

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](https://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

Financial Abundance, Inc.

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Date of Brochure: March 18, 2024

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 United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

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 Ashton Immel, at 814-867-5745 or ashton@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 Bureau of Securities does not imply that Financial Abundance, Inc., or any individual providing investment advisory services on behalf of Financial Abundance, Inc., possesses 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

If any of the content of our Brochure has been 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.

Since our last Annual Amendment filing on March 7, 2023, our firm has the following Material Changes to report:

- Item 5 - Increased the tuition fee to \$99 for educational seminars and workshops
- Item 7 - Increased the minimum asset level to \$100,000

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

Our Brochure may be requested by contacting Ashton Immel at 814-867-5745. Brochures are provided free of charge.

FINANCIAL ABUNDANCE, INC
Part 2A & 2B of Form ADV – Brochure

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ITEM 4 – ADVISORY BUSINESS

Company

Financial Abundance, Inc., referred to as FAI in this brochure, is a fee-only holistic financial planning firm specializing in financial planning and investment advisory services to individuals and families. Financial Abundance was established in 2007 by Paul Nichols after several years of 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 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 Agreement that 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

Investment Wealth Management and Supervision Services

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. With our discretionary relationship, we will make changes to the portfolio as we deem appropriate, without having to obtain client consent but within the expected investment guidelines. During personal discussions with clients, we determine the client's objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review a client's prior investment history, as well as family composition and background. Based on client needs, we develop a client's personal profile and investment plan to meet the clients' objectives. We then implement and manage the client's portfolio based on that policy and plan. We tailor our advisory services to meet the needs of our clients and seek to ensure that your portfolio is managed in a manner consistent with those needs and objectives. It is the client's obligation to notify us immediately if circumstances have changed with respect to their goals. Once we have determined the types of investments to be included in a client's portfolio and have allocated the assets, we provide ongoing investment review and management services.

Clients have the ability to maintain legacy positions or invest in limited amounts of securities. You are advised and are expected to understand that our past performance is not a guarantee of future results. Certain market and economic risks exist that adversely affect an account's performance. This could result in capital losses in your account.

Sub-Advisory Services

Financial Abundance has established relationships with an independent registered investment advisor ("Sub-Advisor") to carry out Sub-Advisor services for certain clients deemed appropriate. Financial Abundance utilizes the services of the Sub-Advisor for implementing the strategy of managing a client's portfolio. Financial Abundance will maintain discretionary authority over the use of the Sub-Advisor and the client's selection of strategy used and implemented within the portfolio.

Selected Sub-Advisors are evaluated by us for use in a client's account. Sub-Advisors selected by us may offer multiple strategies. Our Firm will monitor Sub-Advisors to ensure that they adhere to the philosophy and investment style for which it was selected and to ensure that its performance, portfolio strategies, and management remain aligned with the client's overall investment goals and objectives. We will retain discretionary authority to hire and fire the Sub-Advisor. Our ongoing review includes, but is

not limited to, assessment of the Sub-Advisor’s disclosure brochure, performance information, materials, personnel turnover, and regulatory events.

Educational Services

Financial Abundance provides educational workshops for those desiring information on personal finance and investing. Topics may include issues related to general financial planning, educational funding, estate planning, retirement strategies, implications involving changes in marital status, and various other current economic or investment topics. Our workshops are educational in nature and do not involve the sale of insurance or investment products.

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

As of December 31, 2023, our Firm manages \$ 204,795,961 in discretionary assets.

ITEM 5 – FEES AND COMPENSATION

Investment Management and Sub-Advisor Services

Our Firm charges a fee as compensation for providing Investment Management services on your account. These services include advisory services, trade entry, investment supervision, and other account maintenance activities. Cash and cash equivalents are included in the calculation of advisory fees, unless otherwise noted and agreed to in the executed Agreement. Our recommended custodian will charge an asset-based fee which would include custodial fees, and administrative fees or commissions. See Additional Fees and Expenses below for details.

