



WEALTH MANAGEMENT SYSTEM

PORTFOLIO DIRECT

eMODELING



About CCM

Founded on Philanthropic Principles



Covato Capital Management LLC (CCM) offers professional services designed to make wealth management

easy and affordable for aerospace professionals, institutions, and other high-net-worth individuals. CCM is not directly affiliated with any banks, brokerage firms, or insurance companies,

Why CCM for Pilots?

Designed by Aerospace Pros for Aerospace Pros



A message from the Founder, Christopher Covato, Chief Investment Strategist

Being immersed in the aerospace industry for more

therefore, you can expect ethical, confidential, transparent, and unbiased advice.

We construct, execute and monitor a diversity of programs for our aerospace clients. In-depth and continuing research goes into every aspect of what we offer. We strongly believe that whether you are a new arrival or a well-seasoned professional, you should have access to a program that caters to your ever-changing needs. Our fee-only, portfolio-direct program is extremely efficient. We also offer free workshops to help educate our clients.

CCM is proud to fund The Covato Foundation, a private foundation that supports underprivileged children through direct charitable activities and grantmaking.

CCM's main office is located in Naples, FL. Advisory Services are offered through CS Planning, an SEC Registered Investment Advisor.

than 40 years and the financial industry for over 30, I've had the opportunity and privilege to work closely with some of the most brilliant people. I have designed CCM to provide a suite of unique services to support the needs of aerospace professionals. Above all, CCM offers:

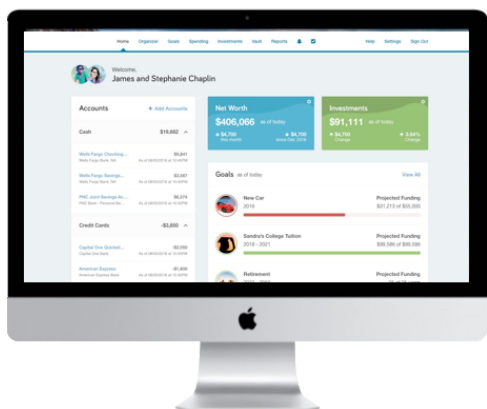
- A relationship with someone you trust and that truly has your best interest in mind
- Taking the time to listen, communicate, design and implement a program that fits you
- Making the process simple and effortless, giving you more time to spend with family and friends

Dynamic Wealth Management System

Take Control of Your Financial World

We take a comprehensive view of your complete financial picture to develop a deeper understanding of what is required to achieve your goals.

Your Personal Financial Management website makes it easy to manage both your wealth and your well-being. Using connections to aggregate your financial account information allows us to be better informed and build a superior financial plan with all your information in mind. This highly encrypted portal can be accessed from your smartphone practically anywhere on the planet.



Portfolio Direct Management

What does it mean to you?

At **CCM** you are dealing directly with the Fund Manager, substantially reducing fees, commissions and other overlay costs that are being charged by other Advisors, Brokers, and Agents.

The capital retained from these cost savings can then be reinvested, which means more of your money will go to work for you. This compounding effect has the potential to be significant in your portfolio growth.

eModeling

Electronic Intelligent Investment Models

Your Fund Manager has created several eModels to place investment capital efficiently across a broad spectrum of asset classes which creates diversification, and has the potential to reduce portfolio volatility and drag. Selection of models is based on account size, investment objectives, time horizon, and assessed risk tolerance.

Custodian



Who Has Custody of your Money?

CCM primarily uses **Fidelity Investments as the Custodian**, one of the largest investment management firms in the United States.

Request your complimentary Wealth Evaluation today!

How Do I Get Started with CCM?

Call 239.330.1375

Email: cc@covatocapital.com

ABOUT

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DISCLAIMER

Past performance is not a guarantee of future results. Your returns and the principal value of your account will fluctuate with market conditions. All investment strategies have the potential for profit or loss. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be suitable or profitable for an investor's portfolio. Projections are based on assumptions that may not come to pass. Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses.

DOCUMENTS

FIRM BROCHURE
PRIVACY NOTICE
TERMS AND
CONDITIONS
CODE OF ETHICS