

## Cove

Eden Financial Technologies Inc. (“Cove”) is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services, via the internet. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What Investment Services and Advice Can You Provide Me?

Cove is a robo adviser that offers investment advisory services to retail investors (“you”). We offer portfolio management services on a non-discretionary basis through our interactive mobile app. This means that you must authorize/approve every trade that is made on your account. However, you do give us the authority to direct all of your trades to a specific broker/dealer (Alpaca Securities, LLC) after you have approved them. You grant us this authority through signing our investment advisory agreement. You may impose reasonable restrictions on the degree of risk level (conservative, balanced), which assets to invest in, and the amount of money invested in each asset.

Cove is built to help normal people like you save money for the long term. We want to help make the process of saving more fun, easier to do, and more responsible.

Our service includes an app through which you can invest in two (2) unique ETFs. We personalize your investment approach by imposing reasonable restrictions on what you can and cannot invest in, based on a questionnaire where we ask you about your risk appetite, experience with certain types of assets, and investment objective. Based on your responses to these questions, we will also recommend certain types of securities and investment strategies.

Using our algorithms, we will monitor your accounts quarterly to ensure that your investments are suitable compared to the suitability questionnaire you completed during onboarding, and will inform you if your investments are in conflict with your risk appetite, experience, and/or objective as you state in your onboarding questionnaire.

We offer advice with respect to only ETF securities — specifically ICLN (iShares Global Clean Energy ETF) and SPY (SPDR S&P 500 ETF). We do not offer advice with respect to single equities. There is no minimum account requirement.

For more detailed information about our services, please see Items 4.A. and 5 of our Part 2A “Brochure”.

#### 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 advisory fee based on a percentage of your assets, which does not include transactional costs incurred related to the buying and selling of securities. We charge a fee of not more than 60 basis points (0.6%) annually. A monthly portion of that fee is charged in arrears, on the first day of the month after the month of service. For example, you would be charged on February 1 for services performed in January. Cove shall have the ability to have its advisory fee for each client invoiced on a monthly basis, and has the right to charge less. Advisory fees will be invoiced and

billed directly from your advisory account. This means that when we charge fees, the assets in your account will decrease. You pay our fees even if you do not have any transactions.

To help incentivize you to keep your money saved, we also charge an early withdrawal flat fee of \$10 (this is capped at 1% of your assets) for Money Market Fund investments. This fee is not charged for any ETF securities.

*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 about our fees and costs, please see our Brochure, otherwise known as our Form ADV Part 2A*

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#### 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 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.

- For advisory fees, the more assets you bring onto our platform, the more in fees you will pay and thus we have an incentive for you to invest more assets onto the Cove platform.

#### Conversation Starters

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

### How Do Your Financial Professionals Make Money?

Our IARs are compensated by fixed salary, stock options, restricted and unrestricted stocks.

### Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit [investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### Conversation Starters

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

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/329900> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at [sarah@usecove.com](mailto:sarah@usecove.com)

#### Conversation Starters

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