

Item 1 – Cover Page

Financial Abundance, Inc

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State College, PA 16803

(814) 867-5745

www.faicoach.com

Date of Brochure: March 1, 2017

This disclosure brochure provides clients with information about the qualifications and business practices of Financial Abundance, Inc. a Registered Investment Advisory firm registered with the Pennsylvania Bureau of Securities and California Department of Corporations.

It also describes the services Financial Abundance, Inc. provides as well as background information on those individuals who provide investment advisory services on behalf of Financial Abundance, Inc.

Please contact Paul Nichols, at 814-867-5745 or pauln@financialabundanceinc.com if you have any questions about the contents of this disclosure brochure.

The information in this disclosure brochure has not been approved or verified by any state securities authority. Registration with the Pennsylvania or California Bureau of Securities does not imply that Financial Abundance, Inc or any individual providing investment advisory services on behalf of Financial Abundance, Inc. possess a certain level of skill or training.

Additional information about Financial Abundance, Inc is available on the SEC website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Financial Abundance, Inc. is 143300.

Item 2 – Material Changes

As of February 19th, 2016 Ashton S. Immel is now a minority owner of Financial Abundance as part of our succession planning. He is now 10% owner of Financial Abundance. Rubin Paul Nichols is still the majority owner with 90% ownership.

If any of the content of our Brochure is materially changed, we will ensure that all current Clients receive a copy of a revised Brochure along with a Summary of Material Changes within 120 days of the close of our business' fiscal year.

Whenever required, we will provide ongoing disclosure information about material changes and will provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Paul Nichols at (814) 867-5745 or pauln@financialabundanceinc.com. Brochures are provided free of charge.

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Item 4 – Advisory Business

ADVISORY BUSINESS

Company

Financial Abundance, Inc (Co-Advisor) is a fee-only holistic financial planning firm that specializes in financial planning and investment advisory services to individuals and families. Financial Abundance was established in 2007 by Paul Nichols after several years working with traditional brokerage firms. Financial Abundance offers a wide range of financial services. Distinguishing itself from traditional investment advisory firms by providing a holistic, unique educational process designed to enable clients to make key decisions in the area of investment needs, as well as income planning, specialized tax planning, estate planning, risk management, retirement planning, and business development needs.

Advisor and Client will enter into an Financial Planning Agreement which details the scope of the relationship and responsibilities of both Financial Abundance and Client. Advice and services provided under the agreement are tailored to the stated objectives of the Client(s).

Services

Financial Abundance provides the following services:

Investment Consulting and Monitoring Services

Financial Abundance has entered into a Co-Advisor Agreement with Matson Money, Inc. ("Matson Money"). Matson Money, a privately held Ohio corporation, is registered as an investment advisor with the U.S. Securities and Exchange Commission. Financial Abundance and Matson Money are not related entities neither has an ownership interest in the other, nor does any member or shareholder of either entity own an interest in the other. Both Financial Abundance and Matson Money provide their respective services to clients other than the joint clients that are subject to the Co-Advisor Agreement.

Under the Co-Advisor Agreement, Financial Abundance provides to joint clients Investment Consulting and Monitoring Services, which include the following:

- Advice on Asset Allocation
- Recommendations on an investment strategy
- Assistance in the preparation of an investment policy statement and any restrictions
- Evaluation of each client's historical investment performance
- Performance monitoring and continuing Private Investor Education classes 3 times a year in April, July and November
- Controlling and measuring investment expenses.

Item 4 – Advisory Business (Continued)

Other Services:

- Investment Planning/Investment Policy Statements
- Financial Independence/Retirement Planning
- Capital Needs Analysis (Goal Funding)
- Income Tax Planning
- Estate Planning
- Education Planning
- Risk Management (Life, Long-Term Care, and Disability Insurance)
- Employee Stock Option Planning
- Other Projects (Described as "additional financial planning services" on Schedule A)

Clients that wish to participate in the Matson Fund Platform may enter into a tri-party agreement with Matson Money and Financial Abundance as co-advisers. Under these agreements, Matson Money is the only discretionary adviser to your account. They are granted discretionary authority to invest Client assets in the Funds based on Client responses to the questionnaire and to use temporary cash sweep vehicles as appropriate. The co-advisers, Financial Abundance, serves as nondiscretionary advisers to the Clients they refer to us. The tri-party agreement covers the relationship between and among Matson Money, the coadviser and you. Since many co-advisers are state registered and subject to the investment adviser laws of their state of registration, some Clients are required to execute an addendum to the standard tri-party agreement. The various state addendum contain language required by certain state regulators and are generally intended to clarify or maintain certain Client rights under applicable state law.

