Form ADV Part 3 - Client Relationship Summary

Item 1: Introduction

NOVA WEALTH MANAGEMENT, INC. is an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit *www.investor.gov/CRS* for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

***Questions to ask us**: 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, includingyour licenses, education and other qualifications? What do these qualifications mean?*

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); tax consulting (reviewing your overall tax situation and seeing how we may be able to help improve your overall tax liabilities/concerns); cash flow planning (business planning, budgeting or overall efficiency of your financial situation). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our minimum account size is $250,000. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7 for experience and qualification details.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

***Questions to ask us**: 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? How might yourconflicts of interest affect me, and how will you address them?*

What fees will I pay? Our fees vary depending on the services you receive. You have the option to be billed on assets under management (AUM). The amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the less your overall percentage of fee you will have as we have a blended fee schedule; however, the more you will pay us in dollars and thus we have an incentive to increase those assets in order to increase our fee. The second option we offer is an hourly fee. In hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee. For AUM arrangements, fees are paid quarterly in advance at Fidelity and Schwab, and in arrears quarterly at IB (Interactive Brokers). You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Some investments, if used (e.g., mutual funds, annuities etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian for services such as a wire transfer. **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.** Please also see our Brochure for additional details.

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What are your legal obligations to me when acting as my investment adviser? How else does your firm makemoney 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 canaffect the investment advice we provide you. Here are some examples to help you understand what this means:

- Our financial professionals can receive commissions on insurance and annuity contractsand therefore, have an incentive to recommend products that provide them or us additional compensation over those that do not
- For AUM fees, the more assets you have in your advisory account, the more you will pay us in dollars and thus we have an incentive to increase those assets in order to increase our fee
- For hourly fees, each additional hour we spend working for you would increase the advisory fee and thus we have an incentive for you to agree to have us complete more work for you

How do your financial professionals make money? Primarily, we and our financial professionals receive compensation for the advisory services we provide to you from the advisory fees Nova Wealth Management receives from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals also have the ability to receive commissions from clients that do insurance and/or annuities and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not. NWM may receive asset-based advisory fees from third party broker-dealers and insurance carriers to provide advisory consulting services to clients. The services provided by NWM under these third-party relationships are limited to a) serving as the client relationship manager and maintaining a complete financial profile for each client, b) providing ongoing account suitability and best interest analysis based on current client financial profiles, c) providing investment analysis and required minimum distributions (RMDs) based on disclosed client assets.

NWM mitigates conflicts of interest by limiting compensation to asset based advisory fees and not receiving nor sharing in commissions or any transaction compensation in these relationships.
Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

***Questions to ask us*: As a financial professional, do you have any disciplinary history? For what type of conduct?**

Do you or your financial professionals have legal or disciplinary history? No, we don't have legal or disciplinary events. Visit *https://www.investor.gov/* for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

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

From our team, you will be provided a contact person. Reporting any additional comments or concerns should go to Amy Novakovich, CFP®, CRPC® as she is the Chief Compliance Officer of our firm. For additional information on our advisory services, see our Brochure available athttps://adviserinfo.sec.gov/firm/summary/169450 and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of thisClient Relationship Summary, then please contact us at 239-444-1794.

Exhibit A – Material Changes to Client Relationship Summary (If applicable):
None

Dated: 07-2025