

Item 1 - Cover Page

**Firm Brochure**  
(Part 2A of Form ADV)



25511 Budde Road, Suite 1002

The Woodlands, TX 77380

PHONE: 281-466-4843

FAX: 281-466-4817

EMAIL: [Info@providentwealthllc.com](mailto:Info@providentwealthllc.com)

WEBSITES: [www.providentwealthllc.com](http://www.providentwealthllc.com)

[www.provident1031.com](http://www.provident1031.com)

This brochure provides information about the qualifications and business practices of Provident Wealth Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at: 281-466-4843, or by email at: [info@providentwealthllc.com](mailto:info@providentwealthllc.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Provident Wealth Advisors, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

October 6, 2026

## Item 2: Material Changes

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### Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### Material Changes Since the Last Update

Since our last annual filing on January 13, 2025 we have the following material changes to disclose:

No Changes have been made.

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### Full Brochure Available

If you would like to receive a complete copy of our Firm Brochure, please contact us by telephone: 281-466-4843 or by email: [Info@providentwealthllc.com](mailto:Info@providentwealthllc.com).

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## **Item 4: Advisory Business**

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### **Firm Description**

Provident Wealth Advisors, LLC, (“PWA”) was founded in 2011. Daniel C. Goodwin is 100% owner.

PWA provides personalized, confidential financial consulting and solicits for third-party investment managers to individuals. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, insurance review, investment management, education funding, retirement consulting, and estate consulting.

PWA is a fee-based financial consulting firm. The Firm does not sell insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The Firm’s Managing Member is affiliated with an entity that sells financial and insurance products.

Periodic reviews are communicated to provide reminders of the specific courses of action that need to be taken.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the clients.

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### **Types of Advisory Services**

PWA furnishes investment advice through consultations.

On more than an occasional basis, PWA furnishes advice to clients on matters not involving securities, such as financial consulting matters and trust services that often include estate consulting.

#### **FINANCIAL CONSULTING**

If financial consulting services are applicable, the client will compensate PWA on either a flat fee or a fixed fee basis described in detail under “Fees and Compensation” section of this brochure. If you have additional questions, please feel free to ask your representative.

Flat fee planning at PWA is offered at a rate of \$500 per hour. The number of hours spent on financial planning services may vary based on the scope of work, individual requirements, complexity of planning, and other various factors. Flat fee services include: Tax Planning, Income Planning, Asset Protection, Portfolio Analysis, Insurance Planning, Estate Planning, Long Term Care Planning, College Planning, Cash Flow Management, Benefits Consulting, Pension Analysis, Social Security Analysis, Charitable Planning, Stock NUA Analysis, Divorce/QDRO Analysis, and more. Additional services will likely increase the number of hours required for your financial planning needs.

Fixed fee services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plans/Trusts, Investments, and Insurance, and are based on the Membership Plan outlined below:



## STRATEGIC ADVANCED WEALTH MANAGEMENT

### PRIMARY AIM

Dramatically change and improve the lives of our clients by leading them from fear, doubt and anxiety about their financial future to a life of peace and confidence so that they may live more powerful, intentional lives using their God given talents to enrich the lives of others.

### CORE VALUES

- We honor our fiduciary standards and at all times put our clients needs before our own
- The perspective of the client is the lens through which every decision is viewed in running our business
- Our clients deserve our best effort, attitude and execution every day
- Trust and respect is earned, not given
- We will always do what is right regardless of the cost

- Institutional Portfolio Access
- Access/Discounts CPA's, Legal, Tax
- Accredited Investor Only Portfolio of Private Equity & Private Placements
- Annual Review/ Risk Assessment
- M-F Advisor Access Questions, Recommendations
- Annual 401(k) Analysis/Allocation
- Comprehensive Financial Plan with Updates
- Tax Efficient Income Planning
- Insurance Annual Review
- College Planning
- Pension Analysis
- Tax Loss Harvesting
- Social Security Analysis
- Analysis NUA, Company Stock
- Advanced Tax Planning
- Long Term Care Planning
- Legacy/Charitable Planning & Analysis
- Private Client Events
- Mortgage/Real Estate Analysis
- Advanced Financial Analysis
- Divorce/QDRO Analysis
- Estate Planning Review
- Provident Concierge Service Unlimited Calls/Emails/Planning Meetings
- Account Aggregation & Mobile Notifications



