

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Mark Rudd Fonville

Personal CRD Number: 4475793
Investment Adviser Representative

Covenant Wealth Advisors
351 McLaws Circle, Suite 1
Williamsburg, VA 23185
(757) 259-0111
www.covenantwealthadvisors.com
mfonville@mycwa.com

UPDATED: 05/08/2023

This brochure supplement provides information about Mark Rudd Fonville that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Mark Rudd Fonville, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Rudd Fonville is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Mark Rudd Fonville

Born: 1978

Education Background and Professional Designations:

Education:

Bachelor of Science in Finance
Virginia Polytechnic Institute and State University, 2001

Business Background:

04/2018 to Present President and Wealth Manager
Covenant Wealth Advisors

04/2018 to 12/2018 Consultant
LWI Financial Inc.

10/2007 to 04/2018 Regional Director
LWI Financial Inc.

Professional Designations:

Certified Financial Planner™.

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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.

To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/>

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Mark Fonville is not engaged in any other business activities other than serving as the President of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary, annual bonuses, and regular bonuses from CWA, Mr. Fonville does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through CWA.

Item 6: Supervision

Mr. Fonville is supervised by Katherine Fonville, Vice President and Wealth Manager. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Katherine Fonville may be reached at the contact information on the cover page of this disclosure document.

Item 7: Requirements for State Registered Advisers

This disclosure is required by Virginia securities authorities and is provided for your use in evaluating this investment adviser representative's suitability.

Mark Fonville has **NOT** been involved in any of the events listed below:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- ❖ an investment or an investment-related business or activity;
- ❖ fraud, false statement(s), or omissions;
- ❖ theft, embezzlement, or other wrongful taking of property;

- ❖ bribery, forgery, counterfeiting, or extortion; or
- ❖ dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- ❖ an investment or an investment-related business or activity;
- ❖ fraud, false statement(s), or omissions;
- ❖ theft, embezzlement, or other wrongful taking of property;
- ❖ bribery, forgery, counterfeiting, or extortion; or
- ❖ dishonest, unfair, or unethical practices.

Mark Fonville has **NOT** been the subject of a bankruptcy petition at any time.

Covenant Wealth Advisors

Form ADV Part 2B - Individual Disclosure Brochure

for

Walter Scott Hurt

Personal CRD Number: 4773863
Investment Adviser Representative

Covenant Wealth Advisors
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UPDATED: 03/17/2021

This brochure supplement provides information about Walter Scott Hurt that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Mark Rudd Fonville, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Walter Scott Hurt is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Walter Scott Hurt

Born: 1982

Education Background and Professional Designations:

Education:

Post Baccalaureate Accounting Certificate, Virginia Commonwealth University, 2012
Bachelor of Science in Finance, University of Florida, 2003

Business Background:

02/2020 to Present	Wealth Manager Covenant Wealth Advisors
03/2011 to 02/2020	Registered Representative Ameriprise Financial Services Inc.
03/2011 to 02/2020	Financial Advisor Kasch, Levitch, McAleer & Associates

Professional Designations:

Certified Financial Planner™.

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To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/>.

Certified Public Accountant (“CPA”)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of Mr. Hurt.

Item 4: Other Business Activities

Mr. Hurt is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary and bonuses from Covenant Wealth Advisors, Mr. Hurt does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Mr. Hurt is supervised by Mark Fonville, President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Mark Fonville may be reached at the contact information on the cover page of this disclosure document.

Covenant Wealth Advisors
Form ADV Part 2B – Individual Disclosure Brochure

for

Katherine Shelton Fonville

Personal CRD Number: 4802005
Investment Adviser Representative

Covenant Wealth Advisors
351 McLaws Circle, Suite 1
Williamsburg, VA 23185
(757) 259-0111
www.covenantwealthadvisors.com
kfonville@mycwa.com
UPDATED: 03/18/2021

This brochure supplement provides information about Katherine Shelton Fonville that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Katherine Shelton Fonville, Vice President if you did not receive Covenant Wealth Advisors brochure or if you have any questions about the contents of this supplement.

