

# Abundance Financial Coaching, LLC Firm Brochure - Form ADV Part 2A

*This brochure provides information about the qualifications and business practices of Abundance Financial Coaching, LLC. If you have any questions about the contents of this brochure, please contact us at 563-359-7400 or by email at: [ryan@duffyloffice.com](mailto:ryan@duffyloffice.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.*

*Additional information about Abundance Financial Coaching, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Abundance Financial Coaching, LLC's CRD number is: 175055.*

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*Registration does not imply a certain level of skill or training.*

Version Date: 03/04/2024

## **Item 2: Material Changes**

The last annual updating amendment of Abundance Financial Coaching, LLC on 02/02/2023. Material changes relate to Abundance Financial Coaching, LLC's policies, practices or conflicts of interests only.

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## **Item 4: Advisory Business**

### **A. Description of the Advisory Firm**

Abundance Financial Coaching, LLC (hereinafter "AFC") is a Limited Liability Company organized in the State of Iowa.

The firm was formed in January 2015, and the principal owners are Ryan Michael Denman, Member & Chief Compliance Officer and Dennis Daniel Duffy, Managing Member.

### **B. Types of Advisory Services**

#### ***Selection of Other Advisers***

AFC recommends third-party investment advisers to manage all or a portion of the client's assets. Before selecting other advisers for clients, AFC will always ensure those other advisers are properly licensed or registered as an investment adviser. AFC conducts due diligence on any third-party investment adviser, which may involve one or more of the following: phone calls, meetings and review of the third-party adviser's performance and investment strategy. AFC then makes investments with a third-party investment adviser by investing with the third-party adviser. These investments may be allocated either through the third-party adviser's fund or through a separately managed account managed by such third party adviser on behalf of AFC's client. AFC will review the ongoing performance of the third-party adviser as a portion of the client's portfolio.

#### ***Portfolio Analysis (PDR) Services***

AFC performs a Portfolio Diagnostic Review ("PDR") to review a prospective clients current portfolio and use it to provide a comparison to a recommended portfolio.

#### ***Services Limited to Specific Types of Investments***

AFC generally limits its investment advice to mutual funds, fixed income securities, and equities. AFC always recommends modern-portfolio theory to all of its clients.

#### ***Educational Workshops***

AFC holds regular and consistent workshops for prospective and existing clients. The workshop topics focus on a wide variety of topics including current events, portfolio information, and financial education.

### ***Written Acknowledgement of Fiduciary Status***

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent professional advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Provide you with full disclosure of conflicts of interest and how we mitigate them.

### **C. Client Tailored Services and Client Imposed Restrictions**

AFC offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon the client's current situation (income, tax levels, and risk tolerance levels). Clients may not impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

### **D. Wrap Fee Programs**

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. AFC does not participate in any wrap fee programs.

### **E. Assets Under Management**

The firm does not have any regulatory assets under management but has approximately \$302,470,000.00 in assets under advisement as of December 2023.

## Item 5: Fees and Compensation

### A. Fee Schedule

#### *Selection of Other Advisers Fees*

AFC will direct advisory clients to the outside money management firm, Efficient Advisors, LLC. AFC will receive its standard fee as deducted by the third-party adviser. The fee will vary each billing period depending on fluctuations in the account's market value. The fees shared are negotiable and will not exceed any limit imposed by any regulatory agency.

AFC will specifically direct clients to Efficient Advisors, LLC. The annual fee schedule is as follows:

Total Assets	AFC's Fee	Third Party's Fee	Total Fee
First \$500,000	0.88%	0.35%	1.23%
Next \$500,000	0.50%	0.35%	0.85%
Next \$1,000,000	0.40%	0.30%	0.70%
Next \$2,000,000	0.40%	0.25%	0.65%
Next \$6,000,000	0.25%	0.20%	0.45%
Over \$10,000,000	0.25%	0.15%	0.40%

The fees are calculated as of the last business day of the prior month. Clients may terminate the agreement without penalty for a full refund of AFC's fees within five business days of signing the client contract. Thereafter, clients may terminate the client contract generally upon written notice.

#### *Portfolio Analysis (PDR) Services*

There is no fee for the Portfolio Diagnostic Review ("PDR") performed by AFC.

#### *Educational Workshop Fees*

There is no fee to attend these workshops.

### B. Payment of Fees

#### *Payment of Selection of Other Advisers Fees*

AFC does not deduct its advisory fees. Fees are directly withdrawn by Efficient Advisors from the client's accounts with client's written authorization. Specifically, Efficient Advisors, calculates and has the client's custodian withdraw the fees based on the

negotiated rate memorialized in the client contract; Efficient Advisors, LLC; then pays to AFC the entire advisory fee. Fees are paid monthly in advance.

