bich FINANCIAL WEALTH MANAGEMENT

Abich Financial Wealth Management, LLC 20135 Lakeview Center Plaza, #110 Ashburn, VA 20147 Phone: (571) 577-9968

Ruben Gonzalo Devia Arbanil

Investment Advisor Representative

Individual CRD No. 6495654 Form ADV Part 2B – Brochure Supplement

Effective: 08/15/2023

This Form ADV Part 2B ("Brochure Supplement") provides information about the background and qualifications of Ruben Gonzalo Devia Arbanil as a supplement to the information contained in Abich Financial Wealth Management's (referred to as "we," "our," "us," "Firm," "Advisor," or "Abich Financial") Form ADV Part 2A Disclosure Brochure. You should have received a copy of that Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of Abich Financials' Disclosure Brochure or this Brochure Supplement, please contact Abich Financial at (571) 577-9968.

Additional information about Mr. Devia Arbanil is available on the SEC's Investment Adviser Public Disclosure website at <u>www.adviserinfo.sec.gov</u>. The site is searchable by a unique identifying number known as a CRD number. Mr. Arbanil's CRD number is 6495654.

Item 2: Educational Background and Business Experience------

EDUCATIONAL BACKGROUND

Ruben Devia Arbanil, born in 1991, is dedicated to advising clients of Abich Financial Wealth Management as an Investment Advisor Representative. Mr. Devia Arbanil earned his Bachelor of Science degree in Business with a minor in Mathematics from George Mason University in 2014. Additional information regarding Mr. Devia Arbanil's business background is included below.

BUSINESS BACKGROUND

07/2023-Present	Abich Financial Wealth Management, LLC	Investment Advisor Representative
05/2021-07/2023	Financial Engines Advisors, LLC	Financial Planning Analyst
07/2017-04/2021	Financial Engines Advisors, LLC	Client Service Associate
09/2016-06/2017	Financial Engines Advisors, LLC	Client Service Administrative Assistant
04/2015-08/2016	Financial Engines Advisors, LLC	Operations Specialist
12/2016-10/2018	EF Legacy Securities, LLC	Registered Representative

PROFESSIONAL DESIGNATION

CERTIFIED FINANCIAL PLANNERTM ("CFP[®]")

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP[®] designation have demonstrated competency in all areas of finance related to financial planning. Candidates must complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP[®] certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

Item 3: Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Devia Arbanil. Mr. Devia Arbanil has never been involved in any investment related regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Devia Arbanil.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Devia Arbanil.

However, we do encourage you to independently view the background of Mr. Devia Arbanil on the Investment Adviser Public Disclosure website at <u>www.adviserinfo.sec.gov</u> by searching with his full name or his Individual CRD No. 6495654.

Item 4: Other Business Activities

Ruben Devia Arbanil is licensed to sell fixed insurance and may engage in product sales with clients for which he will receive additional compensation. These services offered by Mr. Devia Arbanil are insurance services provided as an insurance agent under Abich Financial Services Inc. Any commissions received through the sales of insurance policies do not offset advisory fees the client may pay for advisory services provided by Abich Financial Wealth Management, LLC. Clients are not required to purchase insurance products from Mr. Devia Arbanil and may seek similar services elsewhere. This is an investment related activity. Mr. Devia Arbanil spends 10 hours per month on this activity.

Item 5: Additional Compensation

Mr. Devia Arbanil may receive economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Abich Financial. In addition to advisory fees, IARs may qualify for certain sales incentives or other types of awards based on the value of assets under management or investment products and services sold. For example, IARs may become eligible to receive additional compensation amounts, reimbursement for approved business expenses, and attendance at various forms of entertainment or attendance at events and educational conferences hosted or subsidized by the sponsors of certain investment products or third-party asset manager programs. Ruben Devia Arbanil may also receive commissions from the sales of insurance products generated as an insurance agent.

Item 6: Supervision

Supervision of Mr. Devia Arbanil is performed by Angela Mari in her capacity as Chief Compliance Officer of Abich Financial. Abich Financial has implemented a policies and procedures manual and Code of Ethics which guides the Firm and its supervised persons in meeting their fiduciary obligations to Abich Financials' clients when providing investment advisory services. As Abich Financials' Chief Compliance Officer, Ms. Mari is responsible for the implementation of the Firm's policies and procedures and Code of Ethics. Ms. Mari may be contacted at (571) 577-9968 for more information about this Brochure Supplement.

Additionally, Abich Financial is subject to regulatory oversight by various agencies. These agencies require registration by Abich Financial and its supervised persons. As a registered entity, Abich Financial is subject to examinations by regulators, which can be announced or unannounced. Abich Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Firm.