

401(k) Maneuver is another business name for Royal Fund Management, LLC a SEC Registered Investment Adviser. This brochure supplement provides information about John Stephens Thoma that supplements the Royal Fund Management LLC brochure. You should have received a copy of that brochure. Please contact John Stephens Thoma 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 John Stephens Thoma is also available on the SEC's website at www.adviserinfo.sec.gov.

401(k) Maneuver

Form ADV Part 2B – Individual Disclosure Brochure

for

John Stephens Thoma

Investment Adviser Representative

Royal Fund Management LLC

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Richmond, VA 23238

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UPDATED: 11/20/2021

Item 2: Educational Background and Business Experience

Name: John Stephens Thoma

Born: 1965

CRD #: 1942428

Educational Background and Professional Designations:

Education:

BS Finance, Oklahoma State University- 1987

Business Background:

08/2013 - Present

Investment Adviser Representative
Royal Fund Management LLC

01/ 2013 – 08/2013

Investment Adviser Representative
Archer Investment Corporation

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

John Stephens Thoma is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Royal Fund Management LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Royal Fund Management LLC in their capacity as a licensed insurance agent.

John Stephens Thoma is a real estate agent. From time to time, he will offer clients advice from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Royal Fund Management LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Royal Fund Management LLC in their capacity as a real estate agent.

Mr. Thoma is a teacher/instructor with American Financial Education Alliance, a comprehensive financial education class. Mr. Thoma's duties as a teacher/instructor do not create a conflict of interest to his provision of advisory services through Royal Fund Management, LLC.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, John Stephens Thoma does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through 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