

## **Firm Brochure**

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of Providence Financial, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 573-634-4888 or by email at [info@pfdirection.com](mailto:info@pfdirection.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 Providence Financial, LLC (IARD# 165247) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

February 4, 2016

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. In accordance with the annual amendment requirement, the firm is updating its Form ADV Part 1.

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### **Material Changes since the Last Update**

This update is in accordance with the required annual update for Registered Investment Advisors. Since the last filing of this brochure on June 23, 2015, the brochure has been updated as follows:

- Throughout to disclose we do not directly manage client assets but solicit for third party money managers.
  - Part 2B for Robert Daniel has been removed as he is no longer registered with the firm.
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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

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## Item 4: Advisory Business

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### Firm Description

Providence Financial, LLC, (“Providence”) was registered as a Registered Investment Advisor in 2012. Andrew James Beshuk (“Andrew”) is 100% owner.

Providence provides fee based personalized confidential financial planning and solicits for third party money managers for investment management to individuals, pension and profit sharing plans, trusts, estates, and charitable organizations. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Providence is also a solicitor for third party investment managers (“TPM”) and receives fees for this service for the TPMs and sell annuities and insurance products and services. Providence does not sell stocks, bonds, mutual funds, limited partnerships, or other commissioned products.

Providence does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, risk analysis or similar document. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

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### Types of Advisory Services

#### ERISA PLAN SERVICES

Providence offers the following services to the Plan and the Plan participants:

1. Fiduciary Services are:
  - a. Provide non-discretionary investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options.
  - b. Assist the Client with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder.
  - c. Assist the Client in the development of an investment policy statement (“IPS”). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
  - d. Assist in monitoring investment options by preparing periodic investment

reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.

- e. Meet with Client on a periodic basis to discuss the reports and the investment recommendations.
- f. Provide non-discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c)(5).

2. Non-fiduciary Services are:

- a. Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands Providence's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, Providence is not providing fiduciary advice as defined by ERISA to the Plan participants. Providence will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- b. Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

Providence may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Providence and Client.

3. Providence has no responsibility to provide services related to the following types of assets ("Excluded Assets"):
- a. Employer securities;
  - b. Real estate (except for real estate funds or publicly traded REITs);
  - c. Stock brokerage accounts or mutual fund windows;
  - d. Participant loans;
  - e. Non-publicly traded partnership interests;
  - f. Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
  - g. Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to Providence under this Agreement.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client will compensate Providence on an hourly fee basis or fixed fee basis described in detail under "Fees and Compensation"

section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. If a conflict of interest exists between the interests of the investment advisor and the interests of the client, 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 Providence. Financial plans will be completed and delivered inside of sixty (60) days.

#### INSURANCE PRODUCTS AND SERVICES

Providence sells annuities and insurance products and services and received separate yet typical compensation in the form of commissions. The fees are disclosed to the client prior to the completion of the insurance application.

#### SOLICITOR ARRANGEMENTS

Providence solicits the services of Third Party Money Managers ("TPM") to manage client accounts. In such circumstances, Providence receives solicitor fees from the Third Party Manager. Providence acts as the liaison between the client and the TPM in return for an ongoing portion of the advisory fees charged by the TPM. Providence helps the client complete the necessary paperwork of the TPM, provides ongoing services to the client, will provided the TPM with any changes in client status as provide to Providence by the client and review the quarterly statements provided by the TPM. Providence will deliver the Form ADV Part 2, Privacy Notice and Solicitors Disclosure Statement of the TPM. Clients placed with TPMs will be billed in accordance with the TPM's Fee Schedule which will be disclosed to the client prior to signing an agreement. This is detailed in Item 10 of this brochure.

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#### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

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#### **Wrap Fee Programs**

Providence does not sponsor any wrap fee programs.

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

Providence does not manage client assets.

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

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

##### ERISA PLAN SERVICES

The annual fees are either based on the market value of the Included Assets and will not exceed 1% or based on a flat fee. Fees are charged quarterly in arrears based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets) on the last business day of the previous quarter. If the services to be provided start any time other than the first day of a quarter, the fee will be prorated based on the number of days remaining in the quarter. If this



Agreement is terminated prior to the end of the fee period, PROVIDENCE shall be entitled to a prorated fee based on the number of days during the fee period services were provided.

