

Abound Wealth Management, LLC (“Abound,” “we” or “the firm”) is registered with the US Securities and Exchange Commission as an Investment Adviser. You have a choice among different types of financial services professionals to assist you with your financial needs. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at 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?

At Abound, we provide the following investment advisory services to retail investors.

Wealth Management: 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 client investments on a continuous basis, and we review your portfolio allocation at least quarterly, with interim reviews and updates as life changes or market conditions call for it. Financial planning services are provided in conjunction with Wealth Management services

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.

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.

Standalone Financial Planning: We offer standalone Financial Planning services to clients who do not meet our minimum portfolio requirements for Wealth Management services. Financial planning includes advice that addresses various areas of your financial situation including, but not limited to, estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, analysis of your existing investments, and portfolio design. Planning services are provided through our “LevelUp” application, which is available via mobile devices and web browsers. We generally retain a third-party financial planner to provide LevelUp planning services.

General Consulting: General Consulting services are generally provided on a project basis, and may include, among other things, minimal cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning, and/or analysis of your insurance portfolio.

More information is available in our [Form ADV Part 2A \(our “Brochure”\)](#), in Items 4 and 7. 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 Wealth Management services are calculated as a percentage of the assets we manage for you and are billed quarterly in advance. Charging fees based on the amount of assets managed could incentivize us to encourage you to deposit more assets in your account, which would increase our fees.

Our standalone Financial Planning services are provided on a fixed fee basis, and services renew annually. Fees are charged through the LevelUp application and paid by credit/debit card. Planning fees for the first year are paid incrementally at different points in the planning process. Thereafter, fees are charged annually in advance. Standalone Financial Planning fees are shared with a third-party planner, when applicable.

Fees for general consulting services are negotiated at the time of the engagement and are normally based on an hourly rate.

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), custodial fees, 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 **Items 5 and 12**, 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 are some examples to help you understand what this means.

- 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.
- Brian Preston is the principal owner and Bo Hanson is a minority owner of Abound. Brian is also the sole owner of 88 Times Over, LLC, a broadcast firm that publishes The Money Guy Show® podcasts and website. Brian and Bo invite listeners of The Money Guy Show to become clients of Abound during podcasts and on The Money Guy Show website. Because Brian and Bo are owners of Abound, they will benefit through their ownership in Abound if Money Guy listeners/viewers become a client.

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. 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. More information is available in our [Form ADV Part 2A \(our “Brochure”\) in Items 10, 11, and 12](#). 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 search tool available at www.investor.gov/CRS, which you can access at any time to research 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 Brochure for 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?

**FORM CRS
SUMMARY OF CHANGES EXHIBIT**

Set forth below is a summary of the changes made to various sections of the Abound Wealth Management, LLC **Form CRS** on April 30, 2026:

What Investment Services and Advice Can You Provide Me?

We added information about our LevelUP standalone Financial Planning services. We offer standalone Financial Planning services to clients who do not meet our minimum portfolio requirements for Wealth Management services. Financial planning includes advice that addresses various areas of your financial situation including, but not limited to, estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, analysis of your existing investments, and portfolio design. Planning services are provided through our “LevelUp” application, which is available via mobile devices and web browsers. We generally retain a third-party financial planner to provide LevelUp planning services.

What Fees Will I Pay?

We added information regarding the financial planning fees applicable to our LevelUp program. Our standalone Financial Planning services are provided on a fixed fee basis, and services renew annually. Fees are charged through the LevelUp application and paid by credit/debit card. Planning fees for the first year are paid incrementally at different points in the planning process. Thereafter, fees are charged annually in advance. Standalone Financial Planning fees are shared with a third-party planner, when applicable.

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?

We added that Brian Preston is the principal owner and Bo Hanson is a minority owner of Abound. Brian is also the sole owner of 88 Times Over, LLC, a broadcast firm that publishes The Money Guy Show® podcasts and website. Brian and Bo invite listeners of The Money Guy Show to become clients of Abound during podcasts and on The Money Guy Show website. Because Brian and Bo are owners of Abound, they will benefit through their ownership in Abound if Money Guy listeners/viewers become a client.