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Form ADV Part 2A – Disclosure Brochure

River Cove Financial

9219 11th Ave S
Bloomington, MN 55420

(765) 993-1621

https://rivercovefinancial.com

October 2, 2026

Item 1 – Cover Page

This Disclosure Brochure provides information about the qualifications and business practices of Mills Financial Services LLC, doing business as River Cove Financial. If you have any questions about the contents of this Disclosure Brochure, please contact us at (765) 993-1621 or visit our website at https://rivercovefinancial.com. The information in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

River Cove Financial is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training.

Additional information about River Cove Financial is also available on the SEC's website at www.adviserinfo.sec.gov by conducting a firm search using our CRD number 344672.

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Item 2 – Material Changes

We will promptly update this Disclosure Brochure when material changes occur. Material changes are summarized in this section.

We will initially provide you with a copy of our Disclosure Brochure when we enter into an advisory agreement with you. On an annual basis, we will provide you with a Summary of Material Changes within 120 days of our fiscal year end. In the alternative, we could choose to provide you with a complete copy of our Disclosure Brochure.

As this is our initial Disclosure Brochure, we have no material changes to report.

Note that we may occasionally make changes that are editorial in nature, to correct grammatical or typographical errors, to provide additional information or clarifications, or to correct formatting issues. We do not consider these changes to be material.

You can request a current copy of our Disclosure Brochure at any time without charge by contacting us at (765) 993-1621 or from our website https://rivercovefinancial.com. You can also obtain a copy of our current Disclosure Brochure from the SEC's website as described in Item 1 – Cover Page above.

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Item 4 – Advisory Business

Firm Overview

Mills Financial Services LLC, doing business as River Cove Financial is a limited liability company formed under the laws of the State of Minnesota in 2026. The firm became registered with the State of Minnesota as an investment adviser in 2026. Our principal owner is Brian Mills. Information regarding his formal education and business background can be found in the accompanying Form ADV Part 2B Brochure Supplement.

Services

We tailor our advisory services to the individual needs of our clients. Before receiving any services, you will need to sign a written advisory agreement that details the exact terms of service. We do not provide services without an agreement. All services are provided to you by a qualified individual who is registered as an Investment Adviser Representative of our firm.

Financial Planning Services

We provide financial planning services on a project basis for individuals seeking advice regarding their overall financial circumstances or specific financial topics or questions. Our financial planning engagements are designed as one-time projects and do not include ongoing financial planning, monitoring, or automatic periodic reviews or updates following completion of the engagement. Clients may subsequently engage us for a new financial planning project, including an updated review of a previously prepared financial plan.

At the beginning of the engagement, we will meet with you to discuss your financial circumstances, goals, and the areas in which you are seeking advice. Based on this initial discussion, we will determine the scope and complexity of the financial planning services to be provided.

As part of the financial planning process, you will be required to provide information as necessary for us to analyze your current financial situation, financial goals, and anticipated future needs. Depending on the agreed-upon scope of the engagement, our analysis and recommendations may address one or more financial planning topics, including cash flow and debt management, investment analysis, retirement planning, business planning, education planning and student loan repayment, insurance and risk management, estate planning, tax strategies, and charitable planning.

Upon completion of the engagement, we will provide you with financial planning analysis and recommendations based on the agreed-upon scope of services. Depending on the nature of the project, these recommendations may be provided in a written or electronic financial plan or other written deliverable.

Financial planning recommendations are provided on a non-discretionary basis. You are responsible for deciding whether and how to implement our recommendations and are not obligated to implement any recommendation we provide. We do not have control over the timing or accuracy of transactions you choose to execute in connection with our recommendations.

Although our financial planning services may consider your tax situation or estate planning needs, we do not provide tax or legal advice. We recommend that you work with your attorney, accountant, or other appropriate professionals when implementing recommendations involving tax or legal matters. At your request, we may coordinate with your other professionals regarding your financial plan.

