

# Form ADV Part 3 – Client Relationship Summary

Date: 03/17/2026

## Item 1: Introduction

Provident Investment Management, Inc. (“we”, “us” or “our”) is registered with the Securities and Exchange Commission (“SEC”) as an investment advisor. Investment advisors provide different services and fee structures than a broker, and it is important for investors to understand the differences. This document provides information about us and the questions you should ask when interviewing an advisor. Free and simple tools are available to help you research firms and financial professionals along with educational materials about broker-dealers, investment advisers and investing. Visit [investor.gov/CRS](http://investor.gov/CRS) for more information.

## Item 2: Relationships and Services

### What investment services and advice can you provide me?

We provide investment management services to investors and high net worth individuals and families through personal or joint accounts, retirement accounts, trusts, estates, charitable, and insurance accounts. Our investment management services include working with clients to determine their investment goals and portfolio structure appropriate to achieve those goals. Client portfolios consist primarily of stocks and bonds researched by our staff of investment professionals. Exchange-traded funds (ETFs) and other investments may be used when appropriate. When an investor engages us to provide investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority, such as not buying not buying companies that manufacture alcoholic beverages or firearms), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our authority over your account(s) shall continue until our engagement is terminated.

We offer investment management and financial planning services as part of our standard investment advisory engagement. When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment. Our minimum account size is \$500,000. For additional information, please see *Types of Clients* and *Conditions for Managing Accounts* in our [Form ADV Part 2 brochure](#).

***Questions to ask us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?***

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

### What fees will I pay?

We provide our investment advisory services on a fee basis. When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee generally ranges from 0.06% to 1.0%. We require a minimum asset level of \$500,000 or may impose a minimum fee for investment management services. We typically deduct our AUM Fee from one or more of your accounts, in advance, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=1019249](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1019249)

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you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., fees and other fund expenses).

**Additional considerations:** You will pay fees and costs whether you make or lose money on your investments. You will incur fees even in periods when no transactions occur. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**What are your legal obligations to me when acting as my investment advisor?**

**How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment advisor, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should ask us about these conflicts because they can affect the investment advice we provide you.*

*Here are some examples to help you understand what this means: The more assets we manage for you, the more you will pay us. This provides us an incentive to encourage you to increase the assets in your portfolio. For further discussion of conflicts of interest, please see our [Form ADV Part 2 brochure](#).*

**How do your financial professionals make money?**

Our financial professionals are generally compensated on a salary basis. However, certain of our financial professionals, based upon their individual professional ability, may receive a performance bonus from time-to-time. You should discuss your financial professional's compensation directly with your financial professional.

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our ADV Part 2A.

**Questions to ask us:** *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?*

## Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No, we do not have legal and disciplinary events. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Questions to ask us:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

## Item 5: Additional Information

Additional information about Provident Investment Management is available through our filings with the SEC by visiting [adviserinfo.sec.gov](http://adviserinfo.sec.gov). If you have questions, need up-to-date information, or request another copy of this relationship summary, please call us at 248-380-1700.

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

*A copy of our Part 2A is available at:*

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=1019249](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1019249)