



## Customer Relationship Summary Form CRS | June 2020

<b>Introduction</b>	<p>Willow Cove Investment Group, Inc. ("WCIG") is registered with the U.S. Securities and Exchange Commission ("SEC") as a broker-dealer and is a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<b>What investment services and advice can you provide me?</b>	<p>We offer retail brokerage services to investors, including buying and selling of certain investments. We can provide third-party research and recommendations with respect to investment products; however, you will make the final decision regarding the purchase or sale of investments. We do not provide monitoring of your portfolio and we do not hold custody of client assets. WCIG does not impose account minimums, although our financial professionals may choose to do so. Certain investment products may have minimum requirements as outlined in their prospectus or offering document. WCIG also offers Private Placements and Reg. D offerings to high net worth individuals, accredited investors, and qualified purchasers. In addition, WCIG also offers Investment Banking such as but not limited to mergers &amp; acquisitions, advisory services for memorandum and document development and corporate finance due diligence.</p> <p>For additional information, please see Regulation Best Interest Disclosures and other applicable documents under the disclosure section on our website <a href="https://www.willowcove.net">https://www.willowcove.net</a></p> <p><b>**Questions to ask your Financial Professional:</b></p> <ul style="list-style-type: none"> <li>- Given my financial situation, should I choose a brokerage service? Why or why not?</li> <li>- How will you choose investments to recommend to me?</li> <li>- What is your relevant experience, including your licenses, education and other qualifications?</li> <li>- What do these qualifications mean?</li> </ul>
<b>What fees will I pay?</b>	<p>WCIG receives transaction fees for brokerage services when buying and selling investments on a Direct-Way subscription basis. These Direct-Way investment products, such as mutual funds, alternative investments, REITS and variable annuities, have different fee schedules and are disclosed in their prospectus or offering documents. You will also pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. You generally will be charged more when there are more transactions in your account; therefore, an incentive exists for the firm or your financial professional to encourage you to invest more frequently. Please carefully review your account statements, trade confirmations and investment documents for any errors or inaccuracies. WCIG charges up to 10% for Investment Banking services. Please make sure you understand what fees and costs you are paying.</p> <p>Our fees vary and are negotiable. The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have with us.</p> <p>Other additional fees may be charged to your account, such as custodian fees, account inactivity fees.</p> <p>For additional information, please see Regulation Best Interest Disclosures and other applicable documents under the disclosure section on our website [<a href="https://www.willowcove.net">https://www.willowcove.net</a>].</p> <p><b>**Questions to ask your Financial Professional:</b></p> <ul style="list-style-type: none"> <li>- Help me understand how these fees and costs might affect my investments.</li> <li>- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul>

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<p><b>What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?</b></p>	<p>When we provide you with a recommendation, we must 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 recommendation(s) we provide to you.</p> <p><b>**Questions to ask your Financial Professional:</b>  <i>How might your conflicts of interest affect me, and how will you address them?</i></p> <p>For additional information, please see Regulation Best Interest Disclosures and other applicable documents under the disclosure section of our website [<a href="https://www.willowcove.net/">https://www.willowcove.net/</a>].</p>
<p><b>How do your financial professionals make money?</b></p>	<p>Our financial professionals that make recommendations are compensated monthly based on a percentage of revenue generated from the sales of products and services to clients in that particular month. Some financial professionals may receive a higher percentage of compensation depending on their production level. There are also financial professionals that receive a salary and are not paid on revenues. Investment Banking Professionals are compensated in a similar manner by receiving an agreed upon percentage of the fees generated from the particular Investment Banking transaction.</p>
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>Yes, Please visit <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a> and/or <a href="https://brokercheck.finra.org/">https://brokercheck.finra.org/</a> for a free and simple search tool to research WCIG and any of our financial professionals.</p> <p><b>**Questions to ask your Financial Professional:</b>  <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p><b>Additional Information</b></p>	<p>You can find additional information about our brokerage services at our website [<a href="https://www.willowcove.net/">https://www.willowcove.net/</a>], or contact our CEO/Chief Compliance Officer, Michael Losse, at 858-404-0677 or <a href="mailto:mlosse@willowcove.net">mlosse@willowcove.net</a>. If you would like additional, up-to-date information or a copy of this disclosure, please call 858-404-0677.</p> <p><b>**Questions to ask your Financial Professional:</b></p> <ul style="list-style-type: none"> <li>- <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?</i></li> <li>- <i>Who can I talk to if I have concerns about how this person is treating me and my investments?</i></li> </ul>



## Retail Brokerage Disclosure

This document is intended as a supplement to Willow Cove Investment Group Inc.'s ("WCIG") Form CRS if you have a *financial professional that provides recommendations to you in a brokerage account ("Retail Services")*. This disclosure provides further explanation of the way in which your financial professional provides recommendations to you, fees you pay for the products and services made available to you, and potential conflicts of interest that exist in connection with any recommendations made to you. You acknowledge that you have received the Form CRS. Please consult with your financial professional and carefully review the Form CRS.