AFC will ensure clients receive a statement from the custodian at least monthly, and send the qualified custodian written notice of the amount of the fee to be deducted from the client's account and verify that the qualified custodian sends invoices to the client. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Clients are urged to compare the account statements they received from custodian with the reports and invoices they receive from AFC. Clients should promptly notify AFC with any discrepancies.

Fees are prorated for clients that agree to services in the middle of the billing month and the prior partial months prorated fees will be paid the following month along with its next month's fees.

### **C. Client Responsibility For Third Party Fees**

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by AFC. Please see Item 12 of this brochure regarding broker-dealer/custodian.

### **D. Prepayment of Fees**

AFC collects fees monthly, in advance. Should the client terminate the agreement with AFC mid-month, AFC will refund the portion of the unearned, prepaid fee to the client. With respect to Efficient Advisors, LLC's fee, the fees are not refunded if the client terminates contract after fees have been deducted from the client's account payable during that month. Clients can terminate the contract before fees are deducted from the client's account which is usually 7-15 days from the beginning of the month.

### **E. Outside Compensation For the Sale of Securities to Clients**

Supervised persons licensed to accept compensation for the sale of insurance products to AFC clients. This presents a conflict of interest and gives the supervised person an incentive to recommend products based on the compensation received rather than on the client's needs. When recommending insurance products for which the supervised persons receives compensation, AFC will document the conflict of interest in the client file and inform the client of the conflict of interest. Clients always have the right to decide whether to purchase AFC-recommended products and, if purchasing, have the right to purchase those products through other agents that are not affiliated with AFC.

Commissions are not AFC's primary source of compensation for advisory services. Advisory fees that are charged to clients are not reduced to offset the commissions or insurance products recommended to clients.



## **Item 6: Performance-Based Fees and Side-By-Side Management**

AFC does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client and therefore doesn't engage in side-by-side management.

## **Item 7: Types of Clients**

AFC generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

There is no account minimum for any of AFC's services.

## **Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss**

### **A. Methods of Analysis and Investment Strategies**

#### ***Methods of Analysis***

AFC's methods of analysis include modern portfolio theory. This is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset. See discussion of risks immediately below.

#### ***Investment Strategies***

AFC recommends passive long-term investing via selection of other advisers. This consists most of indexed ETFs. Long-term investing generally refers to holding an investment for ten or more years. This approach to investing is designed to capture market rates of both return and risk. In utilizing other investment advisers, the firm outsources selection of specific securities for the portfolio. See discussion of risks immediately below.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **B. Material Risks Involved**

#### ***Methods of Analysis***

**Modern Portfolio Theory** assumes that investors are risk adverse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns. Risks include those of equity and fixed income more generally (described below). Additionally, there is risk that the market price is not an accurately indicator of a security’s true “value” (and thus the tradeoff between risk versus return may not be as expected) and risk that even a well-diversified portfolio may have more correlation than expected under certain market conditions.

### ***Investment Strategies***

**Long term investing** is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

**Selection of Other Advisers:** Although AFC will seek to select only money managers who will invest clients' assets with the highest level of integrity, AFC’s selection process cannot ensure that money managers will perform as desired and AFC will have no control over the day-to-day operations of any of its selected money managers. AFC would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment “style drift” or even regulator breach or fraud.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **C. Risks of Specific Securities Utilized**

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

**Mutual Funds & ETFs:** Investing in mutual funds and ETFs carry the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have internal costs that lower investment returns. The funds can be of bond “fixed income” nature (lower risk) or stock “equity” nature.

**Equity** investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

**Fixed income** investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

**Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

## **Item 9: Disciplinary Information**

*Clients can obtain the disciplinary history, if any, of AFC and its representatives from the Massachusetts Securities Division upon request. Please also see below for a discussion of applicable disciplinary history.*

### **A. Criminal or Civil Actions**

There are no criminal or civil actions to report.

### **B. Administrative Proceedings**

There are no administrative proceedings to report.

### **C. Self-regulatory Organization (SRO) Proceedings**

There are no self-regulatory organization proceedings to report.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Neither AFC nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

### **B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither AFC nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

### **C. Registration Relationships Material to this Advisory Business and Conflicts of Interests**

Ryan Michael Denman, Dennis Daniel Duffy, Maritess T. Bott, James Andrew Miller, Scott Schomer and Victor Veprauskas are lawyers and from time to time, they may offer clients legal services, advice or products from those activities and clients should be aware that these services are a conflict of interest. AFC always acts in the best interest of the client always have the right to decide whether to utilize the services of any representative of AFC in connection with such individual's activities outside of AFC including legal services.

