

Provider Financial, Inc.
Customer Relationship Summary

Introduction

Provider Financial, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors.

Our financial planning service involves evaluating the client's financial situation, goals, and risk tolerance, and providing recommendations and advice to the client on topics such as financial and cash management, risk management, estate planning, tax issues, retirement planning, educational funding, goal setting, and other needs. At the conclusion of our financial planning service, we provide the client with a written financial plan.

We also manage individualized portfolio for our clients on a discretionary basis through a wrap fee program. We work with each client to formulate an individualized portfolio based upon his/her objectives, time frame, risk parameters and other investment considerations. We use marketable securities that will include but not limited to mutual funds, exchange traded funds, bonds, stocks and money markets instruments. Our investment philosophy is to use principles of value, safety and quality to seek investment options globally. Our agreement with the client will detail the initial allocation of the client's assets; as time progresses, we will have discretion to reallocate account holdings and to make strategit changes without consulting with the client.

We do not have a minimum account size.

Additional Information:

You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure, Form ADV Part 2A and in Item 4 of our Appendix 1 to the Form ADV Part 2A.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

For our portfolio management services through our wrap fee program, we charge a fee based on a percentage of assets under management. We calculate and bill our fees quarterly in advance using the following fee schedule:

Custodian Reported Value of Account	Management Fee
\$100,000 to \$250,000	2.05%
\$250,001 to \$500,000	1.75%
\$500,001 to \$750,000	1.60%
\$750,001 to \$1,250,000	1.40%
\$1,250,001 to \$1,750,000	1.30%
\$1,750,001 to \$3,000,000	1.15%
\$3,000,001 to \$5,000,000	1.00%
Over \$5,000,000	Negotiable

Our management fee includes transaction costs charged by the custodian that has custody of the client's assets.

We offer our financial planning services at an hourly fee of \$350. Our fee is negotiable and an estimate of the number of hours agreed upon in advance in writing. One half of the agreed upon estimated fee is due before any work on the plan begins with the other half due upon presentation of the final fee and the written financial plan.

Additional Information:

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure, Form ADV Part 2A and Item 4 of the Appendix 1 to the Form ADV Part 2A.

Conversation Starter:

“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

a) Our owner is an independent life and health insurance agent, and he will at times recommend these services to clients. This other activity pays him commissions that are separate from our fees and give our owner a financial incentive to recommend and sell insurance products to our clients.

b) Our owner is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Our owner will at times offer you brokerage services through LPL or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, our owner will earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing LPL’s relationship summary and having a discussion with our owner. You can also access free and simple tools to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Additional Information:

You can find more detailed information about our conflicts of interest in Item 10 of our Firm Brochure, Form ADV Part 2A and Item 9 of our Appendix 1 to the Form ADV Part 2A.

Conversation Starter:

“How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money?

Our financial professional is paid a salary.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No.

Additional Information:

Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

“As a financial professional, do you have any disciplinary history? For what type of conduct?”

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary using one of the following:

Website: www.provider-financial.com

Address: 3091 East 98th St., Suite 200, Indianapolis, IN 46280

Email: robert.malmquist@provider-financial.com

Telephone: (317) 706-0890

Conversation Starter:

“Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”