Matson Fund Platform

Matson Fund platform adheres to the Free Market Portfolio Theory. The Free Market Portfolio Theory is the synthesis of three academic principles: Efficient Market Hypothesis, Modern Portfolio Theory, and The Three-Factor Model. Together these concepts form a powerful, disciplined and diversified approach to investing. The result is globally diversified portfolios including over 12,000 equities spread across forty-five countries, designed and engineered to capture market rates of return over specific time horizons.

<u>Model Portfolio</u>	<u>Asset Allocation</u>
Aggressive Growth	95% equities / 5% fixed income
Long-Term Growth	85% equities / 15% fixed income
Long-Term Growth	75% equities / 25% fixed income
Balanced Growth	60% equities / 40% fixed income
Balanced Growth	50% equities / 50% fixed income
Balanced Growth	40% equities / 60% fixed income
Income and Growth	25% equities / 75% fixed income
Fixed Income	0% equities / 100% fixed income

Each model portfolio corresponds to some combination of investments in the Free Market Funds or a variable insurance product invested in approximately the same combination of Matson Money Funds. Clients determine their investment objectives and most appropriate model portfolio combination through the questionnaire process with their co-advisor, but are not otherwise permitted to impose restrictions on their accounts given that the accounts are invested in mutual funds subject to their own inherent investment restrictions.

Item 4 – Advisory Business (Continued)

Each Fund Matson manages is a "fund of funds" that invests primarily in shares of various Dimensional Fund Advisors (DFA) no-load mutual funds. They identify Clients' investment objectives based on the questionnaires described above, and, as currently managed, each Client account is generally assigned to one of the eight model portfolios outlined in the Matson Fund Platform above, each model portfolio typically represents direct investments in anywhere from 8 to 15 different DFA mutual funds, rather than shares of the Free Market Funds or variable insurance products with underlying investments in the Matson Money Funds. Most of the DFA mutual funds we select are structured portfolios that invest in securities comprising a particular index, asset class or segment of the market and are not actively managed.

When imposing reasonable restrictions for their accounts, clients may request that particular securities or types of securities not be purchased, or that such securities are to be sold if held in the account. However, clients cannot request that particular securities be purchased for their account. Restrictions may only be imposed at the fund level itself. Matson Money reserves the right to reject any account for which unreasonable or overly restrictive conditions are requested.

Termination of Client Relationship

A client agreement may be canceled by either party, for any reason upon thirty (30) days prior written notice to the other party.

Assets Under Management

Financial Abundance will not have trading authority, investment discretion authority, or custodial authority for any assets under management.

Item 5 – Fees and Compensation

Investment Consulting and Monitoring Services Fees

Clients are assessed fees at different levels and in different ways depending upon the program(s) in which they participate.

Engagement Retainer

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. The engagement fee includes coaching of intellectual property, tools, books, CD's, PowerPoint presentations, analysis reports specifically tailored to clients needs. This planning process centers around a roadmap that is discussed, prepared and clarified with client. The roadmap will then direct the clients educational, examination process. A total of 4-8, one hour, face-to-face conversations are provided to direct and complete the project. Any future planning/advise will not be subject to an hourly rate, as it is covered by the initial flat fee and standard retainer fee.

Item 5 – Fees and Compensation (Continued)

Advisor will prepare a written financial plan for all financial planning Clients. The plan includes gathering all information necessary to provide Client with appropriate and agreed upon services, which may include one or more of the following: budgeting and cash flow planning, disability planning and income protection, debt management, estate planning, business succession planning, retirement planning and investment planning. The plan considers all Client assets, liabilities, goals and objectives.

Standard Retainer

Clients choosing this service will enter into a three-party agreement with Financial Abundance and Matson Money, under which Matson Money is granted discretionary authority to invest client assets. Before opening an account, the client must complete a program questionnaire or similar account owner profiling tool (questionnaire) with the assistance of Financial Abundance. In addition to the questionnaire, the client will be asked to provide detailed information about all the client's current holdings including, if applicable, an investment policy statement.

