Royal Fund Management, LLC
dba Jo-Ann Holst Advisers, Inc.
dba JH Advisers

1515 Buenos Aires Blvd.
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Form ADV Part 2B - Individual Disclosure Brochure

for

Colette Snyder, CFP®

Investment Adviser Representative
CRD# 6399319

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05/09/2025

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This brochure supplement provides information about Colette Snyder that supplements the Royal Fund Management, LLC brochure. You should have received a copy of that brochure. Please 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 Colette Snyder 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: Colette Snyder

Year of Birth: 1986
Formal Education After High School:

- University of Denver, BA Communications, 2008

Business Background:

- Royal Fund Management, LLC DBA Jo-Ann Holst Advisers, Inc. DBA JH Advisers, Investment Adviser Representative, 9/2014 - Present
- FUEL Financial, Inc., Marketing Director, 6/2010 - Present
- Steamboat Resort Company, Instructor, 11/2008 - 4/2010

Colette Snyder, CFP
Year of Birth: 1986
Formal Education After High School:

- University of Denver, BA Communications , 8/2004 - 4/2008

Business Background:

- Royal Fund Management, LLC, Investment Adviser Rep, 9/2014 - Present
- FUEL Financial, Inc., Marketing Director, 6/2010 - Present

Certifications: **CFP**

CERTIFIED FINANCIAL PLANNER™ Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP®
certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

Ms. Colette Snyder does not have, nor has she ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Colette Snyder does not receive any additional compensation for providing advisory services beyond the fee based compensation she receives through Royal Fund Management, LLC.

Colette Snyder is not actively engaged in any other business or occupation (investment-related) beyond her capacity as Investment Adviser Representative of Royal Fund Management, LLC. Moreover, Ms. Snyder does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Colette Snyder is a Marketing Director of Fuel Financial, Inc., an event planning, website development, company branding, and other marketing activities, and devotes approximately 40% of her professional time as such. Ms. Snyder's duties as the Marketing Director of Fuel Financial, Inc. do not create a conflict of interest to her provision of advisory services through Royal Fund Management, LLC.

Item 5 Additional Compensation

Colette Snyder does not receive any additional compensation for providing advisory services beyond that received as a result of her capacity as Investment Adviser Representative of 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

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