

Royal Fund Management, LLC

1515 Buenos Aires Blvd.
The Villages, FL 32159

(352) 750-1637

Form ADV Part 2B - Individual Disclosure Brochure

for

Gabriel J. Fransen

Investment Adviser Representative
CRD# 7081751

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06/01/2020

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This brochure supplement provides information about Gabriel J. Fransen that supplements the Royal Fund Management, LLC brochure. You should have received a copy of that brochure. Contact us at 352-750-1637 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 Gabriel J. Fransen is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Gabriel J. Fransen

Year of Birth: 1980

Formal Education After High School:

- College of St. Scholastica, BA Computer Information Systems, 2002

Business Background:

- Royal Fund Management, LLC, Investment Adviser Representative, 3/2019 - Present
- Croft Enterprises, LLC, Vice President of Business Development, 03/2020 - Present
- EmpowerMX, Senior Project Manager, 1/2014 - 03/2020

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Gabriel J. Fransen has no required disclosures under this item.

Item 4 Other Business Activities

Gabriel Fransen is Vice President of Business Development for Croft Enterprise, LLC a business consulting company that provides services to established businesses, and individuals planning to start a business, such as Tax Planning/Tax Preparation, Life Insurance, Annuities, Accounting Services, Digital Marketing, and Business Consulting. In the event a client of Royal Fund Management, LLC has need of these services, we will refer them to Croft Enterprise, LLC. This presents a conflict of interest since Mr. Fransen has a financial incentive to refer you to Croft Enterprise, LLC.

Mr. Fransen is also separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Fransen for insurance related activities. This presents a conflict of interest because Mr. Fransen may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Fransen's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Royal Fund Management, LLC's firm brochure for additional disclosures on this topic.

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