

DISCLOSURE BROCHURE

Nova Wealth Management, Inc.

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This brochure provides information about the qualifications and business practices of Nova Wealth Management, Inc.. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 239-444-1794. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Nova Wealth Management, Inc. (CRD #169450) is available on the SEC's website at www.adviserinfo.sec.gov

MARCH 18, 2022

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Annual Update

The material changes in this brochure from the last annual updating amendment of Nova Wealth Management on 03/19/2021 are described below. Material changes relate to Nova Wealth Management's policies, practices or conflicts of interests.

- Nova Wealth Management has started to recommend Charles Schwab & Co., Inc as a custodian.
 - Nova Wealth Management has updated their Suite #. (Cover page)
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Form ADV – Part 2A – Firm Brochure

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Item 4: Advisory Business

Firm Description

Nova Wealth Management, Inc. (“NWM”) was founded in 2012 and began offering investment advisory services in 2013. James P. Novakovich, III and Amy C. Novakovich are co-owners.

NWM provides personalized confidential financial planning and investment management to primarily individuals, high net worth individuals, small businesses and corporations. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and legacy planning.

NWM is a fee based financial planning and investment management firm. Certain investment advisor representatives of NWM also sell annuities and insurance products for a separate yet typical commission.

NWM does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, risk analysis or similar document. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the client in the event they should occur.

Types of Advisory Services

NWM provides investment supervisory services, also known as asset management services and furnishes financial planning and investment advice through consultations.

ASSET MANAGEMENT

NWM offers discretionary direct asset management services to advisory clients. NWM will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The client will authorize NWM discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

RETIREMENT PLAN CONSULTING SERVICES

NWM offers consulting services to retirement plan sponsors in some or all of the following areas as agreed upon between the plan sponsor and NWM in the written consulting services agreement.

- Service Provider Liaison – act as a liaison between the plan and its service providers, product sponsors and vendors based solely on the instructions from

the plan on investment and administrative matters. NWM will not exercise judgment or discretion with regard to these matters

- Investment Monitoring – perform ongoing monitoring of investments and/or investment managers based on written guidance provided by the plan
- Investment Recommendations – recommend specific investments for plan sponsor to consider within the plan or to make available to plan participants (if applicable), and/or recommend replacement investments if an existing investment is deemed no longer suitable by the plan sponsor. All decisions regarding investment options to be made available to plan participants for purchase are the responsibility of the plan sponsor
- 404(c) Assistance – assist plan in identifying investment options under the “broad range” requirement of ERISA 404(c)
- Qualified Default Investment Alternative (QDIA) Assistance – assist client in identifying an investment alternative within the definition of QDIA under ERISA
- Education Services to Plan Sponsor – provide training to members of the plan sponsor or any investment committee with regard to their services, including education with respect to their fiduciary responsibilities
- Participant Enrollment – assist and/or provide resources to assist the plan in enrolling plan participants in the plan, including facilitating agreed upon enrollment meetings and providing participants with information about the plan such as terms and operation of the plan, benefits of plan participation, benefits of increasing plan contributions, and impact of preretirement withdrawals on retirement income
- Participant Education – facilitate individual or group investment education meetings for plan participants providing information about investment options under the plan such as investment objectives and historical performance, explaining investment concepts such as diversification and risk and return, and providing guidance as to how to determine investment time horizon and risk tolerance. This will not include individualized investment advice for a particular participant
- Changes in Investment Options – assist in making changes to investment options under the plan upon the plan sponsor’s direction. NWM will have no discretion over the changes made or be involved in trade execution
- Vendor Analysis – assist plan with the preparation, distribution and evaluation of Requests for Proposals, finalist interview and conversion support
- Benchmarking Services – provide plan with comparisons of plan data such as fees, services, participant enrollment and participant contribution levels to data from the plan’s prior years and/or similar plans
- Fee Assessment – assist plan in identifying fees and other costs incurred by the plan for investment management, recordkeeping, participant education, participant communication and/or other services provided

The plan sponsor is responsible for determining whether or not to implement any recommendations provided by NWM. NWM does not take discretion with respect to plan assets and NWM does not provide individualized advice to participants in the plan.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client will compensate NWM on an hourly fee basis described in detail under “Fees and Compensation” section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. If a conflict of interest exists between the interests of the investment advisor and the interests of the client, the client is under no obligation to act upon the investment advisor’s recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through NWM. Financial plans will be completed and delivered inside of sixty (60) days provided NWM has the necessary information from the client.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

NWM has discontinued their wrap fee program described in Form ADV Part 2, Appendix 1. Any client in the wrap fee as of February 15, 2021 will be grandfathered in.

