

401(k) Maneuver

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Form ADV Part 2B - Individual Disclosure Brochure

for

Michael John Conway

Investment Adviser Representative
CRD# 1947185

**700 22nd Place, Suite A
Vero Beach, Florida 32960**

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6/4/2020

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401(k) Maneuver is another business name for Royal Fund Management, LLC a SEC Registered Investment Adviser. This brochure supplement provides information about Michael Conway 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 Michael Conway is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Michael John Conway

Born: 1955

CRD #: 1947185

Education Background:

Education:

BS Geology, West Chester University - 1979

MAS Aeronautical Science, Embry-Riddle Aeronautical University - 1984

Business Background:

05/2013 - Present

Investment Adviser Representative
Royal Fund Management, LLC

06/2004 - Present

Owner
Benefits Cost Consultants, 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

Michael John Conway is a licensed and appointed insurance agent with various insurance companies. From time to time, he may offer clients advice or products from those activities. Clients should be aware that these services may pay a commission and therefore may represent a conflict of interest, as commissionable products may conflict with the fiduciary duties of a registered investment adviser. Royal Fund Management, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Royal Fund Management, LLC in such individual's capacity as an insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Michael John Conway 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