

FORM ADV PART 2B

Mark E. Prowell



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

MARCH 24, 2026

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 a Manager at Trexler Veterans Initiative, LLC. In this position, he is responsible for overseeing the management of a 500-acre parcel of land leased to a separate non-profit organization supporting vocational training for veterans and does not receive a salary for these responsibilities. He is also the point of contact for Westford Holdings, which is an LLC invested in an apartment complex.

Also, Mr. Prowell is separately licensed as independent insurance agent. As such, he may conduct insurance product transactions for PFM clients, in his capacity as a licensed insurance agent, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as an employee of PFM. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Mr. Prowell therefore has 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 Mr. Prowell 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 supervised by the firm's Chief Compliance Officer, Courtney Kauffman. 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

CCO/Managing Member, 02/2016 – present

PROFESSIONAL DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER® professional

Individuals who are certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must 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 requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.

- 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.
- Continuing Education – Complete 30 hours of continuing education 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.

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

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 (including 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 is separately licensed as independent insurance agent. As such, she may conduct insurance product transactions for PFM clients, in her capacity as a licensed insurance agent, and will receive customary commissions for these transactions in addition to any compensation received in her capacity as an employee of PFM. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Ms. Kauffman therefore has 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 Ms. Kauffman 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

Ms. Kauffman receives no additional compensation.

ITEM 6: SUPERVISION

Ms. Kauffman is the firm's Chief Compliance Officer. She 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

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, Courtney Kauffman. 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.