

1. INTRODUCTION

Abundo Wealth Inc. is registered with the Securities and Exchange Commission as a Multi-State Adviser and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services differ in both structure and fees, making it essential for retail investors to understand these differences. This document gives you a summary of the services we provide and how you pay. Please ask us for more information.

Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

2. RELATIONSHIPS & SERVICES

What investment services and advice can you provide me?

SERVICES: We provide investment advisory services and ongoing comprehensive financial planning directly to clients and through the firm's website and client portal. Prior to providing non-discretionary services, Abundo Wealth will provide Clients with Ongoing Comprehensive Financial Planning Agreement (the "Agreement"). Under the Agreement, Clients provide their current and anticipated financial condition as well as their investment objectives. Abundo Wealth creates a personalized financial plan and recommendations after assessing the Client's financial situation and thorough understanding of their objectives.

MONITORING: Abundo Wealth's services monitor Client's Individual account parameters. This review may include types of account, investment objectives, overall financial conditions, personal and business assets, risk tolerances, and other factors unique to the Client's individual situations.

INVESTMENT AUTHORITY: If we buy and sell investments in your account without asking you in advance, this is called "**discretionary authority**". If we give you advice and you decide what investments to buy and sell, this is called "**non-discretionary authority**". We provide **non-discretionary authority** and do not manage our clients accounts.

INVESTMENT OFFERINGS: Our investment advice is not limited to a particular type of security. We provide advice on equities, bonds, savings accounts, certificates of deposit, ETFs, mutual funds and index funds.

ACCOUNT MINIMUMS: We do not have an account minimum.

ADDITIONAL INFORMATION: Abundo Wealth Inc. is registered as an Investment Adviser with the SEC. The principal owner of the firm is Eric Simonson, Owner/Chief Compliance Officer (CCO).

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

Items 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?

3. FEES, COSTS, CONFLICTS, & STANDARD OF CONDUCT

What fees will I pay?

PRINCIPAL FEES & COSTS: You will pay an **ongoing fee** for financial planning which includes investment management advice at no additional cost. The cost consists of an upfront fee of no more than \$699 for the first month and then an ongoing fee of no more than \$199 per month.

OTHER FEES & COSTS: You are responsible for all custodial and securities broker-dealer execution fees charged by

your custodian and executing broker-dealer.

ADDITIONAL INFORMATION: *You will pay fees and costs whether you make or lose money on your investments. 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.*

Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.

Items 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 advisor?

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

What is your legal obligation to me when acting as my investment adviser? 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, the way we make money creates some conflicts with your interests. You should understand and 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.

POTENTIAL CONFLICTS: Abundo is compensated on a monthly basis for financial planning services. Due to our compensation structure it is in our interest to keep you enrolled in our ongoing services.

ADDITIONAL INFORMATION: We do not have any relationships or arrangements with any other entity.

How do your financial professionals make money?

We are compensated by providing ongoing financial planning services.

Items to ask your financial professional:

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

4. DISCIPLINARY HISTORY

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

We have no disciplinary history to report. Free and simple search tools are available to retail investors who visit www.investor.gov/CRS to research our firm and financial professionals.

5. ADDITIONAL INFORMATION

Contact Eric Simonson, Owner/Chief Compliance Officer (CCO), email at info@abundowealth.com for additional information and an up to date copy of the relationship summary. Or visit our website at: www.abundowealth.com.

Items to ask your financial professional:

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?