

This brochure supplement provides information about Richard Gordon Easterbrook that supplements Royal Fund Management, LLC brochure. You should have received a copy of that brochure. Please contact Richard Gordon Easterbrook, IAR 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 Richard Gordon Easterbrook is also available on the SEC's website at www.adviserinfo.sec.gov.

Royal Fund Management, LLC
Form ADV Part 2B – Individual Disclosure Brochure
for
Richard Gordon Easterbrook
Investment Adviser Representative

Royal Fund Management, LLC
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Item 2: Educational Background and Business Experience

Name: Richard Gordon Easterbrook

Born: 1942

CRD #: 1841199

Education Background and Professional Designations:

Education:

Richard Gordon Easterbrook has taken courses at the University of Delaware.

Designation:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

02/2013 - Present	Investment Adviser Representative Royal Fund Management, LLC DBA Royal Fund Management
03/1993 - Present	President Plan America Financial Services, Inc.
05/1999 - 06/2007	General Agent Preferred Financial Corp.

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

Richard Gordon Easterbrook is a licensed insurance agent and the President of Plan America Financial Services, Inc. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. SAG always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of SAG in their outside capacities.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Richard Gordon Easterbrook does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Royal Fund Management, LLC.

Item 6: Supervision

As a representative of Royal Fund Management, LLC, Richard Gordon Easterbrook works closely with his supervisor, Mark R. Sorensen, and all advice provided to clients is reviewed by the supervisor prior to implementation. Mark Sorensen's contact information is (352) 750-1637.