## \$199.00 per month

Fee waived on portfolios over \$1MM AUA or at the discretion of Advisor

281.466.4843 | [www.ProvidentWealthllc.com](http://www.ProvidentWealthllc.com)  
25511 Budde Road, Suite 1002 | The Woodlands, TX 77380

Fee based financial planning and investment advisory services are offered by Provident Wealth Advisors, a Registered Investment Advisor in the State of Texas. Insurance products and services are offered through Goodwin Financial Group. Provident Wealth Advisors, and Goodwin Financial Group are affiliated companies. Provident Wealth Advisors collaborates with independent CPA's, Tax and Real Estate Attorneys, Private lenders and Private Banks, and other third party professionals to provide comprehensive and holistic planning. In some cases our clients may choose to engage the professional services of one of our strategic partners and may incur such associated costs, in addition to Provident's monthly subscription cost. Provident FFCEO model will not cover the legal and tax professional cost of wills, tax returns, etc.

The client is under no obligation to act upon the investment advisor's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through PWA. Financial consultations will be completed and delivered inside of 6 months. Clients may terminate advisory services with 30 days written notice.

PWA does not provide tax and/or legal advice.

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### **Third-party Money Managers**

As part of the asset management process, we will meet with you to discuss your financial circumstances, investment goals and objectives, and to determine your risk tolerance. We will ask you to provide statements summarizing current investments, income and other earnings, recent tax returns, retirement plan information, other assets and liabilities, wills and trusts, insurance policies, and other pertinent information. Based on the information you share with us, your investment goals, objectives and risk tolerance, we will analyze your situation and, if appropriate, recommend third-party money management firms. We will work with you on an ongoing basis to monitor the third-party managers and will be reasonably available to help you with questions about your account.

These programs allow you to obtain portfolio management services that typically require higher minimum account sizes outside of the program. The money managers selected under these programs will have discretion to determine the securities they buy and sell within the account, subject to reasonable restrictions imposed by you. Due to the nature of these programs, each of the independent money managers is obligated to provide you with a separate disclosure document.

Certain of the programs offered by Third-Party Managers that we recommend are wrap fee programs, in which a single bundled fee covers investment management, brokerage execution, custody, and administrative services. Other programs we recommend are not wrap fee programs, and the client pays investment management fees, transaction costs, custodial fees, and other expenses separately. We do not sponsor, organize, or administer any wrap fee program, and we are not compensated under any wrap fee program. Accordingly, we do not provide a wrap fee program brochure (Form ADV Part 2A, Appendix 1); the sponsor of each wrap fee program is responsible for delivering its own wrap fee program brochure, which describes the program's services, fees, and conflicts of interest. Clients should review that brochure, together with this Brochure and the applicable Third-Party Manager's Form ADV Part 2A, before investing.

Under these programs, we may:

- Assist in the identification of investment objectives
- Recommend specific investment style and asset allocation strategies
- Assist in the selection of appropriate money managers and review performance and progress
- Recommend reallocation among managers or styles within the program
- Recommend the hiring and firing of money managers utilized by you.

You should read the ADV Part 2 disclosure document of the money manager you select for complete details on the charges and fees you will incur. Some managers may utilize a Wrap fee program. You

should read their Wrap fee brochure for information including disclosures and fees.

You will be responsible for all tax consequences resulting from the sale of any security, rebalancing or reallocation of the account. You are responsible for any taxable events in these instances. We are not tax professionals and do not give tax advice. However, we will work with your tax professionals to assist you with tax planning.

You will be notified of any purchases or sales through trade confirmations and statements that are provided by the custodian. These statements list the total value of the account, itemize all transaction activity, and list the types, amounts, and total value of securities held. You will at all times maintain full and complete ownership rights to all assets held in your account, including the right to withdraw securities or cash, proxy voting and receiving transaction confirmations.

#### **McElhenny Sheffield Capital Management, LLC**

We may utilize the services of McElhenny Sheffield Capital Management, LLC ("MSCM") of Dallas, Texas, an unaffiliated investment adviser that is registered with the SEC. MSCM provides us with sub-advisory services by managing the investment and re-investment of the assets and liabilities held in clients' portfolios, using a strategy that the Advisor has determined is suitable to the overall investment strategies and objectives designated by the client in the client's Advisory Agreement (each a "Portfolio"). The Sub-Advisor shall have the full power, authority, and discretion, for the duration of this Agreement, to invest and reinvest assets in each Portfolio in accordance with the strategies described herein.

