

ADV Part 2B Brochure Supplement – Thomas “Tom” Searson

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**4500 Cameron Valley Parkway, Suite 270
Charlotte, NC 28211
(704) 215-4420**

Thomas “Tom” Searson

March 10, 2025

This brochure supplement provides information about Tom Searson that supplements Providence Capital Advisor’s brochure. You should have received a copy of that brochure. Please contact Tom Searson at (704) 215-4420 if you did not receive Providence Capital Advisor’s brochure or if you have any questions about the contents of this supplement.

Additional information about Tom Searson is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Thomas “Tom” Michael Searson was born in 1976.

Education

Bachelor of Business Administration, Accounting 1998
University of Notre Dame

Master of Business Administration 2004
University of North Carolina at Chapel Hill

Designations

Chartered Financial Analyst (CFA®)
CFA Institute

Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst (CFA®) certification is a globally recognized, graduate-level investment credential, recognized for its foundation in investment analysis and portfolio management skills, and emphasizes the highest ethical and professional standards. To attain the right to use the CFA® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete either an undergraduate degree and four years of professional experience involving investment decision-making, or four years of qualified work experience (full time, but not necessarily investment related).

Educational Requirements: Complete a self-study program (250 hours of study for each of the three levels).

Examination Type: Pass the comprehensive CFA® Certification Examination. The examination consists of three comprehensive exams which are six hours in length each.

Ethics: Agree to be bound by CFA Institute's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFA® professionals.

CFA® professionals who fail to comply with the above standards and requirements may be subject to CFA Institute’s enforcement process, which could result in suspension or permanent revocation of their CFA® certification.

Business History

Prior to co-founding Providence Capital Advisors, LLC, Tom served as Managing Director and Portfolio Manager at Willingdon Wealth Management for 10 years. He was the lead portfolio manager on the Covered Call and Income Portfolio strategies, as well as a supporting analyst on the Core Equity strategy. For approximately half of his tenure at Willingdon, Tom was also the lead Fixed Income portfolio manager.

Willingdon grew from \$5 million in assets under management to over \$260 million during his time at the firm.

Prior to beginning his investment career, Tom worked for Ernst and Young LLP in Chicago providing audit services for public and private clients in all industries with a focus on the retail, distribution, and manufacturing segments.

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|-------------------------|---|
| February 2015 – Present | Co-Founder, Chief Investment Officer and Chief Compliance Officer of Providence Capital Advisors, LLC |
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|--------------------------|---|
| July 2004 - January 2015 | Managing Director and Portfolio Manager at Willingdon Wealth Management |
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Item 3 - Disciplinary Information

Tom Searson does not have any disciplinary history to disclose.

Item 4 - Other Business Activities

Tom Searson has no outside business activities.

Item 5 - Additional Compensation

There is no additional compensation awarded to Tom Searson for providing advisory services, such as sales awards or prizes.

Item 6 - Supervision

In the course of his supervisory duties as CCO, Tom Searson will periodically review advisory accounts, correspondence, financial plans, and advisory activities. Please contact him at (704) 215-4420 with questions regarding supervision.

ADV Part 2B Brochure Supplement – Brian Jones

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Brian Jones

March 10, 2025

This brochure supplement provides information about Brian Jones that supplements Providence Capital Advisor's brochure. You should have received a copy of that brochure. Please contact Tom Searson at (704) 215-4420 if you did not receive Providence Capital Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Jones is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Brian Summers Jones was born in 1978.

Education

Bachelor of Business Administration, Economics 2000
University of North Carolina at Chapel Hill

Designations

CFP® 2006
College of Financial Planning, Denver, CO

Certified Financial Planner (CFP)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

Educational Requirements: Complete an advanced college level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination Type: Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Ethics: Agree to be bound by CFP Board's Standards of Professional/Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education/Experience Requirements: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards

of Professional Conduct to maintain competence and keep up with developments in the financial planning field.

Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business History

Prior to co-founding Providence Capital Advisors, LLC, Brian served as the Director of Financial Planning at Willingdon Wealth Management. Brian joined Willingdon in 2009, became a partner of the firm the same year, and played a key role in Willingdon growing from just under \$65 million in assets under management to over \$260 million during his 5-year tenure.

