

Abound Wealth Management, LLC (“Abound”) is registered with the US Securities and Exchange Commission (the “SEC”) as an Investment Adviser. You have a choice among different types of financial services professionals to assist you with your financial needs. These professionals offer a variety of services. It is important for you to understand the differences between the services offered, such as the difference between brokerage and investment advisory services, so that you can make an informed decision. This Summary is designed to help you understand the types of financial services our firm can provide you. The SEC also provides free and simple tools that allow you to research firms and financial professionals at www.investor.gov/CRS.

What Investment Services and Advice Can You Provide Me?

At Abound, we provide investment advisory services to retail investors. At the outset of our relationship, we spend time with you to gain an understanding of your investment goals, risk tolerance and financial situation. We then prepare an investment plan designed to meet your investment objectives and provide ongoing management of your assets. For this service, we require a minimum investment portfolio of \$750,000. As part of our standard services, we monitor the investments of all clients on a continuous basis, and we review your particular investment plan at least quarterly, with interim reviews and updates as life changes or market conditions call for it. We generally offer financial planning services in conjunction with portfolio management services, and we also provide general financial consulting services if requested. Consulting services are usually provided on a project basis and may include issues such as minimal cash flow planning for specific events, estate planning analysis, income tax planning analysis or a review of your insurance portfolio. Finally, we provide investment advice to defined contribution retirement plans including but not limited to profit sharing and 401(k) plans.

Our clients engage us for discretionary portfolio management. This means that once you sign an agreement with our firm, we have your permission to buy and sell investments in your account without asking you in advance. This authority will last until you or we terminate our agreement. You may place reasonable limitations on our discretionary authority, subject to our approval. Some retirement plan engagements are non-discretionary in nature. If you are a retirement plan sponsor and choose a non-discretionary relationship, you will ultimately make the final decision regarding every investment decision and will be responsible for effecting any trades.

We focus our investments on mutual funds and exchange traded funds. However, clients may also hold individual stocks and other types of investments on a limited basis.

More information is available in our Form ADV Part 2A (our “Brochure”), in Items 4 and 7; please click [here](#) to access the Brochure or call our office to have a copy sent to you. Here are some questions you might want to discuss with us in more detail:

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

What Fees Will I Pay?

Fees for financial planning and portfolio management services, as well as for pension consulting to 401(k)/defined contribution plans, are calculated as a percentage of the assets we manage for you and are billed quarterly in advance. We believe this fee structure aligns our interests with yours, since we earn more fees as the value of your portfolio increases. Nonetheless, this type of fee arrangement could also incentivize us to encourage you to deposit more assets in your account, which would increase our fees.

Fees for general consulting services are negotiated at the time of the engagement and are normally based on an hourly rate. Upon conclusion of services, you will be provided with an invoice, which is due upon receipt. In addition, we may provide seminars and workshops from time to time, or one of our Partners may engage in public speaking, covering issues pertaining to investing and financial planning. Where there is a fee involved, such fees may be paid by the event sponsor and are negotiated at the time of the engagement.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account) and

mutual fund internal expenses. 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. **More information is available in our Form ADV Part 2A (our “Brochure”), in Item 5,** and we are happy to discuss fee arrangements in more detail with you. For example, you might want to ask:

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 interests and not put our interests 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 to you. Here is an example to help you understand what this means.

As described in detail in **Item 12 of our Form ADV Part 2A,** we recommend that you hold your account(s) at Charles Schwab & Co., Inc. or Fidelity Institutional Wealth Services. These firms offer adviser-based programs. We receive benefits from our participation in these programs, which provides an incentive for us to encourage you to keep your account(s) at Schwab or Fidelity.

As a registered investment adviser, we are held to what is known as a fiduciary standard, which covers our entire investment advisory relationship with you. The standard requires our constant commitment to our duty of loyalty and care to you, our client. As a fiduciary, we must eliminate any conflicts of interest or tell you about them in a way you can understand, so that you can decide whether to agree to them. To continue this conversation, you might want to ask:

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

How do your financial professionals make money?

Our financial professionals are paid a salary and are also eligible to receive bonuses based on new clients brought to the firm, or overall profitability of the firm. Financial professionals who are also owners may also receive their share of corporate distributions. The receipt of compensation based on revenue or profits could influence us to recommend that you increase the assets that we manage. None of our financial professionals earn any type of commission (e.g., product sales commissions or revenue from securities bought or sold).

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

No. There is a free and simple tool available at www.investor.gov/CRS, which you can access at any time to read about our firm and our financial professionals. You might want to ask:

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

Additional Information

Please refer to our Form ADV (also known as our “Brochure”), as it contains more details on these and other topics. Please call us at (615) 226-3667 to request our latest Brochure and any updated Summary that may be available. You can also visit our website at www.aboundwealth.com for additional information. Finally, you might want to ask:

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?