You will receive a separate Form ADV Part 2 from MSCM Capital Management that discusses how its fees and expenses are paid and your relationship with them. You should read it carefully and ask us any questions you may have. MSCM fees will be withdrawn from your account and a portion will be paid to PWA. We will not charge additional fees above the fees charged by MSCM. The fees listed under **Item 5**. Below include any fees that will be paid to PWA.

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#### **Client Assets under Management**

PWA does not manage client assets. Professional portfolio management is outsourced to institutional investment management firms.

#### **Item 5: Fees and Compensation**

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##### **Method of Compensation and Fee Schedule**

PWA bases its fees on fixed fees and solicitor fees from third-party money managers. PWA's third-party money management service fees are 1.50% of assets under management. This fee may be negotiable at the sole discretion of PWA. The third-party managers will collect the fees from clients and pay PWA's portion to the Firm.

#### **McElhenny Sheffield Capital Management, LLC**

For certain Clients that choose to invest in MSCM's Trend X strategy, MSCM will charge a 2% quarterly management fee, plus a performance-based fee of up to 20% based on the net profits generated in the Client's portfolio during the quarter (subject to a high-water mark).

Performance-Based Fees are negotiable. Clients will only be charged a performance-based fee if they meet the definition of "Qualified Client" as defined in Rule 205-3 under the Investment Advisers Act of 1940 (the "Advisers Act") and included under **Item 6** below.

#### FINANCIAL CONSULTING

Financial Consulting fixed fees is based on the following Membership Plan:

- Strategic Advanced Wealth Management Membership \$199.00 per month

Financial Consulting flat fees are offered at a rate of \$500 per hour. The number of hours spent on financial planning services may vary based on the scope of work, individual requirements, complexity of planning, and other various factors. Flat fee services include: Tax Planning, Income Planning, Asset Protection, Portfolio Analysis, Insurance Planning, Estate Planning, Long Term Care Planning, College Planning, Cash Flow Management, Benefits Consulting, Pension Analysis, Social Security Analysis, Charitable Planning, Stock NUA Analysis, Divorce/QDRO Analysis, and more. Additional services will likely increase the number of hours required for your financial planning needs.

Lower fees for these services may be available from other sources. The payment is due at the commencement of the consulting process.

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#### **Client Payment of Fees**

Financial consulting fees are due at the commencement of the consulting process.

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#### **Additional Client Fees Charged**

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

PWA, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

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#### **Duration and Termination**

This Agreement shall become effective on the date written above and shall continue in effect until terminated by either party by giving to the other party thirty (30) days written notice. PWA is entitled to a pro-rata share of work completed. Agreements may not be assigned without written client consent.

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**Prepayment of Client Fees**

Financial consulting fees are due in advance.

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**External Compensation for the Sale of Securities to Clients**

PWA does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of PWA.

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**Item 6: Performance-Based Fees**

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**Sharing of Capital Gains**

Fees generally are not based on a share of the capital gains or capital appreciation of managed securities. However, certain programs offered by third-party managers do assess a performance based fee.

**McElhenny Sheffield Capital Management, LLC**

As discussed under Item 5 above, certain clients are charged performance-based fees (fees based on a share of capital gains, or capital appreciation of, the assets of a client) in addition to a 2% management fee. If the performance of your investment exceeds a high-water mark at the end of each calendar quarter, MSCM will assess a performance fee of 20% on the part of your investment return which exceeds the high-water mark.

If the value of your investment has decreased at the end of a calendar quarter, MSCM will not charge a performance fee in respect of any subsequent increases until such increases have caused your investment to exceed its previous highest value (its “High-Water Mark”). In the event that you make subsequent deposits or withdrawals, MSCM will adjust the High-Water Mark to reflect those deposits or withdrawals.

You may become a client of MSCM any time throughout the calendar quarter, and they will assess and charge the performance fee, if any, at the end of that calendar quarter, with a timeframe starting from when you began the performance-based fee relationship with MSCM. Performance fees will be payable on a pro-rata basis to reflect any deposits or withdrawals made within a calendar quarter.

