

401(k) Maneuver

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Form ADV Part 2B - Individual Disclosure Brochure

for

Neil Higger

Investment Adviser Representative
CRD# 2024257

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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 Neil Higger 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 Neil Higger is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Neil Higger

Year of Birth: 1963

Formal Education After High School:

- Orange Coast College, 9/1981 - 6/1983
- University of Southern California, 9/1983 - 6/1985

Business Background:

- Royal Fund Management, LLC, Investment Adviser Representative, 11/2015 - Present
- Academic Financial Services, Agent, 1/2000 - Present

Item 3 Disciplinary Information

Mr. Neil Higger does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Neil Higger 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. Higger for insurance related activities. This presents a conflict of interest because Mr. Higger 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. Higger'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.

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

Supervisor phone number: 352-750-1637