For recommendations made by a financial professional, your financial professional is a registered representative of WCIG. You can check your financial professional at [brokercheck.finra.org](https://brokercheck.finra.org) to search by name.

To determine which type of account fits your needs, you should work with your financial professional and consider various factors, including: the size of your portfolio, the number of investments in your account, and the expected level of investment activity. Please carefully review the Form CRS and the SEC's public disclosure site at [investor.gov/CRS](https://investor.gov/CRS).

We offer brokerage services to retail clients, as well as to a variety of corporate/legal entities including trusts, individual retirement accounts (IRA's), partnerships, and small companies. We offer recommendations on a full array of securities products on a direct-way subscription basis including private placement in company stocks, bonds, fixed income, annuities, mutual funds, funds and alternative products, including but not limited to real estate investment trusts (REITS) and 1031 Exchanges.

You should understand there are material limitations to the recommendations your financial professional provides. The firm approves and offers only certain account types, products, and securities. There may be additional account types, products, and securities that are not offered by the firm, which may benefit you and your portfolio. In addition, those that we do offer, may be available at a lower cost through another firm.

Our financial professionals may make recommendations to you regarding purchases and sales of investments in your account. When determining recommendations, your financial professional will utilize information you provide to us regarding your individual suitability requirements, such as individual circumstances, liquid net worth, total net worth, annual income, and age, expectation of current and future cash needs, investment objectives and risk tolerance. While we take reasonable care in providing recommendations to you, securities involve risk, and you may lose money. There is no guarantee that you will meet your investment goals or that our recommended strategy will perform as anticipated. Please consult all available offering documents for securities we recommend for a discussion of the risks.

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Our brokerage services do not provide ongoing monitoring of your portfolio. For our brokerage services, you pay us a commission each time there is a transaction for your account. As such, the more transactions in your account, the total commissions increase. Commissions are on a per transaction basis in a brokerage account. Please consult your financial professional for the commission charged for each transaction in your account, as they can vary depending on the investment company you select and the dollar amount of your transaction, including the price of the investment and the number of shares. You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand the fees and costs you are paying in your brokerage account, as these can reduce the amount of money you make on your investments over time.

When we act as your broker, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we earn money may create some conflicts of interests. For instance, in addition to commission costs, there are separate charges for establishing and maintaining IRA accounts. You should understand and ask your financial professional. Here is an example to help you understand:

- Commissions may create an incentive for registered representatives to recommend that you transact a certain investment product more frequently which may be contrary to your interests. Please be mindful of the impact that certain investments being sold prior to maturity, and the adverse impacts including early liquidation fees and commission costs may have on your portfolio returns. We manage conflicts through disclosures and employing supervision procedures to ensure our financial professionals are acting in your best interest.

Certain types of investments may generate higher commissions versus other types of securities, which may create a conflict of interest in that your financial professional may be incentivized to recommend those securities.

Mutual funds that we may recommend typically include embedded distribution fees, commonly called 12b-1 fees. These fees are paid to us, and we share a portion of this fee with our financial professionals. In addition, DSTs and public non-traded REITs that we may recommend typically include a non-accountable reimbursement fee for Due Diligence, Marketing and Placement costs that are paid to us we may share a portion of this fee with our financial professionals.

The amount of upfront selling versus trailing compensation charged on certain products, such as mutual funds, variable annuities will vary, depending on the share class selected. For mutual funds, Class A shares will typically result in a higher upfront sales charge and lower trailing compensation, while the opposite is true for a Class C. To see a complete list of share classes available for a particular investment and their costs, you should review the investment prospectus, offering document, and/or other transaction statement.

When approved, financial professionals may engage in certain outside business activities, including but not limited to real estate, accounting, insurance, and other professions. As a result, financial professionals may be incentivized to recommend certain products or services outside the scope of their relationship with the firm and they may benefit financially from these

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recommendations. In addition, employees may engage in personal trading or other activities (including board memberships) that could conflict with a client or the firm.

*There are also product specific written disclosures when you purchase certain types of investments, such as new issues, mutual funds, variable annuities, alternative products, REITS, DSTs and private placements. These disclosures are typically provided in a prospectus or offering documentation and contain important information about the investment, risks, conflicts of interest, legal structure, liquidity/illiquidity features, exit strategies, use of proceeds, tax features, alignment of interests, and management. You are encouraged to carefully read and understand this material and consult your financial professional with any questions you have.*

Our financial professionals who make recommendations to you are primarily independent contractors and earn a portion of the commission you are charged for their services. As a for-profit business, our firm is economically incentivized to transact a higher number of transactions.

Your financial professional is your primary point of contact at the firm. However, administrative requests may be handled by an assistant of your financial professional. In the event you have issues to be addressed, you may contact WCIG's Compliance Department at [mlosse@willowcove.net](mailto:mlosse@willowcove.net) or call 858-404-0677.

You can find additional information about our brokerage services at [investor.gov](http://investor.gov) and [www.willowcove.net](http://www.willowcove.net). You may also contact our firm to and request up-to-date information and a copy of the Customer Relationship Summary at 858-404-0677.