As discussed in Item 4 above, there are occasions where Sub-Advisor acts in a Sub-Advisor capacity to our Firm. Under this arrangement, the Sub-Advisor invests the assets based upon the parameters provided by our Firm. Depending on the agreement with the Sub-Advisor, the total advisory fee will be collected by the custodian and the portion of the advisory fee is sent to the Sub-Advisor and our Firm. This total fee includes our Firm’s portion of the investment advisory fee as well as the Sub-Advisor’s fee. The fee billed is defined in the relevant Investment Management Contract as well as in the individual Form ADV Filing of the respective Sub-Advisor. Our fees are outlined as follows:

<i>Total Advisory Fee includes the following:</i>	Financial Abundance, Inc. Advisory Fee	Sub-Advisory Fee	Total Advisory Fee
Under \$500k	1.00%	0.25%	1.25%
\$500k – \$1 million	0.85%	0.25%	1.10%
\$1 million - \$4 million	0.65%	0.25%	0.90%
\$4 million and above	0.45%	0.25%	0.70%

Sub-Advisors do not have any direct contact with our clients and all communication is through FAI. Upon entering into an agreement for advisory services with us, clients authorize us to use these Sub-Advisors to service their account, including executing trades, billing, and the deduction of fees from client accounts. Clients agree to allow us to share non-public, personal information with these unrelated third-party service providers for the purpose of administering and managing the clients' accounts.

The Sub-Advisor's relationship may be terminated at our Firm's discretion. We may at any time terminate the relationship with a Sub-Advisor. We will notify you of instances where we have terminated a relationship with any Sub-Advisor(s) you are investing with. Factors involved in the termination of a Sub-Advisor may include a failure to adhere to their stated management style or your objectives, a material change in the professional staff of the Sub-Advisor, unexplained poor performance, unexplained inconsistency of account performance, or our decision to no longer include the Sub-Advisor on our approved list.

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 on intellectual property, tools, books, CDs, PowerPoint presentations, and analysis reports 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. A total of 4-8, one-hour, face-to-face conversations are provided to direct and complete the project. Any future planning/advice will not be subject to an hourly rate, as the initial flat fee and standard retainer fee cover it.

The Advisor will prepare a written financial plan for all financial planning Clients. The plan includes gathering all information necessary to provide the 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.

Educational Services

Our workshops are educational in nature and do not involve the sale of insurance or investment products. Financial Abundance charges a \$99 tuition for our educational seminars & workshops.

Important Additional Information

Mutual Funds

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 Sub-Advisors, 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.

Rollover Recommendation Disclosure Information

Our Firm is considered a fiduciary under the Investment Advisers Act of 1940. When we provide

investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and the Internal Revenue Code, as applicable, which are laws governing retirement accounts. We must act in your best interest and not put our interests ahead of yours. At the same time, how we make money conflicts with the Client's interests.

A Client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options):

- leave the money in the former employer's plan, if permitted,
- roll over the assets to the new employer's plan, if one is available and rollovers are permitted,
- rollover to an Individual Retirement Account ("IRA"), or
- cash out the account value (which, depending upon the Client's age, could result in adverse tax consequences).

Our Firm may recommend a Client rollover plan assets to an IRA for which our Firm provides investment advisory services. As a result, our Firm and its advisors may earn an asset-based fee on the rolled assets. In contrast, a recommendation that a Client leave their plan assets with their previous employer or rollover the assets to a plan sponsored by a new employer will generally result in no compensation to our Firm. Therefore, our Firm has an economic incentive to encourage a Client to roll plan assets into an IRA that our Firm will manage, which presents a conflict of interest. To mitigate the conflict of interest, there are various factors that our Firm will consider before recommending a rollover, including but not limited to:

- the investment options available in the plan versus the investment options available in an IRA,
- fees and expenses in the plan versus the fees and expenses in an IRA,
- the services and responsiveness of the plan's investment professionals versus those of our Firm,
- protection of assets from creditors and legal judgments,
- required minimum distributions and age considerations, and
- employer stock tax consequences, if any.

The Chief Compliance Officer remains available to address client questions regarding the supervision and oversight of rollover and transfer assets.

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, high-net-worth individuals,

pension and profit-sharing plans, trusts, estates, donor-advised funds, and other business entities.

Conditions for Managing Accounts

Financial Abundance requires a minimum asset level of \$100,000 and retains the right to modify said minimum level at 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 cash, exchange-traded funds (ETFs), mutual funds and US government securities.

Security Analysis

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 the 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 on how much the investor can risk losing and how long they are willing to stay invested in the market.

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 the portfolio's results.

