



Cove Wealth Management – Customer Relationship Summary

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?

Cove Wealth Management, Inc. (“we”, “our”, or “us”) is a legal dba of Valued Retirements, Inc. and is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. We are fee-only fiduciaries providing planning-based Investment Management and Wealth Coordination. Our services and compensation structure differ from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide various services to our clients, which generally include individuals and their trusts and estates. We provide fee-only discretionary investment management services, financial planning, and wealth coordination.

As we work with you to determine your life and investment objectives, we discuss various portfolios, including the risk involved with investing and the potential returns, positive and negative, associated with each. Based on these discussions, we formulate a strategy to accomplish your goals. We provide our services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to acting. You can place reasonable restrictions on securities that we buy with written notification.

We do not limit the scope of the universe of securities that we use in managing client accounts, but we predominantly use mutual funds and exchange-traded funds (ETFs).

We have minimum fee requirements for clients, which are described in Item 5 of our [Form ADV Part 2A](#).

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

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 fees will I pay?

Our fees for investment management billed quarterly, are based on a percentage of your assets under our management. All fees are agreed upon prior to entering into a contract. We typically deduct our fee from one or more of your investment accounts on a quarterly basis, in arrears, which means AFTER services have been provided. Because our investment management fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. However, our fee structure lowers that percentage on marginal dollars as assets under management increase. It is to our advantage to encourage you to increase the amount of assets that you entrust to us.

Your account(s) are held at a qualified custodian. Custodians generally charge transaction fees for effecting certain securities transactions. In addition, your assets will be invested in mutual funds, ETFs, and potentially other registered investment companies. We may also recommend that you invest using an independent manager. You will bear your pro rata share of the investment management fees and other fees of the funds and independent managers, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus or other offering documents and potentially include a management fee, distribution fee (i.e., rule 12b-1 fee), and other fund expenses. You 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 the investments over time. Please be sure you understand what fees and costs you are paying.

We may also recommend other professionals, such as certified public accountants, attorneys, or subject matter experts, to assist you. The fees you pay them are separate from the fees you pay us.

For more detailed information about fees and costs related to management of your account, See Item 5 in our [Form ADV Part 2A](#).

A copy of our Part 2A is available at: <https://files.adviserinfo.sec.gov/IAPD/>



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

**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 interest 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.

Here are some examples to help you understand what this means:

- We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.
- For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis and are eligible for bonuses. Bonuses are based on the overall profitability of the firm, which is partially based on how our clients' portfolios perform and the amount of assets we manage. This incentivizes our financial professionals to recommend that you place additional assets under our management and to take potentially greater risk in managing your account. However, our investment committee is largely responsible for the advice that is implemented in your account. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm. You should discuss your adviser's compensation directly with him or her.

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals.

Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at.

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