Dennis Daniel Duffy and James Andrew Miller are independent licensed insurance agents, and from time to time, they will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. AFC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether to purchase AFC recommended products and, if purchasing, have the right to purchase those products through other agents that are not affiliated with AFC.

All material conflicts of interest under California Code of Regulations Section 260.238(k) are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonable expected to impair the rendering of unbiased and objective advice.

### **D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections**

AFC directs clients to third-party investment advisers to manage all or a portion of the client's assets. AFC will be compensated via a fee share from the advisers to which it directs those clients. This relationship will be memorialized in each contract between AFC and each third-party advisor. The fees shared will not exceed any limit imposed by any

regulatory agency. This creates a conflict of interest in that AFC has an incentive to direct clients to the third-party investment advisers that provide AFC with a larger fee split. AFC will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients. AFC will ensure that all recommended advisers are licensed or notice filed in the states in which AFC is recommending them to clients.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics**

AFC has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. AFC's Code of Ethics is available free upon request to any client or prospective client.

### **B. Recommendations Involving Material Financial Interests**

AFC does not recommend that clients buy or sell any security in which a related person to AFC or AFC has a material financial interest.

### **C. Investing Personal Money in the Same Securities as Clients**

As part of its Code of Ethics, AFC has implemented a restricted list to ensure that neither the adviser nor its representatives will trade in securities that AFC also recommends to clients.

### **D. Trading Securities At/Around the Same Time as Clients' Securities**

Please see Item 11.C above.

## **Item 12: Brokerage Practices**

### **A. Factors Used to Select Custodians and/or Broker/Dealers**

Custodians/broker-dealers will be recommended based on AFC's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent.

Efficient Advisors, LLC has relationships in place with Custodians. AFC assist the client in choosing a preferred Custodians utilized by Efficient Advisors, LLC.

### ***1. Research and Other Soft-Dollar Benefits***

AFC does not trade client's accounts and therefore receives no research, product, or services from a broker-dealer ("soft dollar benefits").

### ***2. Brokerage for Client Referrals***

AFC receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

### ***3. Clients Directing Which Broker/Dealer/Custodian to Use***

AFC does not trade client's accounts. AFC assist the client in choosing a preferred Custodians utilized by Efficient Advisors, LLC

## **B. Aggregating (Block) Trading for Multiple Client Accounts**

AFC does not trade clients' accounts and therefore does not have the ability to block trade purchases across accounts.

## **Item 13: Reviews of Accounts**

### **A. Frequency and Nature of Periodic Reviews**

All client accounts for AFC's advisory services provided on an ongoing basis are reviewed at least annually with the client by Ryan M Denman, Member and Chief Compliance Officer and Dennis D. Duffy, Managing Member with regard to clients' respective investment policies and risk tolerance levels. All accounts at AFC are assigned to this reviewer.

### **B. Factors That Will Trigger a Non-Periodic Review of Client Accounts**

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

### **C. Content and Frequency of Regular Reports Provided to Clients**

Each client of AFC's advisory services provided on an ongoing basis will receive a monthly statement detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

## **Item 14: Client Referrals and Other Compensation**

### **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)**

AFC does not receive any economic benefit, directly or indirectly from TD Ameritrade, Charles Schwab, or any other custodian.

AFC may receive additional compensation for administrative and marketing services (“Additional Services”) from Efficient Advisors which is a conflict of interest. Consequently, in order to continue to obtain the Additional Services from Efficient Advisors, AFC may have an incentive to recommend Efficient Advisors’ program to its clients; however, AFC’s receipt of Additional Services does not diminish its duty to act in the best interests of its clients.

### **B. Compensation to Non – Advisory Personnel for Client Referrals**

AFC does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

## **Item 15: Custody**

AFC does not deduct its advisory fees. Fees are withdrawn by Efficient Advisors directly from the client's accounts with client's written authorization. Custody of client’s accounts is held primarily at the client’s custodian.

AFC will ensure clients receive a statement from the custodian at least monthly, and send the qualified custodian written notice of the amount of the fee to be deducted from the client’s account and verify that the qualified custodian sends invoices to the client. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Clients are urged to compare the account statements they received from custodian with the reports and invoices they receive from AFC. Clients should promptly notify AFC with any discrepancies.

## **Item 16: Investment Discretion**

AFC does not manage client accounts and therefore does not have discretion over client accounts at any time; however, Efficient Advisors does maintain discretion of client accounts.