Client Assets under Management

As of December 31, 2021, NWM has \$ 104,592,547.00 under management on a discretionary basis and \$ 8,351,855.00 under management on a non-discretionary basis.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

NWM bases its fees on a percentage of assets under management and hourly charges.

ASSET MANAGEMENT

NWM offers discretionary direct asset management services to advisory clients. Fees will vary depending on the investment in the portfolio. The fees for these services will be based on a percentage of Assets Under Management. Nova Wealth Management’s maximum fee is 1.75% of Assets Under Management (money held in cash assets will be included in the calculations):

The amount of the fees will be as agreed upon between NWM and the client within the Investment Advisory Agreement. If TD Ameritrade is the custodian, the fee is billed quarterly in advance based on the value of assets managed as of the last business day of the previous quarter. Initial fees for partial quarters are pro-rated. If Interactive Brokers is the custodian, fees are calculated daily based on the account’s market value, including cash holdings, and charged quarterly in arrears. The annual fee is paid to and retained by NWM and the advisory representatives.

Advisory fees are either, (1) calculated by and deducted from the clients' account by the account's custodian, based upon written instructions from the client, or (2) calculated by NWM and deducted from the client's account by the custodian, based upon written authorization from the client and written instructions from NWM. For situations where the custodian is responsible for calculating and deducting the fee, NWM does not have an arrangement under which it is authorized or permitted to withdraw client funds or securities maintained with a custodian upon the investment advisor's instruction to the custodian. For situations where NWM is responsible for calculating the fee and providing instructions to the custodian, NWM intends to use the safeguards required in the Florida Administrative Code, including sending the custodian an invoice of the amount of the fee to be deducted from the client's account, and send the client an invoice containing the formula used to calculate the fee, the amount of assets under management on which the fee is based, and the time period covered by the fee.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. For accounts closed mid-quarter, the client will be entitled to a pro rata refund for the days service was not provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

RETIREMENT PLAN CONSULTING SERVICES

Fees for services will be billed based a percentage of plan assets in the amount agreed upon between NWM and the plan sponsor in the written consulting services agreement. Fees generally have a maximum fee of 1.5% annually, and are negotiable between NWM and the plan sponsor. The level of fees will be set based upon the scope, nature and complexity of the services selected by the plan sponsor, the number of participants in the plan, and the overall size of the plan. Fees may be paid directly by the plan sponsor or out of plan assets by a service provider or other third party, as authorized by the plan sponsor. The fee is shared between NWM and its advisors.

FINANCIAL PLANNING and CONSULTING

NWM charges an hourly fee of \$250 for financial planning. Prior to the planning process the client will be provided an estimated plan fee. The services include, but are not limited to, a thorough review of all applicable topics including Cash Flow Analysis and Budgeting, Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. Client will pay half of the estimated fee at the signing of the agreement with the balance due upon delivery of the completed plan. Services are completed and delivered inside of sixty (60) days provided NWM has the necessary information from the client. Client may cancel within five (5) business days of signing Agreement for a full refund. If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to NWM.

Client Payment of Fees

Investment management fees are billed quarterly in advance, meaning the client pays the fee before the three-month period has started. As stated above, the fees are

deducted from the client accounts by the account's custodian. The client must authorize the custodian in advance to deduct the fee from their investment account.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

NWM, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Investment management fees are billed quarterly in advance.

Financial planning fees will be billed half of the estimated fee at the signing of the agreement with the balance due upon delivery of the completed plan.

If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to NWM.

External Compensation for the Sale of Securities to Clients

NWM does not receive any external compensation for the sale of securities to clients, but certain investment advisor representatives of NWM receive commissions for the sale of securities as registered representatives of unaffiliated broker-dealers. Such commissions are not received in connection with securities transacted within asset management portfolios.

