



COVE
WEALTH
MANAGEMENT

Customer Relationship Summary

October 1, 2024

Cove Wealth Management 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 financial planning, investment management, and wealth coordination services. Our services and compensation structure differ from that of a registered broker-dealer. Free and simple tools and educational materials are available to research firms and financial professionals at www.investor.gov/CRS.

What investment services and advice can you provide me?

We offer financial planning and investment advisory services to retail investors. We monitor securities and accounts under our management daily. We have discretion over your accounts to buy and sell securities. You give us this through a limited power of attorney that you can revoke at any time. We DO NOT have minimum account values, but we generally have a minimum yearly fee. Please see our ADV Part 2 for more information.

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 fees will I pay?

Fees for investment management are billed at 1% a year, collected quarterly based on the account value at the end of the previous quarter. The percentage is reduced via a tiered structure depending on the amount of assets we manage. The more assets we manage, the more money we make. This is an incentive for us to manage MORE of your money. There may be minimal transaction fees, such as a custodian's fee to buy a certain mutual fund or a mutual fund's fee to own their fund. We may also recommend that you invest using an independent manager. Those fees and costs will be discussed with you before any action is taken or an additional contract is signed.

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 you are paying.

In addition to investment management, we offer financial planning for a flat fee between \$4,000 and \$10,000 and wealth coordination services for a monthly fee between \$1,000 and \$25,000.

We may also recommend other professionals, such as certified public accounts, attorneys, or subject matter experts. Their fees are separate from the fees you pay us. Please see Item 5. of our 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?

Conversation Starters

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

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. The fees you pay us are the only way we make money. 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 makes 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. It is important to understand the pros and cons of these rollovers for you.

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 based on the overall profitability of the firm throughout the year. This 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 oversees the implementation of investments in coordination with your goals. 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.

Do our 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 <https://adviserinfo.sec.gov>. You may contact our Chief Compliance Officer at cco@covewm.com at any time to request a free and current copy of our Form ADV Part 2A or this relationship summary. Our Chief Compliance Officer may also be reached by phone at 713-821-3243.