Clients pay fees generally in line with the following representative fee schedule:

Assets Under Management Annual Fee (%)

First \$500,000	1.00%
Next \$500,000	0.85%
Next \$3,000,000	0.65%
The Remainder Over \$4,000,000	0.45%

All fees collected by the custodian (Charles Schwab or TIAA-CREF), for the co-advisor Financial Abundance and for Matson Money, are payable quarterly in advance in increments of one-fourth the annual rate. Fees are generally based upon the value of an account as of the last business day of each quarterly period. However, when a Client adds assets to, or withdraws assets from, an account during the quarter, we refund a portion of your fee for withdrawals (on a prorated basis) and we charge an additional fee for additions to your account (also on a prorated basis). We will make any applicable refunds or collect additional fees within 90 days of our receipt of notice of each withdrawal or addition.

A Client's initial fee is based on the value of the account at the time of inception of our relationship with the Client and is prorated for the number of the days remaining in that quarter. In calculating the initial fee, we consider the inception date to be the date(s) a Client's assets first become available for us to manage. Sometimes, a new Client's assets become available for us to manage on various dates during the first quarter. This can happen, for example, due to difficulties in transferring assets to a new custodian. In these instances, we charge an initial fee at the time of each contribution, prorated from the date the contributed assets become available until the end of the quarter.

Item 5 – Fees and Compensation (Continued)

Example: If a portion of an account's assets become available for management on December 15 of a given year and another portion of the account's assets become available for our management on February 15 of the following year, we will base our first fee on the value of the assets placed under management on December 15 and prorate that amount for the fifteen days remaining in the quarter. We will charge an additional fee on assets placed under management on February 15 and prorate that fee for the 45 days remaining in that quarter. Thus, during the first quarter of the following year, the account will be paying a fee for the entire quarter on the value of the assets under management on December 31 of the prior year, and a prorated fee on the additional assets from February 15.

In the event of a Client terminating a financial planning project prior to the project being completed, a refund of any unearned fees will be paid to Client within (30) days of the reason for termination in writing. For refund purposes, "unearned fees", will be calculated as the amount of money paid to the advisor (less the advisors time and effort devoted to the project) prior to the early termination. Financial Abundance retains the right to modify planning fees in its sole and absolute discretion, on a client-by-client basis based on the size, complexity and nature of the advisory services provided.

The fee also includes the time and activities necessary to work with Client's attorney and/or accountant in reaching agreement on solutions, as well as assisting those advisors in implementation of all appropriate documents. The Advisor is not responsible for attorney or accountant fees charged to Client as a result of the above activities. Clients are encouraged to review their plans on a regular basis, based on individual circumstances.

Important Additional Information

Mutual Fund Fees

All fees paid to Financial Abundance for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses. The fees for monitoring client assets are in addition to the fees included in the internal expenses of those funds fees paid to their own investment managers, which are fully disclosed in each fund's prospectus and statement of additional information. Accordingly, the client should review both the fees charged by the funds and the fees charged by Financial Abundance to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Item 6 – Performance-Based Fees and Side-By-Side Management

Financial Abundance does not accept performance-based fees (e.g., fees based on a share of capital gains on or capital appreciated of the assets in a client's account).

Item 7– Types of Clients

Financial Abundance provides investment advisory services to individuals (including high net worth individuals), pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other types of business entities.

Conditions for Managing Accounts

Financial Abundance requires a minimum asset level of \$50,000 and retains the right to modify said minimum level in its sole discretion, on a client-by-client basis.

Item 8– Methods of Analysis, Investment Strategies and Risk of Loss

Types of Investments

Investment advice may be offered on any investments held by a client at the start of the advisory relationship. Recommendations for new investments will typically be limited to domestic and foreign equity securities, warrants, corporate debt securities, municipal and United States government securities, exchange traded funds (ETFs) and mutual funds.

Security Analysis

For accounts held at Matson Money, Inc., Financial Abundance's approach to asset allocation is influenced by the work of Nobel Prize laureates William Sharpe and Harry Markowitz, who shaped the role of financial science in investing through their development of Modern Portfolio Theory. The principal goal of Modern Portfolio Theory is to achieve the greatest return for amount of risk taken (or, conversely, to minimize the risk in a portfolio targeted to achieve a specific return). Doing so requires combining asset classes in the portfolio using structured asset class funds to achieve effective diversification. This is accomplished by measuring the correlation between specific asset classes that demonstrate a historically high rate of return and combining the asset classes in such a way that portfolio volatility is minimized. Global diversification of the portfolio may protect investors from a downturn in any single asset class, domestic or foreign.

