401(k) Maneuver

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

for

Owen Thomas Edwards III, CFF®

Investment Adviser Representative
CRD# 2668260

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10/9/2021

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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, CFF®

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: **CFF®**

Certified Financial Fiduciary (CFF®)
The CFF® designation is issued by National Association of Certified Financial Fiduciaries. This designation provides all the information, tools, and resources needed for financial professionals to ensure they are compliant with and adhering to all fiduciary standards. Individuals are required to have at least ten years of full-time business experience or at least five years of experience with a relevant bachelor's or graduate degree and successfully complete a rigorous certification and training process established by NACFF and AFEA (The American Financial Education Alliance). The individual is required to submit 10 hours of continuing education.

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