



Customer Relationship Summary Form CRS | June 2020

<p>Introduction</p>	<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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<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 & 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 https://www.willowcove.net</p> <p>**Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> - Given my financial situation, should I choose a brokerage 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?
<p>What fees will I pay?</p>	<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 [https://www.willowcove.net].</p> <p>**Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> -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?

5887 T Bar Lane Winneconne, WI. 54986 t(858)404-0677 f(858) 613-0020

Member FINRA/SIPC



<p>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?</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>**Questions to ask your Financial Professional: <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 [https://www.willowcove.net/].</p>
<p>How do your financial professionals make money?</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>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes, Please visit www.investor.gov/CRS and/or https://brokercheck.finra.org/ for a free and simple search tool to research WCIG and any of our financial professionals.</p> <p>**Questions to ask your Financial Professional: <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p>Additional Information</p>	<p>You can find additional information about our brokerage services at our website [https://www.willowcove.net/], or contact our CEO/Chief Compliance Officer, Michael Losse, at 858-404-0677 or mlosse@willowcove.net. If you would like additional, up-to-date information or a copy of this disclosure, please call 858-404-0677.</p> <p>**Questions to ask your Financial Professional:</p> <ul style="list-style-type: none"> - <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?</i> - <i>Who can I talk to if I have concerns about how this person is treating me and my investments?</i>

5887 T Bar Lane Winneconne, WI. 54986 t(858)404-0677 f(858) 613-0020

Member FINRA/SIPC