

FORM CRS

Nova R Wealth, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Wealth Management Services; Financial Planning and Consulting Services; Selection of Other Advisers; and Pension Consulting Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/169574>. Please refer to Items 4, 7, 8, 13 and 16.

Account Monitoring If you open an investment account with our firm, as part of our standard service we will monitor your investments on a regular and continuous basis.

Investment Authority We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. We also have discretion over the broker or dealer to be used for securities transactions in your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements In general, we do not impose a minimum size for establishing a relationship. However, certain Independent Managers may impose minimums for their investment strategies.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, see our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/169574>. Please refer to Items 5 and 6.

- **Asset Based Fees** - Payable quarterly in advance, based upon the market value of the assets being managed by us on the last business day of the previous quarter. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict;
- **Hourly Fees** - Payable 50% in advance and remainder upon completion of the agreed upon services;
- **Fixed Fees** - Payable 50% in advance and remainder upon completion of the agreed upon services;
- **Other Advisory Fees** - You will pay additional advisory fees charged by third party money managers, which are separate and apart from our fees;
- Clients pay the following addition fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
 - Platform fees;
 - Custodian fees and account maintenance fees;

- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities
- Trade away fees which are charges for transactions executed away from the custodian; and
- Other product-level fees associated with your investments.

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.

Key Questions to Ask Your Financial Professional

- **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.

- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- We do not make any money from our investment advisory services except as described above.

Refer to our Form ADV Part 2A Brochure Items 5, 10, 12 and 14, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/169574>, to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professional servicing your account(s) are compensated by *Salary* and *Bonus*. Financial professionals' compensation is based on the amount of client assets they service, the revenue the firm earns from the financial professionals' services or recommendations and certain financial professionals are compensated based on the insurance products sold (i.e. differential compensation or commission).

Do you or your financial professionals have legal or disciplinary history?

Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV or the specific individual's Form U4. These documents can be found by going to Investor.gov/CRS.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 913-225-9207 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/169574>.

Key Questions to Ask Your Financial Professional

- **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?**

Nova R Wealth, Inc.
April 25, 2023

Exhibit to Form CRS

Nova R Wealth, Inc. is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on March 10, 2022:

- *Investment Authority:*
 - This section was amended to include discretionary authority over the broker or dealer to be used for securities transactions in client accounts.

- **What fees will I pay?**
 - The Other Advisory Fees section was amended to include 'Trade Away' fees for transactions executed away from the account custodian through a separate broker or dealer.