The compensation of PROVIDENCE for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. PROVIDENCE does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, PROVIDENCE will disclose this compensation, the services rendered, and the payer of compensation. PROVIDENCE will offset the compensation against the fees agreed upon under this Agreement.

#### FINANCIAL PLANNING and CONSULTING

Providence charged fixed fees for financial planning and consulting based on a flat fee between \$500 and \$2,500. Prior to the planning process the client will be provided an estimated plan fee. The payments are received in two installments: half at the time of engagement with the balance due upon completion. Services are completed and delivered inside of sixty (60) days. Client may cancel within five (5) days of signing Agreement for a full refund. If the client cancels after five (5) days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to Providence.

#### COMMISSIONS

Providence sells annuities and insurance products and services and received separate yet typical compensation in the form of commissions. Typical commissions paid depend on the specific product and issuing insurance company. They range from 5% for health, 10% disability, 5%-8% fixed annuities and 70% for long-term care insurance. Life insurance pays an average of 70%-90% of total premium for the first year and between 2%-5% commission for renewal.

#### SOLICITOR ARRANGEMENTS

Providence is paid solicitor fees by third party money managers. The details of the fee structure will be disclosed to the client prior to signing any investment advisory agreement and the client will received a copy of the TPM's Form ADV Part 2. More information is available in Item 10 of this brochure.

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

ERISA fees are billed quarterly in arrears, meaning we bill you after the three-month period has started. Payment in full is expected upon invoice presentation.

Fees for financial plans are billed 50% in advance, with the balance due upon plan delivery.

Clients pay the third party money managers' investment advisory fees. Prior to signing an investment advisory agreement, the method of payment will be disclosed in the third party money manager's Form ADV Part 2.

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

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated

with fees assessed by self-regulatory organizations). 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.

Providence, 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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### **External Compensation for the Sale of Securities to Clients**

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

## **Item 6: Performance-Based Fees**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Providence does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

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

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### **Description**

Providence generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, and charitable organizations.

Client relationships vary in scope and length of service.

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### **Account Minimums**

Providence does not require a minimum to open an account, but some third party money managers may have minimums which would be disclosed in the documents provided by the third party money manager.

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

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

Third party money managers utilized by Providence may use various methods of analysis to determine the proper strategy for the client referred and these will be disclosed in the third party money manager's Form ADV Part 2. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

The main sources of information used by third party money managers may include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

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

Each client completes the third party money manager's paperwork that documents their objectives, assets and desired investment strategy. The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

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**Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. The risks associated with utilizing third party money managers include:

- Manager Risk
  - the third party money manager fails to execute the stated investment strategy
- Business Risk
  - third party money manager has financial or regulatory problems
- The specific risks associated with the portfolios of the third party money manager's which is disclosed in the third party money manager's Form ADV Part 2.

The specific risks associated with financial planning include:

- Risk of Loss
  - Client fails to follow the recommendations resulting in market loss
  - Client has changes in financial status or lifestyle and therefore plan recommendations are no longer valid

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**Item 9: Disciplinary Information**

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**Criminal or Civil Actions**

The firm and its management have not been involved in any criminal or civil action.

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**Administrative Enforcement Proceedings**

The firm and its management have not been involved in administrative enforcement proceedings.

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**Self-Regulatory Organization Enforcement Proceedings**

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

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

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**Broker-Dealer or Representative Registration**

Neither Providence nor any of its employees are registered representatives of a broker-dealer.

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**Futures or Commodity Registration**

Neither Providence nor its employees are registered or have an application pending to

register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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

Providence and Andy Beshuk provide services for retirement plans. In some instances, fees may be shared between Providence and another investment advisory firm. No conflict of interest exists in this arrangement.

Andy Beshuk is an insurance agent with Providence. Less than 50% of his time is spent in this practice. From time to time, he will offer clients advice or products from those activities.

He will receive commissions from insurance companies on the insurance products that they provide to advisory clients. Typical commissions paid depend on the specific product and issuing insurance company.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commissions received. This conflict is mitigated by the fact that he has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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

Providence solicits the services of Third Party Money Managers to manage client accounts. In such circumstances, Providence receives solicitor fees from the Third Party Manager. 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 Exhibit C in Providence 's Investment Advisory Agreement.

