

Jon Brethauer, CFP® , MBA, AIF® , CPFA
Brochure Supplement
(Part 2B of Form ADV)
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ProVise Management Group, LLC
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This brochure supplement provides information about Jon Brethauer 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 Jon Brethauer 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

Jon Brethauer was born in 1977. He graduated from St. Petersburg Junior College with an AA in 1997. Jon then attended the University of North Florida and graduated with two BBAs (one in Finance, with a concentration in Investments, & the other in Financial Planning) and attained his MBA in 2003. In the years to follow, he obtained his securities and insurance licenses, his CERTIFIED FINANCIAL PLANNER™ (CFP®), Accredited Investment Fiduciary® and Certified Plan Fiduciary Advisor designations. 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.
- 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.
- 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 Plan Fiduciary Advisor (CPFA) – The CPFA designation is granted by the National Association of Plan Advisors “NAPA” (703-516-9300, www.napa-net.org). Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. Successful candidates complete a required course of study and pass a proctored exam. Continuing Education Requirements – 20 hours every two years; two of which must be on an ethics/professionalism topic.

With over 15 years of business and financial planning experience, Jon's background includes being a Financial Planning Specialist for the Tampa Bay region with SunTrust Investment Services and an officer of SunTrust Bank.

In 2008, Jon joined ProVise Management Group, LLC ("ProVise") as a Financial Planning Associate and Investment Advisory Representative. Formerly an Insurance Agent of ProVise, he is now the Agent-In-Charge. On January 1, 2022, Jon was elected President of ProVise and became part of the ProVise Management Company, Inc. ("PMC"). PMC has an exclusive, perpetual contract to manage ProVise. He is the _____ of PMC.

He is also a Registered Representative of Kestra Investment Services, LLC, a Broker-Dealer and member of FINRA/SIPC.

Prior to joining ProVise, he was registered with SunTrust Investment Services.

Disciplinary Information

NONE

Outside Business Activities

Kestra Investment Services, LLC – Registered Representative

ProVise is affiliated with Kestra Investment Services, LLC ("Kestra IS"). Jon, 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. However, as a CFP® professional, Jon is bound to a Code of Ethics to work with his clients on a fiduciary basis placing his client's interests ahead of his own. Additionally, as an investment advisor representative of ProVise, he 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 Jon 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, Jon 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 Jon, 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. All of his compensation from Kestra IS is assigned to ProVise. His time spent on this activity is 15%.

ProVise Management Company, Inc. – Partner

As mentioned above, Jon 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 Jon'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 Jon Brethauer in accordance with applicable law. Ray Ferrara, Chairman/CEO and CCO, is his designated supervisor. Ray (and/or his designee) monitors Jon's activities throughout our client relationship management system and with frequent office interactions. Ray Ferrara may be contacted via email at ferrara@provis.com or via phone at 727-441-9022, ext. 232.