Additional information about Katherine Shelton Fonville is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Katherine Shelton Fonville

Born: 1980

Education Background and Professional Designations:

Education:

BA Marketing, James Madison University – 2002

Business Background:

2018 – Present	Vice President and Wealth Manager Covenant Wealth Advisors
2010 – 2018	President Fonville Wealth Management LLC
2007 - 2010	Envision Financial Planning Consultant Wells Fargo Advisors
2006 – 2006	Private Banker BB & T Investment Services, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Katherine Fonville is not engaged in any other business activities other than serving as vice president for Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary, annual bonuses, and regular bonuses from Covenant Wealth Advisors, Katherine Shelton Fonville does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Katherine Shelton Fonville is supervised by Covenant Wealth Advisor's Chief Compliance Officer, Mark Fonville. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Mark Fonville may be reached at the contact information on the cover page of this disclosure document.

Item 7: Requirements for State Registered Advisers

This disclosure is required by Virginia securities authorities and is provided for your use in evaluating this investment adviser representative's suitability.

Katherine Shelton Fonville has **NOT** been involved in any of the events listed below:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- ❖ an investment or an investment-related business or activity;
- ❖ fraud, false statement(s), or omissions;
- ❖ theft, embezzlement, or other wrongful taking of property;
- ❖ bribery, forgery, counterfeiting, or extortion; or
- ❖ dishonest, unfair, or unethical practices.

An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- ❖ an investment or an investment-related business or activity;
- ❖ fraud, false statement(s), or omissions;
- ❖ theft, embezzlement, or other wrongful taking of property;
- ❖ bribery, forgery, counterfeiting, or extortion; or
- ❖ dishonest, unfair, or unethical practices.

Katherine Shelton Fonville has **NOT** been the subject of a bankruptcy petition at any time.

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

T. Broderick Mullins

Personal CRD Number: 4526562
Investment Adviser Representative

Covenant Wealth Advisors
351 McLaws Circle, Suite 1
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(757) 259-0111
www.covenantwealthadvisors.com
bmullins@mycwa.com

UPDATED: 03/18/2021

This brochure supplement provides information about T. Broderick Mullins that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Mark Rudd Fonville, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about T. Broderick Mullins is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: T. Broderick Mullins

Born: 1978

Education Background and Professional Designations:

Education:

MBA, University of Richmond, 2017

BA, Hampden Sydney College, 2000

Business Background:

12/2020 to Present	Portfolio Manager Covenant Wealth Advisors
10/2019 to 12/2020	Unemployed
09/2016 to 10/2019	Portfolio Manager Funds Distributor, LLC
08/2016 to 10/2019	Portfolio Manager Thompson, Siegel & Walmsley LLC
04/2011 to 08/2016	Portfolio Manager Davenport & Company LLC
08/2008 to 04/2011	Client Adviser SunTrust Investment Services, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Mr. Mullins.

Item 4: Other Business Activities

Mr. Mullins is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary and bonuses from Covenant Wealth Advisors, Mr. Mullins does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Mr. Mullins is supervised by Mark Fonville, President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Mark Fonville may be reached at the contact information on the cover page of this disclosure document.

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Megan Waters

Personal CRD Number: 5223705
Investment Adviser Representative

Covenant Wealth Advisors
351 McLaws Circle, Suite 1
Williamsburg, VA 23185
(757) 259-0111
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mfonville@mycwa.com

UPDATED: 05/08/2023

This brochure supplement provides information about Megan Waters that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Mark Rudd Fonville, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Megan Waters is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Megan Waters

Born: 1984

Education Background and Professional Designations:

Education:

B.S. in Economics, College of Charleston, 2006

Business Background:

05/2023 to Present	Financial Advisor Covenant Wealth Advisors
11/2021 to 05/2023	Associate Financial Advisor Covenant Wealth Advisors
04/2021 to 10/2021	Financial Advisor UBS Financial Services Inc.
01/2021 to 04/2021	Financial Advisor Associate UBS Financial Services Inc.
08/2015 to 01/2021	Sr. Wealth Strategy Associate UBS Financial Services Inc.

Professional Designations:

Certified Financial Planner™.

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Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Megan Waters.

Item 4: Other Business Activities

Megan Waters is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary and bonuses from Covenant Wealth Advisors, Megan Waters does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Megan Waters is supervised by Mark Fonville, President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Mark Fonville may be reached at the contact information on the cover page of this disclosure document.