



# Form CRS - Client Relationship Summary

Eden Financial Technologies Incorporated, DBA Cove

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## Introduction

Eden Financial Technologies Incorporated DBA Cove ("Adviser") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.

## What types of investment services and advice can you provide me?

We offer implicit advisory services to retail investors for an ongoing asset-based fee calculated on the aggregate market value of all assets under management. This calculation does not include cash. If you open a Grow account with us, we will ask you questions about your current financial situation, goals, and risk tolerance. Based on what we learn, we will recommend potential investments by making them available in your Shop. We will conduct an internal review of your account on at least a quarterly basis and, if necessary, alter our recommendations to meet changing needs.

We do not make investments on your behalf. All accounts are non-discretionary which means that you make the ultimate investment decision regarding purchases or sales of investments. **Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.**

## What fees and costs will I pay?

Fees and costs affect the value of your account over time. We charge an asset-based fee of 0.8% annually based upon the value of the investments in your account applied on a monthly basis. We may charge a lower or 0% fee under certain circumstances at our discretion. Our incentive is to increase the value of your account over time which will increase our fees over time. Your fees can be pulled from your account or paid separately. We do not charge any performance-based fees.

**Remember, 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. Additional information about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>.**

What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. At the same time, the way we make money creates some conflicts with your interests. The firm's revenue is from the advisory fees we collect from your accounts, whether monthly, quarterly, or otherwise.

You should understand and ask us about these conflicts because they can affect the investment advice we provide you. **Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at <https://adviserinfo.sec.gov/>.**

How do your financial professionals make money?

Our financial professionals are paid either a variable or fixed monthly or quarterly amount. Whether as an employee or an independent contractor, each financial professional may receive compensation based upon factors such as the portion of the advisory fees that the firm collects from the accounts each professional manages, the time and complexity of the professional's services, and also the overall revenues of the firm.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. **Visit <https://Investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.**

### Additional information

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD #329900. The best way to talk with our whole team is in our Discord server <https://discord.gg/NhxjaKRA9T>. You may also contact our firm at (651) 442-9483, or email [info@usecove.com](mailto:info@usecove.com).