



Thomas Ervin Jr., CFP[®], CTS[®]

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This brochure supplement provides information about Thomas Ervin Jr. that supplements the Diversified, LLC brochure. This brochure is meant to supplement the Diversified, LLC firm brochure, a copy of which you should have received. Please contact David Levy, Chief Compliance Officer, if you did not receive the Diversified, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Ervin Jr. (CRD #5997302) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Thomas Ervin Jr., CFP®, CTS®

Thomas began working with Diversified, LLC as an intern in 2011, and became a full-time Senior Associate Planner in 2013. As of 2023 he is an investment adviser representative with the firm. Currently Thomas is a registered representative of Purshe Kaplan Sterling Investments, Inc. since 2020. Thomas was a registered representative of Securities Service Network, Inc. from 2014 until 2020. Thomas, born in 1991, is a 2013 graduate of the Widener University, where he earned a Bachelor of Science degree in Economics. He holds securities licenses as well as Life and Health insurance licenses.

In 2022, Thomas earned the Certified Financial Planner™ designation (CFP®) from the College for Financial Planning in Denver, Pennsylvania. The CFP® is conferred by the Certified Financial Planner Board of Standards, Inc. after candidates have met all of the requirements for certification. Those requirements include having completed a Board-Registered educational program, having at least three years of qualifying work experience in the personal financial planning area, and passing the CFP® Certification Examination. The exam, which is administered over two days, tests a financial planner's ability to apply his or her knowledge to specific client situations. Individuals who become certified must 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 the right to continue to use the CFP® marks.

In 2019, Thomas also earned a Certified Technology Specialist™ (CTS®) from AVIXA Certification Office. CTS holders have audiovisual knowledge and/or skills. A CTS takes an exam through the Pearson VUE website. The scale score is similar to the scaled used by other large testing programs, such as SAT, ACT or GRE. All candidates must obtain a score of 350 and above to pass the exam. A CTS is required to renew the certification with 30 renewal units every 3 years .

Item 3 Disciplinary Information

Registered investment advisors 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. There are no applicable disclosures to report for Thomas Ervin Jr.

Item 4 Other Business Activities

While serving as an Investment Advisor Representative of Diversified, LLC Thomas' primary business activity that takes up the vast majority of his business time, Thomas is also engaged in other business activities.

Thomas Ervin Jr. is a registered representative with Purshe Kaplan Sterling Investments ("PKS"). Purshe Kaplan Sterling Investments is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Ervin may recommend securities offered by PKS as part of your investment portfolio. You are under no obligation, contractually or otherwise, to purchase securities products through Mr. Ervin or PKS. If you purchase these products through Mr. Ervin, he will receive the customary commissions in his separate capacity as a registered representative of Purshe Kaplan Sterling Investments.

Additionally, Mr. Ervin could be eligible to receive incentive awards such as Purshe Kaplan Sterling Investments may offer. He will also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation will give Mr. Ervin an incentive to recommend investment products based on the compensation received, rather than on your investment needs. This is a conflict of interest. However, Thomas Ervin Jr. has a fiduciary duty to act in your best interest when acting in an investment adviser representative capacity, including the duty to seek best execution. Therefore, our Company's mutual fund and investment selection and recommendation processes take into consideration many factors in order to meet this requirement. See the ADV Part 2A Brochure, the *Brokerage Practices* section, for additional information on our mutual fund share class selection process.

Mr. Ervin is also licensed as an insurance agent with various insurance companies. If clients purchase nonvariable insurance products from Mr. Ervin, he may receive separate, yet customary compensation in the form of an insurance commission. While Thomas always endeavors to put clients' interests first and foremost, clients should be aware that the receipt of additional compensation itself creates a conflict of interest for Thomas when making insurance recommendations. To address the potential for a conflict of interest, Thomas makes certain to disclose to clients, any fees or compensation associated with recommended insurance products. Clients are provided with applicable product offering materials that discuss the fees associated with the applicable product. Clients are also asked to sign applicable disclosure documents and applications that point out important product features and fees.

Item 5 Additional Compensation

As noted in Item 4 above, Thomas also earns compensation as a registered representative and insurance agent.

While Thomas always endeavors to put his clients' interests first and foremost, clients should be aware that the receipt of additional compensation itself creates a conflict of interest when making investment or insurance recommendations. To address the potential for a conflict of interest, Thomas makes certain to disclose to clients, any fees or compensation associated with recommended insurance products. Clients are provided with applicable product prospectuses and offering materials, which discuss the fees associated with the applicable products. Clients are also asked to sign applicable disclosure documents that point out important product features and fees.

As a fiduciary, Thomas makes product recommendations that he feels are in client's best interest and are based on the specific needs and objectives of the client, not the compensation potential of the product.

Item 6 Supervision

Diversified, LLC has appointed a Chief Compliance Officer who is responsible for the overall supervision of the firm. The Chief Compliance Officer is David Levy. Mr. Levy implements policies and procedures to ensure compliance with industry rules and regulations. He maintains required books and records to monitor the investment advice and recommendations made on behalf of the firm. Diversified, LLC has a specific Code of Ethics that applies to all employees. Mr. Levy implements procedures to ensure employees comply with the firm's Code of Ethics, and he monitors all reports provided pursuant to the Code. Mr. Levy is located in the Diversified, LLC main office in Wilmington, DE, and he can be reached at 302-765-3500.