Rollovers

There is a conflict of interest regarding rollovers for a client that is a plan participant in an employer-sponsored retirement plan. Upon reaching a distribution event, a plan participant may decide to liquidate and withdraw funds from their employer-sponsored retirement plan account and rollover the proceeds into an IRA. In the event of an existing relationship with NWM, it would not be unusual for the plan participant to request the assistance of NWM. A conflict of interest exists because NWM will be compensated only if the plan participant rolls over the proceeds into an IRA that is then managed by NWM. As a result, it can be construed that NWM has a financial incentive to recommend one option over another. Therefore, a plan participant should include in his/her decision making process, a thorough review of all options presented when reaching a distribution event; for example (i) remain invested under the employer-

sponsored retirement plan (if available), (ii) transfer retirement plan assets to a new employer-sponsored retirement plan (if available), (iii) transfer retirement plan assets to an IRA with a financial institution, or (iv) withdraw assets directly which would be subject to federal and applicable state and local taxes and possibly subject to the IRS penalty of 10% depending upon the age of the plan participant.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

NWM does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

NWM generally provides investment advice to individuals, high net worth individuals, small businesses and corporations

Client relationships vary in scope and length of service.

Account Minimums

NWM has a \$250,000 account minimum, but reserves the right to waive the minimum at its discretion.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis and/or technical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume.

With respect to retirement plan consulting services, NWM strives to recommend diversified investment alternatives that retirement plan sponsors may consider for investment or make available to plan participants.

When creating a financial plan, NWM utilizes fundamental and technical analysis to provide review of insurance policies for economic value and income replacement. Technical analysis is used to review mutual funds and individual stocks. The main sources of information include Morningstar, Rueters, client documents including, but not limited to tax returns and insurance policies.

In developing a financial plan for a client, NWM's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with NWM:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- *Option Risk:* The risk with option buying are the risk of losing your entire investment in a relatively short period of time and losing your entire investment as the option runs out of the money and as expiration nears. The risk with option selling are options sold may be exercised at any time before expiration and forgoing the right to profit when the underlying stock rises above the strike price of the call option sold.
- *Margin Risk:* Margin borrowing involves additional risks. Margin borrowing will result in increased gain if the value of the securities in the account go up, but will result in increased losses if the value of the securities in the account goes down. The custodian, acting as a creditor, will have the authority to liquidate all or part of the account to repay any portion of a margin loan, even if the timing would be disadvantageous to the client. For performance illustration purposes, the margin interest charge will be treated as a withdrawal and will, therefore, not negatively impact the performance figures reflected on performance reports.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Certain investment advisor representatives of NWM are also registered representatives of a broker-dealer. The outside business activity for each investment advisor representative is disclosed in their Form ADV Part 2B supplement to this brochure.

Futures or Commodity Registration

Neither NWM nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Certain investment advisor representatives of NWM also are registered representatives of Purshe Kaplan Sterling Investments ("PKS"). Approximately 20% of the investment advisor representative's time is spent on this practice. From time to time, these individuals will offer clients products and/or services from this activity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by the fact that investment advisor representatives have a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another broker-dealer of their choosing.

As a result of the relationship with PKS, PKS will have access to certain confidential information (for example, financial information, investment objectives, transactions and holdings) about NWM's clients, even if the client does not establish any account through PKS. If you would like a copy of PKS' privacy policy, please contact NWM to request a copy.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

NWM does utilize the services of Third Party Money Managers to manage client accounts.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of NWM have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of NWM employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of NWM. The Code reflects NWM and its supervised persons' responsibility to act in the best interest of their client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

NWM's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director

of NWM may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

NWM's Code is based on the guiding principle that the interests of the client are our top priority. NWM's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

NWM and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

NWM and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as trading ahead of client transactions, employees are required to disclose all reportable securities accounts and transactions and are required to hold all these accounts at TD Ameritrade unless granted an exception, prior to hire or account opening, in writing by the CCO.

The Chief Compliance Officer of NWM is Amy C. Novakovich, CFP®, CRPC®. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

NWM does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions and accounts as mentioned above.