Although performance fees are typically payable at the end of the calendar quarter, payments can be advanced in the event that you make a withdrawal during the calendar quarter. If you decide to terminate your performance-based fee relationship with MSCM at any time during the calendar quarter and not at the end of the calendar quarter, MSCM will assess and charge its performance fee, if any, at that point in time of the calendar quarter and not at the end of that calendar quarter. Though the High Water Mark may increase or decrease at any time during the remaining calendar quarter subsequent to such a termination of the performance-based fee relationship, MSCM will not subsequently recalculate the performance fee at the end of that quarter and will not pay any associated refund due to the possibility of the High Water Mark then increasing further and negating any such performance fee

calculated prior to the end of the quarter.

MSCM offers performance-based fee accounts to qualified clients only. Qualified clients are generally defined as clients having at least \$1,400,000 under management of an investment adviser immediately after entering into the advisory contract, or if the adviser reasonably believes the client has a net worth of more than \$2,700,000 (excluding real estate) at the time the contract is entered into. In measuring clients' assets for the calculation of performance-based fees, MSCM shall include realized and unrealized capital gains and losses.

Performance-based fee arrangements may create an incentive for MSCM to recommend investments which may be riskier or more speculative than those which would be recommended under a different fee arrangement. Such fee arrangements also create an incentive to favor higher fee-paying accounts over other accounts in the allocation of investment opportunities. MSCM has procedures designed and implemented to ensure that all clients are treated fairly and equally, and to prevent this conflict from influencing the allocation of investment opportunities among clients.

## **Item 7: Types of Clients**

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### **Description**

PWA provides investment advice to individuals. Client relationships vary in scope and length of service.

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### **Account Minimums**

PWA does not require a minimum to open an account. Individual third-party money managers, however, may have account minimums for investments with them.

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## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis and Investment Strategies**

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear.

The main sources of information may include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission as well as Morning Star and other reporting services.

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### **Investment Strategy and Method of Analysis Material Risks**

The investment strategy for a specific client is based on the objectives stated by the client

during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed-income securities.
- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

None. The Firm and its management have not been involved in any criminal or civil action.

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### **Administrative Enforcement Proceedings**

None. The Firm and its management have not been involved in administrative enforcement proceedings.

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### **Self-Regulatory Organization Enforcement Proceedings**

None. The Firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

Daniel Goodwin is a registered representative of Quincy Wells Capital, LLC, a FINRA-member Broker-Dealer. They may recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as Mr. Goodwin may receive more commissions from the sale of these products than from providing you with advisory services. Mr. Goodwin is also an Investment Advisor Representative of Accurate Wealth Management, LLC. Mr. Goodwin spends approximately 49% of his time in these roles. We require that all representatives disclose this conflict of interest when such recommendations are made. We also require representatives to disclose to clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our representatives to do what is in the client's best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transactions to make certain they are suitable for the client.

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### **Futures or Commodity Registration**

Neither PWA nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or commodity trading advisor.

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### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Managing Member, Daniel C. Goodwin, has a financially affiliated business as an Insurance

Agent (license #1326223). From time to time, he will offer clients advice or products from this activity. Insurance products and services are offered through Goodwin Financial Group, of which Daniel C. Goodwin is 100% owner.

Daniel C. Goodwin works with various real estate syndication sponsors, who are not affiliated with Provident Wealth Advisors, on Delaware Statutory Trusts (DST), Qualified Opportunity Zones (QOZ), Real Estate Investment Trusts (REITS), and other alternative investments. The purpose of these relationships is to assist clients with investment advice. Daniel C. Goodwin may receive commissions from these companies through his Broker-Dealer, Quincy Wells Capital, and Provident Wealth Advisors may receive compensation for those clients who elect to enter into an advisory agreement with Provident Wealth Advisors.

Provident Wealth Advisors does from time to time receive marketing reimbursements and/or marketing assistance from various real estate syndication sponsors for DSTs, Alternatives, REITS' Private Equity, Interval funds and/or Qualified Opportunity Zones.

These practices represent potential conflicts of interest because it gives an incentive to recommend products and services based on obtaining new clients. We require that all representatives disclose this conflict of interest when such recommendations are made. Our fiduciary duty to all our advisory clients requires us to do what is in our client's best interest at all times. Our CCO reviews and monitors our recommendations. Clients have the option to hire any advisor of their choice.

