Form CRS – Abbot Financial Management, Inc. Effective Date: September 2026

Introduction

Abbot Financial Management, Inc. is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail and institutional clients. ***Accounts*:** We service retail nonqualified and qualified accounts as well as select types of institutional accounts. ***Investments*:** We use stocks, bonds, mutual funds, and exchange traded funds to construct portfolios.

Monitoring: We monitor portfolios and securities in accounts on an ongoing basis. We communicate with you regularly and also offer to meet with you at least annually, depending on your needs. ***Investment Authority:*** We provide our services on a perpetual discretionary basis. We execute investment recommendations and specific transactions, in accordance with your investment objectives, without your prior approval. Our engagement will continue until you notify us otherwise in writing. ***Limited Investment Offerings:*** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. ***Account Minimums and Other Requirements:*** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

Conversation Starters

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

You will pay an ongoing asset-based fee, whether for asset management or retirement plan consulting services. This fee will be collected at the beginning of each quarter for asset management services and at the end of the quarter for retirement plan consulting, and is calculated as a percentage of the value of the cash and investments in your account[s] that we manage or the plan's assets. In limited circumstances, we may collect a trustee fee. ***Conflicts of Interest:*** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. However, as the assets in your account[s] increase your fee rate will decrease. ***Other Fees and Costs:*** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, and other fees including transaction fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

Conversation Starters

- *Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. You may choose to open your account with a custodian with whom we have an institutional relationship and receive certain benefits. However, we have sought to eliminate any conflict of interest by having you decide where to open your accounts. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

Conversation Starters

- *How might your conflicts of interest affect me, and how will you address them?*

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated based on an agreed upon annual salary and an annual bonus based on the profitability of the firm. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

Do you or your financial professionals have legal or disciplinary history?

No. You can visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our investment advisory services by visiting www.sec.gov/check-your-investment-professional and searching with our CRD #: 111040 or by visiting www.abbotfm.com. You can request up to date information and a copy of our client relationship summary by contacting us at anovelline@abbotfm.com or (978) 688-9010.

Conversation Starters

- *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

Form ADV Part 3 / Customer Relationship Summary
Summary of Material Changes
Abbot Financial Management, Inc.
Effective Date: September 2026

Introduction

There have been no changes to this section.

What investment services and advice can you provide me?

There have been no changes to this section.

What fees will I pay?

We have updated this section to reflect a change in how we bill our clients.

Do you or your financial professionals have legal or disciplinary history?

There have been no changes to this section.

Additional Information

There have been no changes to this section.