The Chief Compliance Officer of NWM is Amy C. Novakovich, CFP®. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Selection of Broker-Dealer or Custodian for Client Transactions

NWM recommends the use of a custodian of either TD Ameritrade Institutional, a division of TD Ameritrade, Inc. ("TD Ameritrade"), Charles Schwab & Co., Inc. Advisor Services, or Interactive Brokers ("IB") as the custodian and broker/dealer to execute transactions for asset management accounts. NWM will recommend the broker/dealer based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. NWM relies on the broker/dealer to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees and execution charges in addition to the advisory fee charged by NWM. NWM does not receive any portion of the custodial fees or transaction fees. The final selection of the custodian and executing broker/dealer will be made by the client.

Investment advisors who provide asset management on a discretionary basis have a fiduciary obligation of best execution. The determination of what constitutes best execution and price in the execution of a securities transaction by a broker/dealer involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the client account, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker/dealer, the value of an ongoing relationship with such broker/dealer and the financial strength and stability of the broker/dealer.

NWM receives support services and/or products from the custodians, many of which assist NWM to better monitor and service client accounts. These support services and/or products may be received without cost, at a discount, and/or at another negotiated rate, and may include the followings:

- Investment-related research
- Pricing information and market data
- Software and other technology that provide access to client account data
- Compliance and/or practice management-related publications
- Consulting services
- Attendance at conferences, meeting, and other education and/or social events
- Marketing support
- Computer hardware and/or software
- Other products used by NWM in furtherance of the firm's investment advisory business operations

These support services are provided to NWM based on the overall relationship between NWM and the custodian. It is not the result of soft dollar arrangements or any other express arrangements with the custodian that involves the execution of client transactions as a condition to the receipt of services. NWM will continue to receive the

services regardless of the volume of client transactions executed with a particular custodian.

Within retirement plan consulting services, NWM may assist with investment recommendations to the retirement plan sponsor. This could include research and recommendations, for consideration and selection by the plan sponsor, of specific investments to be held in the plan, or in the case of a participant-directed defined contribution plan, to be available as an investment option under the plan. The plan sponsor is responsible for the selection of any vendor, broker/dealer or custodian for plan assets, and is responsible for placing any transactions deemed appropriate.

Aggregating Securities Transactions for Client Accounts

NWM is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other clients of NWM. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. NWM may determine not to aggregate transactions, for example, based on the size of the trades, the number of client accounts, the timing of the trades, the liquidity of the securities, and the availability of such services through the executing broker/dealer and custodian. If transactions are not aggregated when it is possible to do so, some clients purchasing or selling securities around the same time may receive a less favorable price than other clients. This means that the practice of not aggregating may cost clients more money.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed regularly by the Chief Compliance Officer of NWM. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the account's custodian. For accounts held at TD Ameritrade, client receives confirmations of each transaction in the account (except for systematic purchases and withdrawals) from the custodian and an additional account statement during any month in which a transaction occurs. For accounts held at IB, the client will not receive copies of confirmations or monthly statements unless elected by the client in writing with the custodian, and the imposition of a fee charged by the custodian. Copies of confirmations and monthly statements are available to clients

online through IB for no additional charge. For accounts held at Charles Schwab & Co., Inc. Advisor Services, Clients will receive a monthly account statement detailing positions and activity in their account during the preceding month. The statement will include a summary of all transactions made on their behalf, all contributions and withdrawals made to or from their account, all fees and expenses charged to their account, and the value of your account at the beginning and end of the period. The client will also receive a separate confirmation of each transaction, unless they elect to receive a quarterly report containing confirmation information for trades occurring during that calendar quarter.

Clients have access to performance reports through NWM's client portal. For retirement plan consulting services, in certain circumstances plan sponsors receive periodic statements or reports from the record keeper. These reports do not take the place of statements provided by the account's custodian.

Item 14: Client Referrals and Other Compensation

Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

Charles Schwab & Co., Inc. Advisor Services provides NWM with access to Charles Schwab & Co., Inc. Advisor Services' institutional trading and custody services, which are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services includes brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For NWM client accounts maintained in its custody, Charles Schwab & Co., Inc. Advisor Services generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Charles Schwab & Co., Inc. Advisor Services or that settle into Charles Schwab & Co., Inc. Advisor Services accounts.