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### **Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

PWA solicits the services of Third-Party Money Managers to manage client accounts. In such circumstances, PWA receives solicitor fees from the Third-Party Manager. This situation creates a conflict of interest. However, when referring clients to a third-party money manager, the client's best interest will be the main determining factor of PWA. These fees do not include brokerage fees that may be assessed by the custodial broker-dealer. Fees for these services are based on a percentage of assets under management not to exceed any limit imposed by any regulatory agency. The final fee schedule is attached to Schedule C in PWA's Client Services Agreement.

Provident Wealth Advisors LLC receives as an incentive a portion of Brookstone Capital Management's management fees. This produces an economic incentive for us to recommend that you use the services of Brookstone Capital Management. This represents a material conflict of interest. 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 securities from other registered representatives not affiliated with us.

This solicitor relationship is disclosed to the client in each contract between PWA and Third-Party Money Manager. PWA does not charge additional management fees for third-party managed account services. The client's signature is required to confirm consent for services within Third-Party Investment Agreement. The client's initials are required on PWA's Client Services Agreement to acknowledge receipt of Third Party fee schedule and required

documents including ADV2 disclosures.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics Description**

The employees of PWA have committed to a Code of Ethics. The purpose of our Code of Ethics is to ensure that when employees buy or sell securities for their personal account, they do not create actual or potential conflict with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients. Employees do not have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund. Employees are not involved in making securities recommendations to clients, and do not have access to such recommendations that are non-public.

The Firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

Neither PWA nor its employees recommend to clients securities in which we have a material financial interest.

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### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

PWA does not trade for itself or its clients' accounts and therefore there are no conflicts of interest for securities transactions.

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### **Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

PWA does not maintain a Firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist.

## **Item 12: Brokerage Practices**

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### **Factors Used to Select Broker-Dealers for Client Transactions**

As Daniel Goodwin is a registered representative of Quincy Wells Capital, LLC, Daniel Goodwin and representatives of Provident have a financial incentive to recommend the services of Quincy Wells Capital, LLC. However, Clients of Provident Wealth Advisors are

under no obligation to choose a broker-dealer affiliated with us and may utilize a broker-dealer of the client's choosing. PWA will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. PWA relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by PWA.

- Directed Brokerage  
PWA utilizes Third Party Money Managers and therefore it does not take direction from clients as to what broker-dealer to use.
- Best Execution  
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. PWA does not exercise discretion of client accounts.
- Soft Dollar Arrangements  
Provident Wealth Advisors does from time to time receive marketing reimbursements and/or marketing assistance from various real estate syndication sponsors for DSTs, Alternatives, REITS' Private Equity, Interval funds and/or Qualified Opportunity Zones.

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### **Aggregating Securities Transactions for Client Accounts**

PWA does not trade for its or its clients' accounts and therefore aggregation of securities transactions is not applicable.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Consultations and Advisory Persons Involved**

Account reviews are performed annually by Daniel C. Goodwin, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial consultations are considered complete when recommendations are delivered to the client and a review is done only upon request of the client.

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### **Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

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### **Content of Client Provided Reports and Frequency**

Clients receive account statements no less than quarterly for managed accounts. Account reports are issued by the Third-Party Money Manager's custodian. The client receives confirmations of each transaction in the account from the Custodian.

## **Item 14: Client Referrals and Other Compensation**

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### **Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

PWA receives compensation for referring clients to Matson Money, Inc., Howard Capital Management, Inc., McElhenny Sheffield Capital Management, LLC (“MSMC”) and Brookstone Capital Management. Provident Wealth Advisors, LLC receives as an incentive a portion of Brookstone Capital Management's management fees as well as a percentage of the management fees and performance-based fees from MSMC. This produces an economic incentive for us to recommend that you use the services of Brookstone Capital Management and/or MSMC. This represents a material conflict of interest. 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 securities from other registered representatives not affiliated with us.

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### **Advisory Firm Payments for Client Referrals**

PWA does not compensate for client referrals.

## **Item 15: Custody**

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by Third-Party Money Managers.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

If a client is provided investment advisory services through any of our third-party managers, the third-party manager and PWA will have discretionary authority over the assets in the client's account. If you provide discretion authority, which will be evidenced via the written, discretionary agreement between the client and the Adviser, PWA, and the third-party manager, will have the authority to determine the following without your consent:

- Securities to be bought or sold for your account;
- Amount of securities to be bought or sold for your account;
- The selection of Model Managers and whether to terminate a relationship with a Model Manager.

In all cases, this discretion is exercised in a manner consistent with your stated investment objectives for your account. Please consult the third-party manager's brochure for additional information.