## **Item 17: Voting Client Securities (Proxy Voting)**

AFC will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

### **A. Balance Sheet**

AFC neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

### **B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

Neither AFC nor its management has any financial condition that is likely to reasonably impair AFC's ability to meet contractual commitments to clients.

### **C. Bankruptcy Petitions in Previous Ten Years**

AFC has not been the subject of a bankruptcy petition in the last ten years.

## **Item 19: Requirements For State Registered Advisers**

### **A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background**

The education and business backgrounds of AFC's current management persons, Ryan Michael Denman and Dennis Daniel Duffy, can be found on the Form ADV Part 2B brochure supplements for those individuals.

### **B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)**

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

### **C. Calculation of Performance-Based Fees and Degree of Risk to Clients**

AFC does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

**D. Material Disciplinary Disclosures for Management Persons of this Firm**

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

**E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)**

See Item 10.C and 11.B.

*This brochure supplement provides information about Dennis Daniel Duffy that supplements the Abundance Financial Coaching, LLC brochure. You should have received a copy of that brochure. Please contact Dennis Daniel Duffy if you did not receive Abundance Financial Coaching, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Dennis Daniel Duffy is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Abundance Financial Coaching, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Dennis Daniel Duffy**

Personal CRD Number: 5066464

Investment Adviser Representative

Abundance Financial Coaching, LLC  
1840 E. 54th Street  
Davenport, IA 52807  
563-359-7400  
[dennis@duffyloffice.com](mailto:dennis@duffyloffice.com)  
<http://abundancefinancial.net>

UPDATED: 1/24/2023

## Item 2: Educational Background and Business Experience

**Name:** Dennis Daniel Duffy      **Born:** 1955

### **Educational Background and Professional Designations:**

#### **Education:**

Juris Doctor Law, University of Iowa College of Law - 1989  
Masters of Business Administration Business, University of Iowa - 1989  
Bachelor of Business Administration Business, University of Iowa - 1978  
Associates of Arts General, Palmer Junior College - 1976

### **Business Background:**

01/2015 - Present	Managing Member/ Investment Adviser Representative Abundance Financial Coaching, LLC
01/2018 - Present	Attorney/Partner Duffy Law Office, PLLC
04/1995 - 12/2017	Attorney/Owner Duffy Law Office
11/2005 - 02/2015	Owner/Financial Coach Wisdom Financial Services, L.L.C.

## 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

Dennis Daniel Duffy is a lawyer. From time to time, he will offer clients advice or products from this activity and clients should be aware that these services are a conflict of interest. Abundance

Financial Coaching, LLC always acts in the best interest of the client always have the right to decide whether to utilize the services of any representative of Abundance Financial Coaching, LLC in connection with such individual's activities outside of Abundance Financial Coaching, LLC including legal services.

Dennis Daniel Duffy is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities and clients should be aware that these services are a conflict of interest. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Abundance Financial Coaching, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether to purchase Abundance Financial Coaching, LLC recommended products and, if purchasing, have the right to purchase those products through other agents that are not affiliated with Abundance Financial Coaching, LLC.

Dennis Daniel Duffy spends 40 hours per week of his time on legal activities and considers them his primary business.

### **Item 5: Additional Compensation**

Dennis Daniel Duffy does not receive any economic benefit from any person, company, or organization, other than Abundance Financial Coaching, LLC in exchange for providing clients advisory services through Abundance Financial Coaching, LLC.

### **Item 6: Supervision**

Dennis Daniel Duffy is a co-owner and co-supervisor of Abundance Financial Coaching, LLC, and works closely with co-supervisor Ryan M. Denman. All advice provided to clients is reviewed by this co-supervisor prior to implementation. Ryan Denman can be reached at (563) 359-7400. Dennis Daniel Duffy adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Iowa and Illinois state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Dennis Daniel Duffy has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Dennis Daniel Duffy has NOT been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about Ryan Michael Denman that supplements the Abundance Financial Coaching, LLC brochure. You should have received a copy of that brochure. Please contact Ryan Michael Denman if you did not receive Abundance Financial Coaching, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Ryan Michael Denman is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Abundance Financial Coaching, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Ryan Michael Denman**  
Personal CRD Number: 6180720  
Investment Adviser Representative

Abundance Financial Coaching, LLC  
1840 E. 54th Street  
Davenport, IA 52807  
563-359-7400  
[ryan@duffylawoffice.com](mailto:ryan@duffylawoffice.com)  
<http://abundancefinancial.net/>