Brian began his career in financial services in 2000 with Bank of America. During his 9 years at Bank of America, Brian managed a banking center, was a Client Manager in the Premier Banking and Investments group and a Financial Advisor with the Wealth Management Division.

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|-------------------------|--|
| February 2015 – Present | Co-Founder and Director of Financial Planning for Providence Capital Advisors, LLC |
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|---------------------------|--|
| March 2009 - January 2015 | Partner and Director of Financial Planning at Willingdon Wealth Management |
|---------------------------|--|

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|-------------------------|---|
| March 2000 – March 2009 | Client Manager and Financial Advisor at Banc of America Investment Services, Inc. |
|-------------------------|---|

Item 3 - Disciplinary Information

Brian Jones does not have any disciplinary history to disclose.

Item 4 - Other Business Activities

Brian Jones has no outside business activities.

Item 5 - Additional Compensation

There is no additional compensation awarded to Brian Jones for providing advisory services, such as sales awards or prizes.

Item 6 - Supervision

Brian Jones is supervised by the CCO, Tom Searson. Please contact him at (704) 215-4420 with questions regarding supervision.

ADV Part 2B Brochure Supplement – Stephen Ratcliffe

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(704) 215-4420

Stephen Ratcliffe

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Additional information about Stephen Ratcliffe is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Stephen Patrick Ratcliffe was born in 1978.

Education

Bachelor of Science, Business 2001
University of North Carolina at Chapel Hill

Designations

CFP® 2004
College of Financial Planning, Denver, CO

Certified Financial Planner (CFP)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

Educational Requirements: Complete an advanced college level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination Type: Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Ethics: Agree to be bound by CFP Board's Standards of Professional/Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education/Experience Requirements: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards

of Professional Conduct to maintain competence and keep up with developments in the financial planning field.

Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business History

Prior to joining Providence Capital Advisors, Stephen was a Wealth Management Advisor with Northwestern Mutual. Stephen joined Northwestern Mutual in 2001 after receiving his bachelor's degree in Business Administration from the University of North Carolina at Chapel Hill. During his 15 years with Northwestern Mutual, Stephen worked with his clients to build comprehensive financial plans and strategies through the use of both insurance and investment-related strategies.

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|---------------------|---|
| Jun 2016 – Present | Director of Financial Planning at Providence Capital Advisors, LLC |
| Jan 2002 – Jun 2016 | Investment Adviser Representative at Northwestern Mutual Investment Services, LLC |
| Jun 2001 – Jun 2016 | Financial Representative at Northwestern Mutual Life Insurance Company |

Item 3 - Disciplinary Information

Stephen Ratcliffe does not have any disciplinary history to disclose.

Item 4 - Other Business Activities

Stephen Ratcliffe may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to clients. The sale of these products accounts for less than 10% of his time. When such recommendations or sales are made, a conflict of interest exists as the insurance licensed IARs earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all IARs disclose this conflict of interest when such recommendations are made. Also, we require IARs to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Stephen Ratcliffe may receive additional compensation from sales of insurance products. Stephen Ratcliffe may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that he recommends.

While Stephen Ratcliffe endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest and may affect his judgment when making recommendations. We require that all IARs disclose this conflict of interest when such recommendations are made. Also, we require IARs to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Stephen Ratcliffe is supervised by the CCO, Tom Searson. Please contact him at (704) 215-4420 with questions regarding supervision.

ADV Part 2B Brochure Supplement – Melissa S. Wall

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**4500 Cameron Valley Parkway, Suite 270
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Melissa S. Wall

March 10, 2025

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Additional information about Melissa Wall is available on the SEC's website at www.adviserinfo.sec.gov.

Continuing Education/Experience Requirements: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct to maintain competence and keep up with developments in the financial planning field.

Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CPA®

American Institute of Certified Public Accountants

Certified Public Accountant (CPA)

The CPA is a license to provide accounting services directly to the public. It is awarded by each of the 50 states for practice in that state. State licensing requirements vary, but the minimum standard requirements include passing the Uniform Certified Public Accountant Examination, 150 semester units of college education, and one year of accounting related experience. Continuing professional education (CPE) is also required to maintain licensure. The requirement can be fulfilled through attending live seminars, webcast seminars, or through self-study (textbooks, videos, online courses, all of which require a test to receive credit). As part of the CPE requirement, most states require their CPAs to take an ethics course at some frequency (such as every or every other renewal period).

Business History

Prior to joining Providence Capital Advisors, Melissa was a VP Analyst, Executive Advisory Services with Bank of America. Melissa joined Bank of America in 2004 after spending 3 years with Deloitte as a Tax Consultant.

| | |
|---------------------|--|
| Sep 2017 – Present | Senior Wealth Advisor at Providence Capital Advisors, LLC |
| Aug 2004 – Sep 2017 | VP Analyst, Executive Advisory Services at Bank of America |
| Oct 2001 – Aug 2004 | Tax Consultant at Deloitte |

Item 3 - Disciplinary Information

Melissa Wall does not have any disciplinary history to disclose.

Item 4 - Other Business Activities

Melissa Wall has a tax preparation business. This is not investment related and does not provide a conflict of interest.

Item 5 - Additional Compensation

There is no additional compensation awarded to Melissa Wall for providing advisory services, such as sales awards or prizes.

Item 6 - Supervision

Melissa Wall is supervised by the CCO, Tom Searson. Please contact him at (704) 215-4420 with questions regarding supervision.

ADV Part 2B Brochure Supplement – Brian Alderson

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Brian Alderson

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Additional information about Brian Alderson is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Brian Alderson was born in 1988.

Education

Bachelor of Science, Accounting and Master of Accounting 2010
The Pennsylvania State University

Designations

Chartered Financial Analyst (CFA®)
CFA Institute

Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst (CFA®) certification is a globally recognized, graduate-level investment credential, recognized for its foundation in investment analysis and portfolio management skills, and emphasizes the highest ethical and professional standards. To attain the right to use the CFA® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete either an undergraduate degree and four years of professional experience involving investment decision-making, or four years of qualified work experience (full time, but not necessarily investment related).

Educational Requirements: Complete a self-study program (250 hours of study for each of the three levels).

Examination Type: Pass the comprehensive CFA® Certification Examination. The examination consists of three comprehensive exams which are six hours in length each.

Ethics: Agree to be bound by CFA Institute's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFA® professionals.

CFA® professionals who fail to comply with the above standards and requirements may be subject to CFA Institute's enforcement process, which could result in suspension or permanent revocation of their CFA® certification.

CPA ®

American Institute of Certified Public Accountants

Certified Public Accountant (CPA)

The CPA is a license to provide accounting services directly to the public. It is awarded by each of the 50 states for practice in that state. State licensing requirements vary, but the minimum standard requirements include passing the Uniform Certified Public Accountant Examination, 150 semester units of college education, and one year of accounting related experience. Continuing professional education (CPE) is also required to maintain licensure. The requirement can be fulfilled through attending live seminars, webcast seminars, or through self-study (textbooks, videos, online courses, all

of which require a test to receive credit). As part of the CPE requirement, most states require their CPAs to take an ethics course at some frequency (such as every or every other renewal period).

Business History

Prior to joining Providence Capital Advisors, Brian was a Manager with Ernst and Young, LLP working in the wealth and asset management practice.

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|----------------------|---|
| Jan 2021 – Present | Portfolio Manager at Providence Capital Advisors, LLC |
| July 2016 – Jan 2021 | Research Analyst at Providence Capital Advisors, LLC |
| Sept 2011 – May 2016 | Manager at Ernst and Young, LLP |

Item 3 - Disciplinary Information

Brian Alderson does not have any disciplinary history to disclose.

Item 4 - Other Business Activities

Brian Alderson has no outside business activities.

Item 5 - Additional Compensation

There is no additional compensation awarded to Brian Alderson for providing advisory services, such as sales awards or prizes.