When active asset management services are provided on a discretionary basis the client will enter into a separate custodial agreement with the custodian. The custodian agreement will include a limited power of attorney to trade in the client's account(s) which authorizes the custodian to take instructions from us regarding all investment decisions for your account.

## **Item 17: Voting Client Securities**

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### **Proxy Votes**

PWA does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided because PWA does not serve as a custodian for client funds or securities and PWA does not require prepayment of fees of more than \$500 per client and six months or more in advance.

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### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

PWA has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

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### **Bankruptcy Petitions During the Past Ten Years**

Neither PWA nor its management has had any bankruptcy petitions in the last ten years.

## **Item 19: Requirements for State Registered Advisors**

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Education and business background, including any outside business activities for all management and supervised persons, can be found in the Supplement to this Brochure (Part 2B of Form ADV).

**Supervised Person Brochure**  
(Part 2B of Form ADV)

**Daniel C. Goodwin**



25511 Budde Road, Suite 1002  
The Woodlands, TX 77380  
PHONE: 281-466-4843  
FAX: 281-466-4817  
EMAIL: Info@providentwealthllc.com  
WEBSITES: www.providentwealthllc.com  
www.provident1031.com

This brochure supplement provides information about Daniel C. Goodwin and supplements the Provident Wealth Advisors' brochure. You should have received a copy of that brochure. Please contact Daniel C. Goodwin if you did not receive Provident Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel C. Goodwin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**September 3, 2026**

## Brochure Supplement (Part 2B of Form ADV)

### Supervised Person Brochure

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#### Item 2: Educational Background and Business Experience

**Daniel C. Goodwin CRD# 5752768**

Personal Information:

- Date of birth: 1962

Educational Background:

- Sam Houston State University; 1984

Business Experience:

- Provident Wealth Advisors, LLC; Managing Member/CCO/IAR; 03/2011 – Present
- Quincy Wells Capital, LLC; Registered Representative; 06/2024 - Present
- AAG Capital, Inc.; Registered Representative; 03/2022- 06/2024
- Accurate Wealth Management, LLC; Registered Representative; 03/2022- Present
- Provident Management LLC; 12/2016 – 12/2024
- Goodwin Financial Realty LLC; 4/2010 - Present
- Goodwin Financial Group, Inc; Owner/Insurance Agent; 3/2005 - Present
- Hometrust Manager; 01/2007 -12/2016

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#### Item 3: Disciplinary Information

Criminal or civil action in domestic, foreign, or military court. **None**

Administrative proceeding before the SEC or any other federal or state regulatory agency. **None**

Proceeding before a self-regulatory organization (SRO). **None**

Proceeding in which professional attainment, designation, or license was revoked or suspended. **None**

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#### Item 4: Other Business Activities

Daniel C. Goodwin has a financial industry-affiliated business as an insurance agent. Approximately 10% of his time is spent on this activity where he offers clients advice or products. Clients are not required to purchase any products.

Mr. Goodwin is also a registered representative of Quincy Wells Capital, LLC. Mr.

Goodwin may recommend securities products that will pay him a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as Mr. Goodwin may receive more commissions from the sale of these products than from providing you with advisory services.

Mr. Goodwin is also an Investment Advisor Representative of Accurate Wealth Management, LLC. Mr. Goodwin spends approximately 49% of his time in this role. We require that all representatives disclose this conflict of interest when such recommendations are made. We also require representatives to disclose to clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our representatives to do what is in the client's best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transactions to make certain they are suitable for the client.

These practices represent potential conflicts of interest because it gives an incentive to recommend products and services based on obtaining new clients. This conflict is mitigated by the fact that clients are not required to hire Provident Wealth Advisors, LLC. However, we have a fiduciary duty to all our advisory clients to do what is in their best interests and our CCO reviews and monitors our recommendations. Clients have the option to hire any advisor of their choice.

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**Item 5: Additional Compensation**

Daniel Goodwin may receive compensation for his activities listed above under "Other Business Activities"

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**Item 6: Supervision**

Since Daniel Goodwin is the President of PWA, he is responsible for the supervision, formulation, and monitoring of investment advice offered to clients.

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**Item 7: Requirements for State-Registered Advisors**

Arbitration Claims: **None**

Self-Regulatory Organization or Administrative Proceeding: **None**

Bankruptcy Petition: **None**