UPDATED: 06/04/2020



## Item 2: Educational Background and Business Experience

**Name:** Ryan Michael Denman

**Born:** 1985

### **Educational Background and Professional Designations:**

#### **Education:**

Juris Doctorate Law, University of Iowa - 2011

Bachelors of Art Economics, University of Iowa - 2007

#### **Business Background:**

01/2015 - Present	Member/Investment Adviser Representative Abundance Financial Coaching, LLC
01/18 - Present	Attorney/Partner Duffy Law Office, PLLC
08/2011 - 12/17	Associate Attorney Duffy Law Office
01/2014 - 02/2015	Financial Coach Wisdom Financial Services, LLC
08/2004 - 06/2011	Student University of Iowa

## 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

Ryan Michael Denman is a lawyer. From time to time, he will offer clients advice or products from this activity and clients should be aware that these services are a conflict of interest. Abundance Financial Coaching, LLC always acts in the best interest of the client. Clients are in

no way required to utilize the services of any representative of Abundance Financial Coaching, LLC in their capacity as a lawyer.

Ryan Michael Denman spends 50 hours per week of his time on those activities and considers them his primary business.

### **Item 5: Additional Compensation**

Ryan Michael Denman does not receive any economic benefit from any person, company, or organization, other than Abundance Financial Coaching, LLC in exchange for providing clients advisory services through Abundance Financial Coaching, LLC.

### **Item 6: Supervision**

Ryan Michael Denman is a co-owner and co-supervisor of Abundance Financial Coaching, LLC, and works closely with co-supervisor Dennis D Duffy. All advice provided to clients is reviewed by this co-supervisor prior to implementation. Dennis Duffy can be reached at (563) 359-7400. Ryan Michael Denman adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Iowa and Illinois state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Ryan Michael Denman has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Ryan Michael Denman has NOT been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about Scott P Schomer that supplements the Abundance Financial Coaching, LLC brochure. You should have received a copy of that brochure. Please contact Scott P Schomer if you did not receive Abundance Financial Coaching, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Scott P Schomer is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**Abundance Financial Coaching, LLC**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Scott P Schomer**

Personal CRD Number: 6643166

Investment Adviser Representative

Abundance Financial Coaching, LLC  
222 N. Pacific Coast Highway Suite 130  
El Segundo, CA 90245  
(310) 337-7696  
[scott@schomerlaw.com](mailto:scott@schomerlaw.com)

UPDATED: 08/13/2021

## Item 2: Educational Background and Business Experience

**Name:** Scott P Schomer      **Born:** 1962

### Educational Background and Professional Designations:

#### Education:

Bachelor of Science Philosophy and Psychology, Western Michigan University - 1985

#### Business Background:

06/2021 - Present	Investment Adviser Representative Abundance Financial Coaching, LLC
04/2005 - Present	President Schomer Law Group
06/2016 - Present	Principal Schomer Wealth Advisors

## 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

Scott P Schomer is an owner of a law firm. He may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Abundance Financial Coaching, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Abundance Financial Coaching, LLC in such individual's outside capacities.

### **Item 5: Additional Compensation**

Scott P Schomer does not receive any economic benefit from any person, company, or organization, other than Abundance Financial Coaching, LLC in exchange for providing clients advisory services through Abundance Financial Coaching, LLC.

### **Item 6: Supervision**

As a representative of Abundance Financial Coaching, LLC, Scott P Schomer is supervised by Ryan Michael Denman, the firm's Chief Compliance Officer. Ryan Michael Denman is responsible for ensuring that Scott P Schomer adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ryan Michael Denman is (563) 359-7400.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Scott P Schomer has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Scott P Schomer has NOT been the subject of a bankruptcy.

# Abundance Financial Coaching, LLC

1840 E. 54<sup>th</sup> Street Davenport, Iowa 52807

563-359-7400 info@abundancefinancial.net

## PRIVACY POLICY

Investment advisers are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

### TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our customer, we may continue to share your information only as described in this notice.

### PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus;
- For our marketing – to offer our products and services to you;
- For joint marketing with other financial companies;
- For our affiliates' everyday business purposes – information about your transactions and experiences; or
- For non-affiliates to market to you.

Clients may opt out of sharing information for joint marketing to other financial companies, to our affiliates and to non-affiliates. If you are a new customer we may

begin sharing your information on the day you sign our agreement. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

### PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

### FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING - OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by "opting-out" of the following: sharing for non-affiliates' everyday business purposes – information about your creditworthiness; sharing with affiliates who use your information to market to you; or sharing with non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately if you choose to opt out of these types of sharing.

**DEFINITIONS:** Affiliates – companies related by common ownership or control. They can be financial and non-financial companies; Non-affiliates – companies not related by common ownership or control. They can be financial and non-financial companies; Joint marketing – a formal agreement between non-affiliated financial companies that together market financial products or services to you.

*Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.*