# ITEM 1 - COVER PAGE

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ADV PART 2B

BROCHURE

**DAVID HICKS, CFP®**

ABOUND FINANCIAL

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**DECEMBER 1, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of David Hicks CRD # 7172378. The information in this brochure supplements the brochure of Abound Financial (hereinafter “Abound” or “firm”), which you should have received a copy of. Please get in touch with our Chief Compliance Officer if you did not receive Abound Financials’ brochure or have any questions about the contents of this supplement. Additional information about David Hicks is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

## David hicks, CFP®

* CRD #: 7172378
* YEAR OF BIRTH: 1985

## Educational Background:

* 2018: The American College
* 2007: Simpson University; Bachelor’s Degree
* 2003: University of California, Davis

## BUSINESS BACKGROUND:

* 2020 – Present: Abound Financial; Investment Advisor Representative
* 2020 – Present: LPL Financial, LLC; Registered Representative
* 2020 – 2023: WCG Wealth Advisors; Investment Advisor Representative
* 2019 – 2020: Fidelity Brokerage Services, LLC; Registered Representative
* 2007 – 2019: Western Placer Unified School District; General Education

## PROFESSIONAL DESIGNATIONS:

* CERTIFIED FINANCIAL PLANNER™ (CFP®) 1

1 Certified Financial Planner (“CFP®”) Designation Minimum Qualifications

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

* Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
* Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
* Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
* Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

* Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
* Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

# ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers must disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

David Hicks has no history of any legal or disciplinary events deemed material to a client’s considerations David Hicks to act as their investment adviser representative.

FINRA’s BrokerCheck® is a resource available to review the disciplinary history of David Hicks. <https://brokercheck.finra.org>

# ITEM 4: OTHER BUSINESS ACTIVITIES

Disclosure of Outside Business Activities is provided in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations.

David Hicks is engaged in other investment-related business or occupations:

Insurance Licensed Representative

David Hicks is licensed to sell insurance and receive commissions for insurance sales through LPL's affiliated or Abound Financials’ independent insurance agency. When selling insurance, Mr. Hicks has a financial incentive to recommend insurance products based on the compensation received rather than the client's needs. If insurance is sold through any affiliated insurance agency, LPL, and Abound address this conflict by maintaining a supervisory system to confirm that insurance recommendations are suitable and appropriate. If insurance is sold through an independent insurance agency, LPL and Abound address the conflict by reviewing and approving the financial advisor's request to conduct the activity as an outside business activity. If you have any questions regarding the compensation Mr. Hicks receives when recommending a security or insurance, you should ask your financial advisor. You are under no obligation to purchase securities or insurance through Mr. Hicks.

REGISTERED REPRESENTATIVE

David Hicks is a Registered Representative of LPL, a securities broker/dealer, and a member of the Financial Industry Regulatory Authority, Inc. (“FINRA”) and an investment adviser registered with the US Securities and Exchange Commission (“SEC”).

As a broker-dealer, LPL engages in various activities normally associated with securities brokerage firms. Pursuant to the investment advice given by David Hicks, investments in securities will be recommended for you. If LPL is selected as the broker-dealer, it will affect transactions in securities for you, a client of Abound Financial and David Hicks. By serving as the broker-dealer, LPL and David Hicks will receive commissions for executing securities transactions.

You are advised that if LPL is selected as the broker-dealer, the transaction charges may be higher or lower than the charges you may pay if the transactions were executed at other broker-dealers. You should note, however, that you are under no obligation to purchase securities through Abound Financial or LPL.

David Hicks will provide advice regarding investment company securities. You should be aware that, in addition to the advisory fees paid by you, each investment company also charges its own separate investment advisory fees and other expenses (internal management fees). In addition, you should be aware that mutual funds may be purchased separately, independent of the investment management services of Abound Financial.

David Hicks, in their capacity as registered representatives of LPL or as agents appointed with various life, disability, or other insurance companies, receives commissions, 12(b) -1 fees, trails, or other compensation from the respective product sponsors and/or as a result of effecting securities transactions for you. However, you should note that you are under no obligation to purchase any investment products through David Hicks. They can offer various advisory programs and services through LPL, in addition to the advisory services they can offer through Abound Financial.

# ITEM 5: ADDITIONAL COMPENSATION

Mr. Hicks does not receive any economic benefit outside the salaries and bonuses described in Item 4 of this brochure or Form ADV Part 2A Items 10 and 12.

# ITEM 6: SUPERVISION

Mr. Hicks is supervised through a compliance program designed to prevent and detect federal and state securities law violations. David Laut, the Chief Compliance Officer of Abound Financial, oversees this compliance program. As Chief Compliance Officer, David Laut reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

David Laut may be reached at 916-846-7780 or DavidL@LiveAbound.com.