insurance licenses and her CFP® designation. These designations are explained in further detail below:

- Master of Business Administration (MBA) – Issued by an accredited college or university. The MBA is a postgraduate degree that is awarded to students who have mastered the study of business. Students of MBA programs study the theory and application of business and management principles.
- Certified Public Accountant (CPA) – The CPA designation is granted by individual state boards. CPAs have a broad-based financial education in such areas as accounting, auditing, financial forensics, taxation and financial planning. The qualifications to become a CPA vary by state/jurisdiction, but most require at least a bachelor's degree, two or more years accounting experience, and successful completion of the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants ((888-777-7707, [www.aicpa.org](http://www.aicpa.org)) and administered by National Association of State Boards of Accountancy (NASBA). Continuing Education Requirements: 40 hours per year.
- 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.

Prior to her career at ProVise, Nancy was a shareholder and Controller responsible for accounting, claims and customer service for a privately held corporation in Northern California.

In March 2000, Nancy joined ProVise and brought strong financial management and accounting skills to the team. She is an Executive Vice President, Investment Advisory Representative and Insurance Agent of ProVise.

Previously registered with InterSecurities, Inc., Nancy joined NFP Securities, Inc., a Broker-Dealer and member of FINRA/SIPC, as a Registered Representative and Investment Advisor Representative in 2003. On January 8, 2016, Nancy voluntarily terminated her registration with NFP Advisory Services, formerly known as NFP Securities.

**Disciplinary Information**

NONE

**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 Nancy Ramey in accordance with applicable law. Ray Ferrara, President/CEO and CCO, is her designated supervisor. Ray (and/or his designee) monitors Nancy's activities throughout our client relationship management system and with frequent office interactions.

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