

This brochure supplement provides information about Francis Anthony Brown that supplements the Abundant Wealth Management LLC brochure. You should have received a copy of that brochure. Please contact Francis Anthony Brown if you did not receive Abundant Wealth Management LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Francis Anthony Brown is also available on the SEC's website at www.adviserinfo.sec.gov.

Abundant Wealth Management LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Francis Anthony Brown
Personal CRD Number: 2245427
Investment Adviser Representative

Abundant Wealth Management LLC
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UPDATED: 06/25/2025

Item 2: Educational Background and Business Experience

Name: Francis Anthony Brown

Born: 1968

Educational Background and Professional Designations:

Education:

Bachelor of Economics Finance, UMASS/ Amherst - 1992

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

04/2018 - Present	President & Founding Partner Abundant Wealth Management LLC
04/2010 – Present	Registered Representative The Leaders Group, Inc.
01/2016 – 07/2025	Investment Adviser Representative TLG Advisors, Inc.
05/2010 - 12/2023	Director of Private Wealth The Smith Company, Inc.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Francis Anthony Brown is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Abundant Wealth Management LLC are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Abundant Wealth Management LLC addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Abundant Wealth Management LLC periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Abundant Wealth Management LLC will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Abundant Wealth Management LLC's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Francis Anthony Brown is a registered representative of The Leaders Group, Inc. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Abundant Wealth Management LLC always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Abundant Wealth Management LLC representative in such individual's outside capacities.

Francis Anthony Brown is a Collaborative Divorce Financial Expert/Mediation Specialist and provides Tax Preparation Services. He spends approximately 2 hours a week engaged in these activities.

Item 5: Additional Compensation

Francis Anthony Brown does not receive any economic benefit from any person, company, or organization, other than Abundant Wealth Management LLC in exchange for providing clients advisory services through Abundant Wealth Management LLC.

Item 6: Supervision

As the Chief Compliance Officer of Abundant Wealth Management LLC, Francis Anthony Brown supervises all activities of the firm. Francis Anthony Brown's contact information is on the cover page of this disclosure document. Francis Anthony Brown adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.