Financial Abundance employs a "buy and hold" approach to asset management. The practice of this style of asset management is based on the belief that market timing is not proven as successful. The focus for the investor should be how much the investor can risk losing and how long they are willing to stay invested in the market.

Item 8– Methods of Analysis Investment Strategies and Risk of Loss (Continued)

Financial Abundance adheres to the following principles:

- Markets are efficient and for investing purposes assets are fairly priced.
- Diversification reduces the risk of uncertainty and asset allocation in numerous asset classes determines results in the portfolio.

Risk

Investing in securities involves risk of loss that each client should be prepared to bear. Typical investment risks include market risk typified by a drop in a security's price due to a company specific event (e.g. unsystematic risk), or general market activity (e.g., systematic risk). In addition, certain strategies may impose more risk than others. For example, with fixed income securities, a period of rising interest rates could erode the value of bond since bond values generally fall as bond yields rise. Investment risk with international equities also includes fluctuation in currency values, differences in accounting and economic and political instability. Depending upon the client need and investment mandate, Financial Abundance will attempt to thoroughly explain the applicable risks.

Item 9 – Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Financial Abundance. Neither Financial Abundance nor any of its supervised persons have ever been disciplined by a regulatory agency.

Item 10 – Other Financial Industry Activities and Affiliations

Financial Abundance does not participate in any industry activities, nor does it have any industry affiliation.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

Financial Abundance has adopted a Code of Ethics to prevent violations of federal securities laws. The Code of Ethics is predicated on the principle that Financial Abundance and its employees owe a fiduciary duty to its clients. Accordingly, Financial Abundance expects all employees to act with honesty, integrity and professionalism and to adhere to federal securities laws. Financial Abundance and its employees are required to adhere to the Code of Ethics. At all times, Financial Abundance and its employees must (i) place client interests ahead of Financial Abundance's (ii) engage in personal investing that is in full compliance with Financial Abundance's Code of Ethics and (iii) avoid taking advantage of their position. Clients and prospective clients may request a copy of Financial Abundance's Code of Ethics by contacting Mr. Paul Nichols., Founder and President of Financial Abundance, at 814-867-5745.

Item 11– Code of Ethics, Participation or Interest in Client Transactions and Personal Trading (Continued)

Individuals associated with Financial Abundance do buy, sell, or hold in their personal accounts the same securities that they recommend to clients.

Item 12 – Brokerage Practices

Neither Financial Abundance, Paul Nichols, or any individual employed by Financial Abundance will be a registered representative of any Broker Dealer and therefore, will not participate or receive any commission compensation from any securities Brokerage Practice.

Item 13 – Review of Accounts

Reviews are offered annually to all financial planning Clients under retainer. More frequent reviews may be initiated by Client request, changes in tax laws, changes in Client s situation, or other event relevant to Client s financial planning needs. Reviews assess diversification, investment performance, whether accounts are in keeping with Client s investment plan, as well as address applicable tax, insurance, and estate planning issues.

Matson Money's Revieww

Because performance of the underlying instruments in each account is not uniform, over time, the actual allocation in each account will begin to drift, or deviate, from the original asset allocation targets we set. Accounts are rebalanced by reallocating assets to original asset targets. Accounts are re-optimized when we set new target asset category percentages.

Matson monitors Client accounts on an on-going basis and rebalances or reallocates assets as warranted. Changes in the portfolio, which include adding, removing, or replacing securities at our discretion, are made infrequently based on significant changes in academic research and data quantitative analytics the tax code the management of the securities used by the portfolio and/or the client s personal circumstances, including health, employment, marital and family status. We may replace a particular security if it significantly diverges from its relevant index in terms of risk or return with a security that is more in line with the risk/return profile of the relevant index.

Matson provides Clients with written reports on a quarterly basis. Copies of these reports are also posted on their internal website and are made available to clients and co-advisors. Quarterly reports show shares currently owned by Clients and their current asset mix. They may also request a report showing the quarterly and annual rate of return for your account(s). Clients are expected to address questions or concerns to their co-advisors. Our fee is reported on your custodian s quarterly custody statements (see Item 15, below) and our quarterly reports.