This solicitor relationship is disclosed to the client in each contract between Providence and Third Party Money Manager. Providence does not charge additional management fees for Third Party managed account services. Client's signature is required to confirm consent for services within Third Party Investment Agreement. Client initials Providence's Investment Advisory Agreement to acknowledge receipt of Third Party fee Schedule and required documents including Form ADV Part 2 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 Providence have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Providence employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Providence. The Code reflects Providence and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest 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.

Providence's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Providence may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Providence's Code is based on the guiding principle that the interests of the client are our top priority. Providence's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who 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, who are involved making securities recommendations to clients, or who 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**

Providence and its employees do not 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**

Providence and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as trading ahead of client trades, employees are required to disclose all reportable securities transactions as well as provide Providence with copies of their brokerage statements.

The Chief Compliance Officer of Providence is Andrew. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

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

Providence does not trade on client accounts.

## **Item 12: Brokerage Practices**

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

Providence does not have any affiliation with product sales firms and do not recommend brokers. The

broker-dealers to be utilized will be recommended by the TPM being used.

- *Directed Brokerage*  
We utilize TPM 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. We do not have discretionary authority and therefore best execution is not applicable.
- *Soft Dollar Arrangements*  
We do not maintain any soft dollar arrangements.

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

Providence does not trade on client accounts.

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

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

Reviews of the accounts managed by TPMs are reviewed quarterly by Andrew Beshuk, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of 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 written statements no less than quarterly for accounts managed by TPM. Account statements are issued by Third Party Money Manager's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

## **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**

Providence receives a portion of the annual management fees collected by the Third Party Money Managers to whom Providence refers clients.

This situation creates a conflict of interest because Providence and/or its Investment Advisor Representative have an incentive to decide what Third Party Money Managers to use because of the higher solicitor fees to be received by Providence. However, when referring clients to a third party money manager, the client's best interest will be the main determining factor of Providence.

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**Advisory Firm Payments for Client Referrals**

Providence does not compensate for client referrals.

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**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 any performance report prepared by the Third Party Money Managers.

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**Item 16: Investment Discretion**

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**Discretionary Authority for Trading**

Providence does not trade client accounts.

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**Item 17: Voting Client Securities**

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**Proxy Votes**

Providence 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.

When assistance on voting proxies is requested, Providence will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

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**Item 18: Financial Information**

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**Balance Sheet**

A balance sheet is not required to be provided because Providence does not serve as a custodian for client funds or securities and Providence 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**

Providence 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 the firm nor any of its management has any bankruptcies to disclose.

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

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

**Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

## **Supervised Person Brochure**

Part 2B of Form ADV

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**Andrew James Beshuk**

**Providence Financial, LLC**  
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**Jefferson City, MO 65109**  
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This brochure provides information about Andrew and supplements the Providence Financial, LLC's brochure. You should have received a copy of that brochure. Please contact Andrew if you did not receive Providence Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew James Beshuk (CRD#4194762) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

February 4, 2016



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

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### Supervised Person Brochure

#### Principal Executive Officer

**Andrew James Beshuk**

- Year of birth: 1969
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### Item 2 Educational Background and Business Experience

#### Educational Background:

- Ohio State University; Bachelor of Science - Finance; 1993

#### Business Experience:

- Providence Financial, LLC; Investment Adviser Representative; 08/2012 to Present
  - Providence Financial, LLC; Member/Insurance Agent; 05/2009 to Present
  - Global Financial Private Capital; Investment Adviser Representative; 06/2010 – 08/2012
  - Investment Advisors Corp; Investment Adviser Representative; 08/2007 - 06/2010
  - Broker Dealer Financial Services Corp.; Registered Representative; 08/2007 – 06/2010
  - Wallstreet Insurance; Financial Services Representative; 07/2006 to 05/2009
  - 1717 Capital Management Company; Investment Adviser Representative/ Registered Representative; 08/2006 – 08/2007
  - Nationwide Investment Services Corporation/Nationwide Securities, Inc.; Financial Services Representative; 04/1993 to 08/2007
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### Item 3 Disciplinary Information

None to report

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### Item 4 Other Business Activities

Andrew does not have any outside business activities to disclose.

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### Item 5 Additional Compensation

Andrew does not receive any outside compensation or performance based fees.

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### Item 6 Supervision

Andrew is the Chief Compliance Officer of Providence Financial, LLC. He is responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

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### Item 7 Requirements for State-Registered Advisors

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.