

FORM CRS
A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH
FINANCIAL ABUNDANCE, INC.
MARCH 18, 2024

ITEM 1 – INTRODUCTION

Financial Abundance, Inc. is an investment adviser registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Financial Abundance manages advisory accounts on a discretionary basis. For discretionary accounts, once we have determined a profile and investment plan with a client, we will manage the portfolios through a Sub-Advisor relationship. With our discretionary authority, we will make changes to the portfolio as deemed appropriate without obtaining client consent but within the expected investment guidelines. All client portfolios are generally invested in a mix of no-load mutual funds, exchange-traded funds, and a small allocation to cash or cash equivalents. However, some client accounts may contain legacy positions. Our Firm will monitor Sub-Advisors to ensure that they adhere to the philosophy and investment style for which they were selected and that their performance, portfolio strategies, and management remain aligned with the client's overall investment goals and objectives. This service is included as part of the Firm's standard advisory services. Reasonable restrictions on managing your account(s) may be imposed on our firm. Financial Abundance requires a minimum asset level of \$100,000 and retains the right to modify it at its sole discretion on a client-by-client basis.

Our Firm offers an Engagement Retainer, which includes coaching on intellectual property, tools, books, CDs, PowerPoint presentations, and analysis reports specifically tailored to clients' needs. This planning process centers around a roadmap discussed, prepared, and clarified with the client. The roadmap will then direct the client's educational examination process.

Additionally, Financial Abundance provides educational workshops for those desiring information on personal finance and investing.

FOR MORE INFORMATION, REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ 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?

Our firm charges an annual investment advisory fee based on a percentage of assets under our management. The investment management fee includes supervision, account maintenance, and/or service activities. Our maximum annual investment advisory fee is 1.25%, including our sub-advisory relationships, and is billed in advance on a quarterly basis. You pay this fee even if you don't buy or sell investments. The more assets in your advisory account(s), the more you will pay in fees (although a lower overall percentage at certain tiers), and therefore, our firm has an incentive to encourage you to increase the assets in your account(s). Your custodian will charge transaction costs, custodial fees, redemption fees, retirement plan, and administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. You will pay fees and costs whether you make or lose money on your investments.

Services under the Engagement Retainer are typically provided on a one-time flat-fee basis. The range of fees for the Engagement Retainer is \$500 - \$5,000, subject to complexity. Any future planning/advice will not be subject to an hourly rate, as the initial flat fee and standard retainer fee cover it.

Financial Abundance charges a \$99 tuition for our educational seminars and workshops.

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.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ 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?

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?

HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, how we make money conflicts with your interests. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means. Asset-based fees present a conflict because our Firm is incentivized to encourage you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance when equivalent and less costly options are available if funds are left with the employer's fund manager. b) We advise you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate.

FOR MORE INFORMATION, REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEMS 10, 11, 12, & 14

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ How might your conflicts of interest affect me, and how will you address them?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on our Firm's revenue from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies due to effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies to avoid conflicts. While some of our Firm's financial professionals are engaged in outside business activities, we must disclose material from outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals must follow a Code of Conduct to mitigate any conflicts.

FOR MORE INFORMATION, REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEMS 5, 10, 11, 12 & 14

ITEM 4 - DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

FOR MORE INFORMATION, REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☒ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is 143300. You may also contact us for up-to-date information and request a copy of the relationship summary at 814-867-5745.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

MATERIAL CHANGES

March 13, 2024: The Form CRS was updated for annual amendment. The following is a summary of our material changes:

- Increased minimum asset level to \$100,000.00.
- Increased tuition to \$99 for educational seminars and workshops