Item 13 – Review of Accounts (Continued)

Continuing Client Education

Private Investor Education Sessions are an opportunity to meet with the clients of Financial Abundance on a regular basis (in April, July, and November). All clients receive a mailed invitation as well as several email messages announcing each session encouraging them to attend. We review topic-specific investing subjects, simplifying the works of many notable educators and Nobel Laureates through the financial science and academic research of the last 50 years. The primary focus is to reinforce our investment philosophy.

Item 14 – Client Referrals and Other Compensation

Financial Abundance does not receive any economic benefits (e.g., sales incentives, prizes) from non-clients for providing investment advice. Financial Abundance does not compensate any person for client referrals.

Item 15 – Custody

Financial Abundance will not have physical custody of any assets in a client's account. Custody of client assets will be maintained with the independent custodian selected by the client. Financial Abundance is a co-advisor of Matson Money. Matson Money provides disclosure, fee, and billing directly with the custodian. Clients will receive a statement, at least quarterly, directly from the custodian showing all holdings and all transactions occurring in the client's account during the period covered by the account statement. Clients are urged to carefully review the account statement sent by the custodian for accuracy.

Financial Abundance uses Charles Schwab institutional platform or TIAA-CREF as custodian for all of Clients various brokerage accounts.

Item 16 – Investment Discretion

Financial Abundance will not have any investment discretion or authority to make any changes or alterations to a client's account.

Financial Abundance will only make changes to a client's account after receiving the express consent of the client. Upon receiving consent to make changes or alterations, Financial Abundance will provide written instructions to Matson Money to make those changes.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Financial Abundance does not accept any authority to and does not vote proxies on behalf of advisory clients. Additionally, we do not provide advice to clients on how the client should vote proxies.

Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. If any proxy materials are received by Financial Abundance on behalf of a client, they will be sent directly to the client or a designated representative of the client, who is responsible to vote the proxy.

Item 18 – Financial Information

Under no circumstances will Financial Abundance solicit or require prepayment six months or more in advance from any Client for advisory services.

Financial Abundance does not have discretionary authority or custody over Client funds or securities.

We have no financial commitments that would impair our ability to meet contractual and fiduciary commitments to clients. Neither Financial Abundance, nor any of the principals, have been the subject of a bankruptcy petition at any time in the past.

Item 19 – Requirements or State-Registered Advisers

Financial Abundance is composed of experienced investment professionals possessing a broad range of knowledge within the securities industry. Other than persons associated with the advisor whose functions are strictly clerical, all Advisory persons associated with Financial Abundance must possess, minimally, a degree from an accredited college or university and/or a professional designation such as J.D., CPA, CFP, CLU, MBA or equivalent experience in the securities industry.

Rubin Paul Nichols

Financial Abundance

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Date of Brochure: March 1, 2017

This Brochure Supplement provides information about Rubin Paul Nichols that supplements the Financial Abundance brochure. You should have received a copy of that brochure. Please contact Paul Nichols if you did not receive a copy of Financial Abundance's firm brochure or if you have any questions about the contents of this supplement.

Additional information about R. Paul Nichols is available on the SEC's website at www.adviserinfo.sec.gov. The CRD number for Mr. Nichols is 4455913.

The information in this Supplement has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Item 2 – Educational Background and Business Experience

Financial Abundance is composed of experienced investment professionals possessing a broad range of knowledge within the securities industry. Other than persons associated with the advisor whose functions are strictly clerical, all Advisory persons associated with Financial Abundance must possess, minimally, a degree from an accredited college or university and/or a professional designation such as JJ.D., CPA, CFP, CLU, MBA or equivalent experience in the securities industry.

