

401(k) Maneuver

1515 Buenos Aires Blvd.
The Villages, FL 32159

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Form ADV Part 2B - Individual Disclosure Brochure

for

Owen Thomas Edwards III, CF2®

Investment Adviser Representative
CRD# 2668260

**1418 Main St, Suite 105
Peckville PA 18452**

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7/21/2026

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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 Owen Thomas Edwards III 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 Owen Thomas Edwards III is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Owen Thomas Edwards III, CF2®

Year of Birth: 1971

Formal Education After High School:

- Boston University, Certificate Financial Planning, 5/2010 - 9/2013

Business Background:

- Royal Fund Management, LLC, Investment Adviser Representative, 10/2015 - Present
- Edwards Investments, LLC, Financial Advisor/Insurance Agent, 6/2004 - Present

Certification: **CF2®**

Certified Financial Fiduciary (CF2®)

The Certified Financial Fiduciary® (CF2®) designation is issued by the National Association of Certified Financial Fiduciaries (NACFF). The designation is designed to train financial professionals to apply fiduciary principles and deliver advice aligned with a client-first, best-interest standard. Candidates must hold a professional financial certification, designation, or license, or possess a combination of education and experience approved by NACFF. To earn the designation, individuals must complete the required fiduciary training program and successfully pass a proctored certification examination. CF2® designees are required to adhere to the NACFF Code of Conduct and complete 10 hours of continuing education annually to maintain the designation.

Item 3 Disciplinary Information

Mr. Owen Edwards does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Owen Thomas Edwards III is a financial adviser/licensed insurance agent doing business as Edwards Investments, LLC. In this capacity, Mr. Edwards may effect transactions in insurance products for 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 Owen Edwards and/or Mr. Edwards for insurance related activities. This presents a conflict of interest because Mr. Edwards may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, as a fiduciary, Mr. Edwards has an obligation to put his clients' interests before his own at all times and does not merely consider commissions when making recommendations to you. Additionally, 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. Edwards' 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