

# 401(k) Maneuver

1515 Buenos Aires Blvd.  
The Villages, FL 32159

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Form ADV Part 2B - Individual Disclosure Brochure

*for*

## Richard Allen Anderson

Investment Adviser Representative  
CRD # 2231612

**Mount Vernon, WA 98273**

**(360) 391-3279**

**12/18/2023**

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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 Richard Allen Anderson 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 Richard Allen Anderson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Your Financial Adviser:** Richard Allen Anderson

*Year of Birth:* 1954

*Formal Education After High School:*

- Pacific Lutheran University, BA Mathematics & Economics, 1978
- Pacific Lutheran University, MBA, 1987

*Business Background:*

- Royal Fund Management, LLC, Investment Adviser Representative, 4/2016 - Present
- Sound Benefits Consulting, Owner, 10/2004 - Present
- Sound Pension Advisors, Owner, 6/2005 - 7/2015
- Royal Fund Management, LLC, Investment Adviser Representative, 8/2014 - 12/2014
- Anderson Blueberry Farm, Inc., Owner, 1/2006 - 12/2012

## Item 3 Disciplinary Information

Mr. Richard Allen Anderson does not have, nor has he ever had, any disciplinary disclosure.

## Item 4 Other Business Activities

Richard Allen Anderson 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. Anderson for insurance related activities. This presents a conflict of interest because Mr. Anderson 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.

Mr. Anderson is the owner of Sound Benefits Consulting, a third party administrator of qualified retirement plans. Mr. Anderson's duties as the Owner of Sound Benefits Consulting do not create a conflict of interest to his provision of advisory services through Royal Fund Management, LLC.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Anderson'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