Rubin Paul Nichols

Year of Birth: 1964

Education

ETI Denver (1986)

Recent Business Background

- Entrepreneur Development, Inc., President, 10/1989 to Present
- Entrepreneur Development, Inc., Agent, 10/1989 to Present
- Financial Abundance, Inc., President, 02/2007 to Present
- Financial Abundance, Inc., Investment Advisory Representative, 02/2007 to Present
- ING Financial Partners, Registered Representative, 03/2006 to 04/2007
- USA Financial Securities, Registered Representative, 06/2004 to 04/2006
- Ogilvie Securities Advisors, Registered Representative, 09/2001 to 12/2002

Professional Designations

Series 6	As Investment Company & Variable Contracts Products Representative
Series 63	Administered by the Financial Industry Regulatory Authority ("FINRA") to qualify candidates as state securities agents.
Series 65	Administered by FINRA to qualify candidates as investment adviser representatives
Life and Health	PA Department of Insurance & Banking EDI's License # 457374 Personal License # 314958

Item 3 – Disciplinary Information

Rubin Paul Nichols has never been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of us or any of the services Financial Abundance provides.

Item 4 – Other Business Activities

In addition to his duties as the President of Financial Abundance, and his duties as an Investment Advisor Representative for Financial Abundance, Mr. Nichols, President of EDI, is also an independent insurance producer, and is licensed as an insurance agent by the State of Pennsylvania and several other states in the disciplines of life, health, disability, variable, and long term care insurance:

Mr. Nichols may conduct insurance business through EDI with advisory as well as non-advisory clients, and is permitted to receive commissions or fees from outside sales of insurance products, including life insurance, long term care insurance, long term disability insurance, and fixed and immediate annuities, and indexed annuity products.

Mr. Nichols devotes approximately 10% of his time each month on these business activities.

Item 5 – Additional Compensation

The compensation that Entrepreneur Development, Inc. receives from these insurance related activities are dependent on standard fee or commission schedules of the insurance companies or agencies that provide the insurance product or service. They may be higher or lower than the compensation paid to other insurance representatives.

Mr. Nichols does not have any ownership interest in any insurance company, agency, or entity, except that which may be an incidental holding in any mutual fund that he may own.

As it is not involved in any way with the insurance business, Financial Abundance receives compensation from the insurance industry.

Item 6 – Supervision

Rubin Paul Nichols is responsible for the supervision of all services and advice provided to Clients of Financial Abundance and for the management of the firm.

Item 7 – Requirements or State-Registered Advisers

Mr. Nichols has never been subject to any arbitration claim or any other proceedings (civil, self-regulatory organization or administrative) related to investments, fraud, theft, bribery or dishonest, unfair or unethical practices. He has never been the subject of any bankruptcy petition.

Debra Ann McCartney-Seaward

Financial Abundance

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Date of Brochure: March 1, 2017

This Brochure Supplement provides information about Debra Ann McCartney-Seaward that supplements the Financial Abundance brochure. You should have received a copy of that brochure. Please contact Paul Nichols if you did not receive a copy of Financial Abundance's firm brochure or if you have any questions about the contents of this supplement.

Additional information about Debra Seaward is available on the SEC's website at www.adviserinfo.sec.gov. The CRD number for Mrs. Seaward is 3078123.

The information in this Supplement has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Item 2 – Educational Background and Business Experience

Financial Abundance is composed of experienced investment professionals possessing a broad range of knowledge within the securities industry. Other than persons associated with the advisor whose functions are strictly clerical, all Advisory persons associated with Financial Abundance must possess, minimally, a degree from an accredited college or university and/or a professional designation such as J.J.D., CPA, CFP, CLU, MBA or equivalent experience in the securities industry.

Debra Ann McCartney-Seaward

Year of Birth: 1961

Recent Business Background

- Financial Abundance, Inc., Registered Investment Advisory Representative, 10/2010 to Present
- Unemployed, 02/2010 to 10/2010
- M&T Securities, Financial Consultant, 11/2001 to 2/2010
- Unemployed, 12/2000 to 11/2001
- Merrill Lynch, Financial Consultant, 6/1998 to 12/2000
- Omega Financial, Trust Officer, 6/1992 to 6/1998
- Mid-State Bank, Trust Officer, 9/1979 to 6/1992
- Licensed Insurance Agent in State of PA, 9/1998 to Present

Professional Designations

Series 7	As Investment Company & Variable Contracts Products Representative including Stocks, Bonds, and Mutual Funds
Series 24	Administered by the Financial Industry Regulatory Authority ("FINRA") to qualify candidates as state securities agents in a supervisory compacity
Series 66	Administered by FINRA to qualify candidates as investment adviser representatives
Life and Health	PA Department of Insurance & Banking Personal License # 367672
Chartered Financial Consultant	(ChFC Designation), 4/2007

Item 3 – Disciplinary Information

Debra Seaward has never been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of us or any of the services Financial Abundance provides.

