COVE™
FINANCIAL PLANNING

Investment Approach

Cove Financial Planning, LLC is a fiduciary, fee-only Registered Investment Advisor focused on comprehensive financial planning and investment management. Cove Planning primarily works with clients virtually across the country. Their mission is to help individuals and families align their financial plan and investments with their future goals and personal values.

- *Fiduciary* ✓
- *Fee-Only* ✓
- *Objective Advice* ✓
- *CFP® Professional* ✓
- *No Account Minimums* ✓
- *Location-Independent* ✓
- *Latest Tools & Technology* ✓
- *Evening and Weekend Meetings* ✓

Investment Approach:

Philosophy	• Manage risk and volatility through asset allocation • Build low-cost, diversified portfolio based on your unique goals • Monitor and rebalance over time to align with your situation
Objectivity	• As a fiduciary, we always act in your best interest • Offer wide range of investments not tied to specific company • No sales pitch: no incentives or commissions for products
Access	• Investments only available through qualified financial advisors • Best-in-class research and portfolio analytics • Secure, on-demand client login to access to your portfolio
Process	• Align long-term goals and risk tolerance with portfolio • Continually oversee portfolio to align with financial plan • Reduce taxes through asset location and tax loss harvesting

Professional Associations:

NAPFA THE NATIONAL ASSOCIATION OF PERSONAL FINANCIAL ADVISORS | FPA PROUD MEMBER | FEE ONLY NETWORK MEMBER | CFP

XY PLANNING NETWORK | Dimensional | TD | Betterment

952-807-4060 | Ben@coveplanning.com | www.coveplanning.com