Risk

Investment returns are not guaranteed, and our clients may lose money on their investments. It is very important that the client work with their coach to help understand the client's risk tolerance. Investing in securities involves risk of loss that Clients should be prepared to bear as a result of idiosyncratic and systemic risks associated with a host of concepts such as particular issuers, market sectors, market conditions, exchange rules, political developments, governmental intervention, currency fluctuations, natural disasters, and other unpredictable events, amongst others.

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, specific 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. Financial Abundance will attempt to explain the applicable risks thoroughly depending upon the client's need and investment mandate. Past performances have no guarantee of future results.

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 its supervised persons have ever been disciplined by a regulatory agency.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

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. Ms. Seaward and Mr. Immel are also licensed independent insurance producers for PA.

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. Ms. Seaward and Mr. Immel do the same individually.

Mr. Nichols, Ms. Seaward, and Mr. Immel devote approximately 10% of their time each month to these business activities.

ITEM 11– CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

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.

All the individuals associated with the firm own one of the same mutual fund portfolios they recommend to clients.

ITEM 12 – BROKERAGE PRACTICES

Financial Abundance recommends that clients utilize the custody, brokerage, and clearing services of independent and unaffiliated FINRA-registered broker-dealers (“Pershing” or “Custodians”) for investment management accounts. We may recommend establishing accounts with these custodians to maintain custody of your assets and effect trades for your accounts.

We are independently owned and operated and not affiliated with these custodians. They provide us with access to their institutional trading and custody services. These services include brokerage, custody, research, and access to mutual funds and other investments generally available only to institutional investors.

We recommend establishing accounts with Pershing to maintain custody of your assets and effect trades for your accounts. You have the right to not act upon any recommendations. Our recommendation is generally based on the custodians’ cost and fees, skills, reputation, dependability, and compatibility with the client. You may obtain lower commissions and fees from other brokers, and the value of products, research, and services given to us is not a factor in determining the selection of custodians or the reasonableness of their commissions.

The Sub-advisor will place trades for your account subject to our duty to seek best execution and other fiduciary duties. You may obtain lower commissions and fees from other brokers, and the value of products, research, and services given to us is not a factor in determining the selection of custodians or the reasonableness of their commissions. The custodian's execution quality may be different than other custodians.

For our client accounts maintained in custody with a custodian, the custodian generally does not charge separately for custody but may be compensated by account holders through 12b-1 fees and ticket charges.

The custodian we utilize makes available to us other products and services that benefit us but may not benefit your accounts. We also receive additional economic benefits from the custodian that may or may not be offered to any other independent investment Advisors participating in the program.

Some of these other products and services assist us in managing and administering your accounts. These include software and technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information, and other market data, facilitate payment of our fees from your account, and assist with back-office functions, recordkeeping, and reporting.

Many of these services may be used to service all or a substantial number of our accounts. The custodians also make other services intended to help us manage and further develop its business enterprise available to us. These services may include consulting, publications, and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, the custodians may make available, arrange, and/or pay for these services rendered to us by third parties. The custodians may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to us.

While, as a fiduciary, we endeavor to act in your best interest, our recommendation that you maintain your assets in accounts at our recommended custodians may be based in part on the benefit to us or the

availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the custodian, which may create a conflict of interest. IARs always endeavor to put our client's interests first as a part of their fiduciary duty.

As a matter of policy and practice, we do not utilize research, research-related products, and other services obtained from broker-dealers or third parties on a soft dollar commission basis other than what is described above.

Trade Errors

Financial Abundance and Sub-Advisor have implemented procedures designed to prevent trade errors; however, trade errors in client accounts cannot always be avoided. Consistent with our fiduciary duty, it is our policy to correct trade errors with the Sub-Advisor in a manner that is in the best interest of the client. Depending on the specific circumstances of the trade error, the client may not be able to receive any gains generated due to the error correction. In all situations where the client does not cause the trade error, the client will be made whole, and we will absorb any loss resulting from the trade error if the firm caused the error. If the broker-dealer causes the error, the broker-dealer will be responsible for covering all trade error costs. If an investment gain results from the correcting trade, the gain will be donated to charity. We will never benefit or profit from trade errors.

