



Abich Financial Wealth Management, LLC
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Phone: (571) 577-9968

Ryan Thomas Oliver

Investment Advisor Representative

Individual CRD No. 6661839

Form ADV Part 2B – Brochure Supplement

Effective: April 22, 2025

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Ryan Oliver 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. Oliver is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. Mr. Oliver’s CRD number is 6661839.

Item 2: Educational Background and Business Experience

EDUCATIONAL BACKGROUND

Ryan Oliver, born in 1995, is dedicated to advising clients of Abich Financial Wealth Management as an Investment Advisor Representative. Mr. Oliver earned his bachelor's degree in Applied Economic Management from the Virginia Tech in 2017. Additional information regarding Mr. Oliver's business background is included below.

BUSINESS BACKGROUND

03/2025 - Present	Abich Financial Wealth Management, LLC	Investment Advisor Representative
10/2022 - 02/2025	Cassaday & Co Wealth Management, LLC	Financial Planner
01/2022 - 10/2022	Cassaday & Co Wealth Management, LLC	Financial Planning Specialist
07/2019 - 01/2022	Cassaday & Company, Inc.	Financial Planning Specialist
06/2017 - 07/2019	Cassaday & Company, Inc.	Paraplanner

Professional Designation(s)

CFP® (Certified Financial Planner):

Ryan Oliver is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Ryan Oliver may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Ryan Oliver 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.
- 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

There are no legal, civil, or disciplinary events to disclose regarding Mr. Oliver. Mr. Oliver 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. Oliver.

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. Oliver.**

However, we do encourage you to independently view the background of Mr. Oliver on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD No. 6661839.

Item 4: Other Business Activities

Mr. Oliver is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as an Investment Advisory Representative of Abich Financial Wealth Management.

Item 5: Additional Compensation

Ryan Oliver 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. Ryan Oliver may also receive commissions from the sales of insurance products generated as an insurance agent.

Item 6: Supervision

Supervision of Mr. Oliver 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 Financial's clients when providing investment advisory services. As Abich Financial's 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.