Charles Schwab & Co., Inc. Advisor Services also makes available to NWM other products and services that benefit NWM but may not benefit its clients' accounts. These benefits may include national, regional or NWM specific educational events organized and/or sponsored by Charles Schwab & Co., Inc. Advisor Services. Other potential benefits may include occasional business entertainment of personnel of NWM by Charles Schwab & Co., Inc. Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist NWM in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and

allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of NWM's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of NWM's accounts. Charles Schwab & Co., Inc. Advisor Services also makes available to NWM other services intended to help NWM manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. In addition, Charles Schwab & Co., Inc. Advisor Services may make available, arrange and/or pay vendors for these types of services rendered to NWM by independent third parties. Charles Schwab & Co., Inc. Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to NWM. NWM is independently owned and operated and not affiliated with Charles Schwab & Co., Inc. Advisor Services.

NWM participates in the institutional advisor program (the "Program") offered by TD Ameritrade. TD Ameritrade offers to independent investment advisor services which include custody of securities, trade execution, clearance and settlement of transactions. NWM receives some benefits from TD Ameritrade through its participation in the Program.

As part of the Program, NWM may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between NWM's participation in the Program and the investment advice it gives to its clients, although NWM receives economic benefits through its participation in the Program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving NWM participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have NWM's fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to NWM by third party vendors. TD Ameritrade may also pay for business consulting and professional services received by NWM's related persons. Some of the products and services made available by TD Ameritrade through the Program may benefit NWM but may not benefit its client accounts. These products or services may assist NWM in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help NWM manage and further develop its business enterprise. The benefits received by NWM or its personnel through participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, NWM endeavors at all times to put the interests of its clients first. Clients should

be aware, however, that the receipt of economic benefits by NWM or its related persons in and of itself creates a conflict of interest and may indirectly influence NWM's choice of TD Ameritrade for custody and brokerage services.

Advisory Firm Payments for Client Referrals

NWM may enter into solicitor relationships. These individual solicitors offer our services to the public. NWM pays a solicitor/referral fee to the solicitor based on a written agreement. Solicitors will be appropriately registered under federal and state securities laws where applicable. Client receives all related agreements and disclosures prior to or at the time of entering into an Investment Advisory Agreement.

Item 15: Custody

Custody and Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to review the account statements received directly from their custodians.

NWM does not have physical custody of client funds or securities but is deemed to have custody solely due to the deduction of advisory fees from client accounts.

Item 16: Investment Discretion

Discretionary Authority for Trading

NWM accepts discretionary authority to manage securities accounts on behalf of clients. NWM has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, NWM consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. NWM does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

NWM does not exercise any discretionary authority when providing retirement plan consulting services.

Item 17: Voting Client Securities

Proxy Votes

NWM does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, NWM will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because NWM does not serve as a custodian for client funds or securities and NWM does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

NWM has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither NWM nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Amy Christine Novakovich, CFP[®], CRPC[®]

Nova Wealth Management, Inc.

Office Address:

24311 Walden Center Drive
#200
Bonita Springs, FL 34134

Tel: 239-444-1794

Fax: 888-908-6052

amy@novawealthmanagement.com

www.novawealthmanagement.com

This brochure supplement provides information about Amy C. Novakovich, CFP[®], CRPC[®] and supplements the Nova Wealth Management, Inc.'s brochure. You should have received a copy of that brochure. Please contact Amy C. Novakovich if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Amy C. Novakovich (CRD #5343509) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Amy Christine Novakovich, CFP®, CRPC®

- Year of birth: 1984
-

Educational Background and Business Experience

Educational Background:

- Florida Gulf Coast University; Bachelor's Degree of Science-Finance; 04/2009

Business Experience:

- Nova Wealth Management, Inc.; Chief Compliance Officer/Managing Member/Investment Advisor Representative; 10/2013-Present
 - Nova Family Holdings, LLC; 08/2020-Present
 - Brandon Brokerage, Insurance Agent; 12/2018-01/2020
 - Purshe Kaplan Sterling Investments; Registered Representative; 1/2016-9/2018
 - Nova Holdings LLC; 03/2013-08/2020
 - LPL Financial; Registered Representative; 12/2011-12/2015
 - LPL Financial; Investment Advisor Representative; 12/2011-11/2013
 - AJ Vending, LLC; Owner; 01/2011-07/2019
 - Fifth Third Securities; Investment Executive; 05/2007-12/2011
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planner is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must renew your certification every two years, pay an annual certification fee and complete 30 hours of continuing education every two years.