ITEM 13 – REVIEW OF ACCOUNTS

Reviews are offered annually to all financial planning Clients under retainer. The Client's request may initiate more frequent reviews, changes in tax laws, changes in the Client's situation, or another event relevant to the Client's financial planning needs. Reviews assess diversification, investment performance, and whether accounts are in keeping with the Client's investment plan and address applicable tax, insurance, and estate planning issues. Reviews are only conducted by Investment Advisor Representatives of FAI, who are currently Rubin Nichols, Debra Seaward, and Ashton Immel.

Continuing Client Education

Private Investor Education Sessions are an opportunity to meet with the clients of Financial Abundance two times a year (in April and November). All clients receive a mailed invitation and 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 assets in a client's account. Custody of client assets will be maintained with the independent custodian selected by the client. Financial abundance through

the Sub-Advisor provides disclosure, fees, and billing directly to 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 Pershing or TIAA-CREF as custodians for the Client's various brokerage accounts.

ITEM 16 – INVESTMENT DISCRETION

Financial Abundance has the investment discretion to make changes or alterations to a client's account. In a sub-advisor relationship, Financial Abundance will only change a client's account after the client has given express consent. Upon receiving consent to make changes or alterations, Financial Abundance will provide written instructions to the Sub-Advisor 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 are responsible for receiving and voting proxies for all securities maintained in client portfolios. If Financial Abundance receives any proxy materials on behalf of a client, they will be sent directly to the client or a designated representative of the client, who is responsible for voting the proxy.

ITEM 18 – FINANCIAL INFORMATION

Under no circumstances will Financial Abundance solicit or require prepayment of \$1200 six months or more in advance from any Client for advisory services.

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

Rubin Paul Nichols

Financial Abundance

2134 Sandy Dr.
Suite 1
State College, PA 16803

(814) 867-5745
www.faicoach.com

Date of Brochure: March 18, 2024

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 Ashton Immel 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 J.J.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

N/A

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.

Financial Abundance does not receive any compensation from the insurance industry.

Item 6 – Supervision

Rubin Paul Nichols is a Registered Investment Advisory Representative with Financial Abundance, Inc., and reports to Ashton Immel. Ashton Immel is responsible for the supervision of all services and advice provided to Clients of Financial Abundance and for the management of the firm.

Debra Ann McCartney-Seaward

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Date of Brochure: March 18, 2024

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 Ashton Immel 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

- Chartered Financial Consultant (ChFC Designation)¹, 4/2007

Chartered Financial Consultant (“ChFC®”) Designation Minimum Qualifications¹

The American College of Financial Services currently offers and recognizes the Chartered Financial Consultant designation. To qualify for the ChFC® designation, a candidate must have three years of full-time business experience within the five years preceding the awarding of the designation and a high school diploma or the equivalent. In addition, a candidate must complete eight online self-study courses and a final course exam. To maintain their ChFC® designation, a candidate must engage in 30 hours of continuing education courses every two years, including one hour of ethics continuing education.

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.

Financial Abundance does not receive any compensation from the insurance industry.

Item 6 – Supervision

Ms. Seaward is a Registered Investment Advisory Representative with Financial Abundance, Inc., and reports to Ashton Immel. Ashton Immel is responsible for the supervision of all services and advice provided to Clients of Financial Abundance and for the management of the firm.

Ashton Scott Immel

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Date of Brochure: March 18, 2024

This Brochure Supplement provides information about Ashton Scott Immel that supplements the Financial Abundance brochure. You should have received a copy of that brochure. Please contact Ashton Immel 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 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 J.J.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, Bachelor 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

N/A

Item 3 – Disciplinary Information

Ashton Immel has never been subject to any legal or disciplinary proceedings that 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 an Investment Advisor Representative for Financial Abundance, Mr. Immel is also an independent insurance producer and licensed as an insurance agent by the State of Pennsylvania in life, health, disability, and long-term care insurance.

Mr. Immel may conduct insurance business with advisory and 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, indexed annuity products.

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

Item 5 – Additional Compensation

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

Mr. Immel has no ownership interest in any insurance company, agency, or entity except that which may be an incidental holding in any mutual fund he may own.

Financial Abundance does not receive any compensation from the insurance industry.

Item 6 – Supervision

Mr. Immel is a Registered Investment Advisory Representative with Financial Abundance, Inc., and reports to Paul Nichols. Paul Nichols supervises Ashton Immel. As the firm's Chief Compliance Officer, Ashton Immel is responsible for supervising all services and advice provided to Clients of Financial Abundance and managing the firm.