Item 6 - Supervision

Brian Alderson is supervised by the CCO, Tom Searson. Please contact him at (704) 215-4420 with questions regarding supervision.

ADV Part 2B Brochure Supplement – Dennis Park

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(704) 215-4420

Dennis Park

March 10, 2025

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Additional information about Dennis Park is available on the SEC's website at www.adviserinfo.sec.gov.

Item 6 - Supervision

Dennis Park is supervised by the CCO, Tom Searson. Please contact him at (704) 215-4420 with questions regarding supervision.

ADV Part 2B Brochure Supplement – David Huff

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David Huff

March 10, 2025

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Additional information about David Huff is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

David Huff was born in 1989.

Education

Bachelor of Business Administration in Finance 2011
University of Notre Dame

Master of Business Administration in Capital Markets and Investments 2018
University of North Carolina, Chapel Hill

Designations

Chartered Financial Analyst (CFA®)
CFA Institute

Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst (CFA®) certification is a globally recognized, graduate-level investment credential, recognized for its foundation in investment analysis and portfolio management skills, and emphasizes the highest ethical and professional standards. To attain the right to use the CFA® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete either an undergraduate degree and four years of professional experience involving investment decision-making, or four years of qualified work experience (full time, but not necessarily investment related).

Educational Requirements: Complete a self-study program (250 hours of study for each of the three levels).

Examination Type: Pass the comprehensive CFA® Certification Examination. The examination consists of three comprehensive exams which are six hours in length each.

Ethics: Agree to be bound by CFA Institute's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFA® professionals.

CFA® professionals who fail to comply with the above standards and requirements may be subject to CFA Institute's enforcement process, which could result in suspension or permanent revocation of their CFA® certification.

Business History

Prior to joining Providence Capital Advisors, David was a Client Advisor with JPMorgan Chase Bank / JPMorgan Securities.

Oct 2023 – Present

Senior Wealth Advisor at Providence Capital Advisors, LLC

Aug 2019 – Oct 2023

Client Advisor at JPMorgan Chase Bank / JPMorgan Securities LLC

Aug 2017 – May 2019

Student at University of North Carolina Kenan-Flagler Business School

Item 3 - Disciplinary Information

David Huff does not have any disciplinary history to disclose.

Item 4 - Other Business Activities

David Huff may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to clients. The sale of these products accounts for less than 10% of his time. When such recommendations or sales are made, a conflict of interest exists as the insurance licensed IARs earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all IARs disclose this conflict of interest when such recommendations are made. Also, we require IARs to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

There is no additional compensation awarded to David Huff for providing advisory services, such as sales awards or prizes.

Item 6 - Supervision

David Huff is supervised by the CCO, Tom Searson. Please contact him at (704) 215-4420 with questions regarding supervision.

ADV Part 2B Brochure Supplement – David Huff

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Additional information about Brian Huff is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Brian Huff was born in 1996.

Education

Bachelor of Science in Business and Entertainment 2018
American University

Bachelor of Arts in Music 2018
American University

Designations

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 74,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
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- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Business History

Prior to joining Providence Capital Advisors, Brian was an Account Manager with Flood, Bumstead, McCready & McCarthy, Inc.

February 2025 – Present Wealth Advisor at Providence Capital Advisors, LLC

April 2023 – February 2025 Account Manager at Flood, Bumstead, McCready & McCarthy, Inc.

April 2021 – March 2023 Account Executive at Flood, Bumstead, McCready & McCarthy, Inc.

November 2019 – March 2021 Senior Client Specialist at Flood, Bumstead, McCready & McCarthy, Inc.

Item 3 - Disciplinary Information

Brian Huff does not have any disciplinary history to disclose.

Item 4 - Other Business Activities

Brian Huff does not have any investment related other business activities.

Item 5 - Additional Compensation

There is no additional compensation awarded to Brian Huff for providing advisory services, such as sales awards or prizes.

Item 6 - Supervision

Brian Huff is supervised by the CCO, Tom Searson. Please contact him at (704) 215-4420 with questions regarding supervision.