Chartered Retirement Planning Counselor (CRPC®): Chartered Retirement Planning Counselor is a designation granted by the College for Financial Planning. CRPC® requirements:

- Complete a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.
- Pass an online, timed and proctored end-of-course examination that tests the ability to relate complex concepts and apply theoretical concepts to real-life situations.
- Apply for authorization to use the designation.
- Continued use of the credential must be renewed every two years by completing 16 hours of continuing education, reaffirming compliance with the standards of professional conduct and terms and conditions, and complying with self-disclosure requirements.

Disciplinary Information

None to report

Other Business Activities

Amy C. Novakovich, CFP®, CRPC® is also a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Nova Wealth Management, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Nova Wealth Management, Inc. in such individual's outside capacities.

Amy C. Novakovich is a Board Member at Youth Haven.

Amy C. Novakovich is a Committee Member at School Advisory Council; Bonita Springs Charter School.

Additional Compensation

Mrs. Novakovich receives additional compensation in her capacity as an insurance agent, but she does not receive any performance based fees.

Supervision

Since Mrs. Novakovich is the Chief Compliance Officer of Nova Wealth Management, Inc. she is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. She will adhere to the policies and procedures as described in the firm's Compliance Manual.

Amy C. Novakovich, CFP®, CRPC® can be reached by telephone at 239-444-1794 or by email at amy@novawealthmanagement.com.

Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

James Peter Novakovich, III

Nova Wealth Management, Inc.

Office Address:

24311 Walden Center Drive
#200
Bonita Springs, FL 34134

Tel: 239-444-1794
Fax: 888-908-6052

james@novawealthmanagement.com

www.novawealthmanagement.com

This brochure supplement provides information about James P. Novakovich, III and supplements the Nova Wealth Management, Inc.'s brochure. You should have received a copy of that brochure. Please contact James P. Novakovich, III if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about James P. Novakovich, III (CRD #4446227) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)
Supervised Person Brochure

Principal Executive Officer

James Peter Novakovich, III

- Year of birth: 1975

Educational Background and Business Experience

Educational Background:

- Kent University; Hospitality Management; 12/1998

Business Experience:

- Nova Wealth Management, Inc.; Managing Member/Investment Advisor Representative; 10/2013-Present
- Nova Family Holdings, LLC; 08/2020-Present
- The Breakdown Skills Academy; CEO, 03/2019-06/2019
- Envy Sports, Inc.; CEO, 11/2018-06/2019
- Third Party Administrators USA, Inc.; Co-Owner; 12/2016 – 12/2017
- LPL Financial; Registered Representative; 12/2011-12/2015
- Nova Holdings LLC; Owner/Accountant; 04/2013-08/2020
- LPL Financial; Investment Advisor Representative; 12/2011-11/2013
- AJ Vending; Owner; 12/2011-01/2012
- Fifth Third Securities; Advisor; 03/2003-12/2011
- American Express Financial Advisors Inc.; Investment Advisor; 12/2001-08/2003
- IDS Life Insurance Company; Agent; 12/2001-08/2003

Professional Certifications

None to report

Disciplinary Information

None to report

Other Business Activities

James Peter Novakovich, III is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Nova Wealth Management, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Nova Wealth Management, Inc. in such individual's outside capacities.

Additional Compensation

None to report

Supervision

James P. Novakovich, III is supervised by Amy C. Novakovich, CFP®, CRPC® Chief Compliance Officer. She reviews James' work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Amy C. Novakovich, CFP®, CRPC® can be reached by telephone at 239-444-1794 or by email at amy@novawealthmanagement.com.

Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None