

FORM ADV PART 2B

Mark E. Prowell



717 CONSITUION DRIVE, SUITE 102, EXTON PA 19341
PROWELL-FINANCIAL.COM | 484-359-4057

MAY 7, 2024

This Brochure Supplement provides information about Mark E. Prowell that supplements the Prowell Financial Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Mark E. Prowell at the number above if you did not receive Prowell Financial Management, LLC Brochure or if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Additional information about Mark E. Prowell (CRD# 1781070) is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mark E. Prowell

Born: 1961

EDUCATION:

B.A. in Sociology, Bloomsburg University (1983)

BUSINESS EXPERIENCE:

Prowell Financial Management, LLC
Managing Member, 02/2016 – present

Lincoln Investment
f/k/a Capital Analysts, Inc.
Registered Representative & Investment Advisor Representative, 12/1987 – 02/2016

PROFESSIONAL DESIGNATIONS:

Master of Science in Financial Services (MSFS)

The MSFS is an accredited master's degree awarded by The American College, a non-profit educational institution founded in 1927. The MSFS graduate program provides advisors with in-depth education to help them analyze, plan, and implement integrated strategies in financial planning. This academic degree includes 10 required graduate courses and two electives in advanced financial planning topics.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Prowell.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Prowell is on the Board of Directors for the Friends of the Medal of Honor Grove in Valley Forge, PA a 501c(3) responsible for the care of the 50 acre Medal of Honor Grove created by President Eisenhower and others to pay tribute to the nation's heroes. Mr. Prowell spends approximately 5% of his time on this activity, although almost none is during securities trading hours. Mr. Prowell is not compensated for his charitable activities.

Certain professionals of PFM are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for PFM clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of PFM. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage PFM or utilize these professionals to implement any insurance recommendations. PFM attempts to mitigate this conflict of interest by disclosing the conflict to clients, involving clients' other advisors in the decision, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with PFM, or to determine not to purchase the insurance product at all. PFM also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of PFM, which requires that employees put the interests of clients ahead of their own.

ITEM 5: ADDITIONAL COMPENSATION

Please see response to Item 4, above.

ITEM 6: SUPERVISION

Mr. Prowell is a principal of the firm, and also the firm's Chief Compliance Officer. He has no direct supervisor. However, all employees of PFM are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the jurisdictions where PFM is registered.

FORM ADV PART 2B

Courtney L. Kauffman



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This Brochure Supplement provides information about Courtney L. Kauffman that supplements the Prowell Financial Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Courtney L. Kauffman at the number above if you did not receive Prowell Financial Management, LLC Brochure or if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Additional information about Courtney L. Kauffman (CRD# 7469800) is available on the SEC's website at www.adviserinfo.sec.gov.

Courtney L. Kauffman**Born: 1990****EDUCATION:**

B.S. in Respiratory Therapy, West Chester University (2013)

Certificate in Financial Planning, Northwestern University (2018)

BUSINESS EXPERIENCE:

Prowell Financial Management, LLC

Managing Member, 02/2016 – present

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner

*The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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:

- Education – 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 – 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;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- 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 – 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; and
- 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.

Chartered Advisor in Philanthropy CAP®

The Chartered Advisor in Philanthropy® (CAP®) designation through the American College of Financial Services provides full time philanthropists, coordinators, and wealth advisors with a common body of knowledge and a shared credential, enabling them to collaborate effectively with clients on legacy planning. The cross-disciplinary workplace curriculum spans and synthesizes the arts and sciences of philanthropic planning, including taxation, finance, fundraising, purposeful planning, family office dynamics, psychology, and strategic philanthropy.

Educational Requirements

There are no prerequisite courses required, but three years full-time relevant business experience are required to use the designation.

To receive the CAP® designation, candidates must:

1. Successfully complete the three required courses designated by the program executive director
2. Agree to comply with The American College Code of Ethics and Procedures

Participation in the annual Professional Recertification Program (PRP) is required to maintain the designation.

Yale School of Management CPWA (Certified Private Wealth Advisor) Program – obtained December 2023

The Certified Private Wealth Advisor® (CPWA®) certification is an advanced professional certification for advisors who serve high-net-worth clients. Candidates must meet all the following:

1. Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA, CIMC, CFA, CFP, ChFC or CPA license
2. A satisfactory record of ethical conduct, as determined by IMCA's Admissions Committee
3. Five years of professional client-centered experience in financial services or a related industry

Candidates must complete the following:

1. Six-month pre-study educational component
2. In-class program at The University of Chicago Booth School of Business, or online program through Yale School of Management.

Once the CPWA designation is obtained, all CPWAs must maintain their certification by renewing their designation every two years. There are three requirements that CPWAs must meet to keep their certification. These requirements include completion and reporting 40 hours of continuing education credits (includes two hours of ethics) within a two-year period, paying the renewal fee, and completing the compliance requirement.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Kauffman.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Kauffman has no other business activity to report.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Kauffman receives no additional compensation.

ITEM 6: SUPERVISION

Ms. Kauffman is supervised by the firm's Chief Compliance Officer, Mark Prowell. All employees of PFM are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the jurisdictions where PFM is registered.

FORM ADV PART 2B

Sarah Cook Lynch



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Additional information about Sarah Cook Lynch (CRD# 7768882) is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sarah Cook Lynch

Born: 1989

EDUCATION:

B.S. in Finance, University of Delaware (2011)

BUSINESS EXPERIENCE:

Prowell Financial Management, LLC
Operations Manager, 03/2022 – present

Bloomberg, LP
Project Manager, 08/2011 – 03/2022

PROFESSIONAL DESIGNATIONS:

Certified Investment Management Analyst (CIMA®)

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass an online Certification Examination.

CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®).

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Lynch.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Lynch has no other business activity to report.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Lynch receives no additional compensation.

ITEM 6: SUPERVISION

Ms. Lynch is supervised by the firm's Chief Compliance Officer, Mark Prowell. All employees of PFM are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the jurisdictions where PFM is registered.