Item 4 – Other Business Activities

In addition to her duties as an Investment Advisor Representative for Financial Abundance, Ms. Seaward is also an independent insurance producer, and is licensed as an insurance agent by the State of Pennsylvania in the disciplines of life, health, disability, variable, and long term care insurance:

Ms. Seaward may conduct insurance business with advisory as well as non-advisory clients, and is permitted to receive commissions or fees from outside sales of insurance products, including life insurance, long term care insurance, long term disability insurance, and fixed and immediate annuities, and indexed annuity products.

Ms. Seaward devotes approximately 10% of her time each month on these business activities.

Item 5 – Additional Compensation

The compensation that Ms. Seaward receives from these insurance related activities are dependent on standard fee or commission schedules of the insurance companies or agencies that provide the insurance product or service. They may be higher or lower than the compensation paid to other insurance representatives.

Ms. Seaward does not have any ownership interest in any insurance company, agency, or entity, except that which may be an incidental holding in any mutual fund that she may own.

Item 6 – Supervision

Ms. Seaward is a Registered Investment Advisory Representative with Financial Abundance, Inc., and does not have a management superior to whom she reports.

Item 7 – Requirements for State-Registered Advisers

Ms. Seaward has never been subject to any arbitration claim or any other proceedings (civil, self-regulatory organization or administrative) related to investments, fraud, theft, bribery or dishonest, unfair or unethical practices. She has never been the subject of any bankruptcy petition.

Ashton Scott Immel

Financial Abundance

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Additional information about Ashton Immel is available on the SEC's website at www.adviserinfo.sec.gov. The CRD number for Mr. Immel is 6236113.

The information in this Supplement has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Item 2 – Educational Background and Business Experience

Financial Abundance is composed of experienced investment professionals possessing a broad range of knowledge within the securities industry. Other than persons associated with the advisor whose functions are strictly clerical, all Advisory persons associated with Financial Abundance must possess, minimally, a degree from an accredited college or university and/or a professional designation such as JJ.D., CPA, CFP, CLU, MBA or equivalent experience in the securities industry.

Ashton Scott Immel

Year of Birth: 1989

Post-Secondary Education

Penn State University, Bachelors of Science in Finance (2011)

Recent Business Background

- Financial Abundance, Inc., Registered Investment Advisory Representative, 08/2013 to Present
- Financial Abundance, Inc., Executive Assistant, 07/2011 to 08/2013
- The Southwestern Company, Individual Contractor, 05/2009 to 06/2011

Professional Designations

Series 65	Administered by FINRA to qualify candidates as investment adviser representatives
Life and Health	PA Department of Insurance & Banking Personal License # 633984

Item 3 – Disciplinary Information

Ashton Immel has never been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a Client's evaluation of us or any of the services Financial Abundance provides.

Item 4 – Other Business Activities

In addition to his as an Investment Advisor Representative for Financial Abundance, Mr. Immel is also an independent insurance producer, and is licensed as an insurance agent by the State of Pennsylvania in the disciplines of life, health, disability, and long term care insurance:

Mr. Immel may conduct insurance business with advisory as well as non-advisory clients, and is permitted to receive commissions or fees from outside sales of insurance products, including life insurance, long term care insurance, long term disability insurance, and fixed and immediate annuities, and indexed annuity products.

Mr. Immel devotes approximately 10% of his time each month on these business activities.

Item 5 – Additional Compensation

The compensation that Mr. Immel receives from these insurance related activities are dependent on standard fee or commission schedules of the insurance companies or agencies that provide the insurance product or service. They may be higher or lower than the compensation paid to other insurance representatives.

Mr. Immel does not have any ownership interest in any insurance company, agency, or entity, except that which may be an incidental holding in any mutual fund that he may own.

Item 6 – Supervision

Mr. Immel is a Registered Investment Advisory Representative with Financial Abundance, Inc., and reports to R. Paul Nichols.

Item 7 – Requirements for State-Registered Advisers

Mr. Immel has never been subject to any arbitration claim or any other proceedings (civil, self-regulatory organization or administrative) related to investments, fraud, theft, bribery or dishonest, unfair or unethical practices. He has never been the subject of any bankruptcy petition.