401(k) Maneuver is another business name for Royal Fund Managmeent, LLC a SEC Registered Investment Adviser.This brochure supplement provides information about Bradley R. Gerberding that supplements Royal Fund Management, LLC brochure. You should have received a copy of that brochure. Please contact Bradley R. Gerberding, IAR if you did not receive Royal Fund Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley R. Gerberding is also available on the SEC's website at www.adviserinfo.sec.gov.

401(k) Maneuver

Royal Fund Management, LLC
DBA
Strategic Financial Group

Form ADV Part 2B – Individual Disclosure Brochure

for

Bradley R. Gerberding

Investment Adviser Representative

9040 Quaday Ave NE, Suite 205
Otsego, Minnesota 55330
(763) 241-8197

Royal Fund Management, LLC
1515 Buenos Aires Blvd
The Villages, Florida 32159
(352) 750-1637
www.royalfundmanagement.com
brad@royalfundmanagement.com

UPDATED: 10/14/2025

Item 2: Educational Background and Business Experience

Name: **Bradley R. Gerberding**
Born: 1971
CRD #: 5556136

Education Background and Professional Designations:

Education:

Business, Aviation
University of MN, Mankato, MN 1991 - 1992

Business, Aviation
University of ND, Grand Forks, ND 1990 - 1991

Business Background:

4/2013 – Present	IAR Royal Fund Management, LLC dba Strategic Financial Group
5/2020 – Present	Insurance Agent Strategic Insurance LLC

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

Bradley R. Gerberding is an Investment Advisor Representative with Royal Fund Management, LLC. He is also currently a licensed insurance agent in Minnesota and Wisconsin. He spends approximately 40 hours per week on these outside business activities.
From time to time, he will offer clients advice or products from those activities. Royal Fund Management, LLC always acts in the best interest of the client.

Mr. Gerberding is a TikTok influencer and owner of Strategic Real Estate, LLC, property used for short term vacation rentals. Mr. Gerberding's duties as a TikTok influencer and property owner of Strategic Real Estate, LLC do not create a conflict of interest to his provision of advisory services through Royal Fund Management, LLC.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Bradley R. Gerberding does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Royal Fund Management, LLC.

Item 6: Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Royal Fund Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Stephanie Maufroy, Chief Compliance Officer or Mark Sorensen, Chief Executive Officer

Supervisor phone number: 352-750-1637

401(k) Maneuver

1515 Buenos Aires Blvd.
The Villages, FL 32159

(352) 750-1637

Form ADV Part 2B - Individual Disclosure Brochure

for

Gabriel J. Fransen

Investment Adviser Representative
CRD# 7081751

9040 Quaday Ave NE, Suite 205
Otsego, MN 55330

(763) 220-0234

10/09/2021

www.royalfundmanagement.com

gfransen@royalfundmanagement.com

401(k) Maneuver is another business name for Royal Fund Management, LLC a SEC Registered Investment Adviser. This brochure supplement provides information about Gabriel J. Fransen that supplements the Royal Fund Management, LLC brochure. You should have received a copy of that brochure. Contact us at 352-750-1637 if you did not receive Royal Fund Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Gabriel J. Fransen is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Your Financial Adviser: Gabriel J. Fransen

Year of Birth: 1980
Formal Education After High School:

- College of St. Scholastica, BA Computer Information Systems, 2002

Business Background:

- Royal Fund Management, LLC dba Strategic Financial Group, Investment Adviser Representative, 3/2019 - Present
- Croft Enterprises, LLC, Vice President of Business Development, 03/2020 - 6/2021
- EmpowerMX, Senior Project Manager, 1/2014 - 03/2020

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Gabriel J. Fransen has no required disclosures under this item.

Item 4 Other Business Activities

Mr. Fransen is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Fransen for insurance related activities. This presents a conflict of interest because Mr. Fransen may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Fransen's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation*, *Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Royal Fund Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Royal Fund Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

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