

## Introduction

Abundance Wealth Counselors, LLC ("Abundance") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

Abundance provides private wealth management services in a family office setting to its clients on an ongoing basis. Abundance manages client investments on a discretionary basis. In addition, the firm has power of attorney on client assets under management, allowing for assets to be transferred out of and between accounts.

Abundance will also provide ancillary services to clients and their families in areas such as estate administration, asset distribution, loan & trust administration, and private banking services. Additionally, Abundance will provide advice on, and/or offer to clients, investment opportunities in private investment offerings where appropriate for the client and consistent with the client's goals and objectives.

Abundance also implements and advises on the investments of retirement plans for both organizations and individuals. Abundance can act in a fiduciary or a non-fiduciary capacity when providing services to retirement plans, can manage the investment of the assets on a discretionary or non-discretionary basis, can provide advice on investment choices when not managing the investment, and can provide both participant and plan-level services and advice.

Abundance requires a minimum total client balance of \$1 Million across all account managed by Abundance. This requirement may be waived upon review of the client's individual circumstances and relationship to Abundance or its clients.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients, which can be found by [CLICKING HERE](#).

- ❖ ***"Given my financial situation, should I choose an investment advisory service? Why or why not?"***
- ❖ ***"How will you choose investments to recommend to me?"***
- ❖ ***"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"***

## What fees will I pay?

Asset Management fees range from 0.60% to 1.00% per annum depending on the amount of assets under management. The Abundance Enhanced Fixed Income Strategy and 100% Fixed Income Portfolios have annual management fees of 0.40%. The fee is charged as a percentage of assets. Abundance excludes certain assets when calculating management fees and will identify such assets and inform the client when this situation applies. The assets excluded will not be taken into consideration when determining the management fee tier. The asset management fee is exclusive of, and in addition to brokerage fees, transactions fees, and other related costs and expenses, which may be incurred by the client. However, Abundance will not receive any portion of the commissions, fees and costs.

Fees for the management of retirement plans range from .20% to 1.00% of plan assets depending on the services requested and the size of the plan. The above fees do not include platform, attorney, or Third Party Administrator (TPA) fees, but are only related to the services that Abundance provides to the plan.

On private investments, Abundance charges a fee equivalent to the client's investment management fee, usually on the total deployed capital amount for the life of the investment, as opposed to the market value of the asset.

Abundance charges a fixed annual fee of \$50 on cash, checking or money market assets billed monthly in advance and \$350 on ILIT and loan administration services billed annually in advance.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

- ❖ ***"Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"***

## **What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

For example, an Investment Advisor Representative of Abundance serves as part of a general partner in various investment partnerships formed for the purpose of acquiring and developing real estate. Limited partnership shares of these partnerships are offered to clients of Abundance when appropriate. This presents an inherent conflict of interest as the Investment Advisor Representative of Abundance may benefit personally from client investment into such partnerships. Conflicts of interest are specifically disclosed in the offering documents provided to investors.

For more specific information regarding compensation and conflicts, please refer our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations by [CLICKING HERE](#).

- ❖ ***"How might your conflicts of interest affect me, and how will you address them?"***

## **How do your financial professionals make money?**

Financial professionals of Abundance are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

## **Do you or your financial professionals have legal or disciplinary history?**

No. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>.

- ❖ ***"As a financial professional, do you have any disciplinary history? For what type of conduct?"***

## **Additional Information**

Additional information about our investment advisory services can be found at [Abundancellc.com](http://Abundancellc.com) or by [CLICKING HERE](#). A copy of our relationship summary can also be requested by calling 800.253.3760.

- ❖ ***"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"***