Our project-based financial planning engagement concludes upon delivery of the agreed-upon financial planning services. You may engage us for additional financial planning services in the future under a new or additional engagement.

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Types of Investments

When providing recommendations regarding investments as part of your financial plan, we will generally recommend long-term buy-and-hold passive investment strategies. We typically will recommend mutual funds, exchange-traded funds, stocks, and bonds for our clients' investment portfolios, but could also recommend other types of investments when appropriate based on a client's circumstances. See Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss below for additional information on our practices.

Client-Tailored Services

We tailor our advisory services to your individual needs. We will conduct an initial interview and data gathering process to determine your financial situation and investment objectives. We provide our services consistent with your investment objectives and with our fiduciary duty to you.

We base our financial plans on the information you provide to us. Inaccurate or incomplete information could result in an inaccurate or incomplete financial plan. To create a financial plan, we must make certain assumptions with respect to interest and inflation rates, past trends, and future projections of the performance of the market and economy. Past performance is no indication of future performance, and we cannot offer any guarantees or promises that your goals and objectives will be met. Changes to your personal financial circumstances, goals, or objectives could cause your financial plan to become inaccurate and out of date. During the engagement, we recommend you notify us promptly of any changes so your plan can be updated.

Wrap Fee Program

We do not participate in a wrap fee program.

Assets Under Management

We do not provide discretionary or non-discretionary management of client assets.

Item 5 – Fees and Compensation

We believe our fees are reasonable for the services provided and in relation to fees charged by other advisers offering similar services. However, our fees could be higher or lower than fees charged by other advisers offering similar services.

Please note, unless you have received our Disclosure Brochure at least 48 hours prior to signing an advisory agreement, you can terminate the agreement within five business days of signing without incurring any penalties and advisory fees.

How we are paid depends on the type of advisory service we provide. Please review the fee and compensation information below. Fees could be negotiable based on the complexity of your financial situation. Complexity considers various factors of the client's financial circumstances, such as income, assets, liabilities, marital and family status, employment status, and number of financial areas that need to be addressed. In addition, we reserve the right to offer fee waivers or discounts at our sole discretion. Therefore, some clients could pay different fees than the fee schedule shown below. Your exact fee and other terms will be outlined in your advisory agreement.

Financial Planning Services Fees

For our Financial Planning Services, we charge a fixed fee based on the scope and complexity of the engagement. Following our initial meeting, we will estimate the number of hours necessary to complete the agreed-upon services. The fixed fee for the engagement is determined based on our hourly rate of $325 multiplied by the estimated number of hours necessary to complete the engagement. The fixed fee will be agreed upon with you prior to the commencement of services.

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At the beginning of the engagement, you will be required to pay a deposit equal to the lesser of $500 or one-half of the quoted engagement fee. The remaining balance is due upon delivery of the financial plan or other agreed-upon final deliverable.

Fees can be paid by check or by electronic funds transfer or credit card using a third-party payment processor's secure portal through which client can securely input banking information.

Typically, this service will automatically terminate upon delivery of the final financial plan. However, either party can terminate the agreement earlier upon written notice to the other party. In the event you decide to terminate the agreement early, you will be responsible for payment of our services provided prior to termination, based on an hourly rate of $325 multiplied by the hours worked prior to termination. We will provide you with any completed deliverables. However, please note if the agreement is terminated prior to completion, the scope and/or soundness of any analysis or other work product made prior to completion could be limited, inaccurate, or incomplete due to the early termination.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses. You could incur certain charges imposed by custodians, brokers, and other third-parties, such as custodial fees, deferred sales charges, transfer taxes, wire and electronic fund transfer fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we do not receive any portion of these commissions, fees, and costs.

Item 6 – Performance-Based Fees and Side-By-Side Management

We do not charge performance-based fees, which are fees based on a share of capital gains in your account. In addition, we do not perform side-by-side management, which refers to the practice of simultaneously managing accounts that pay performance-based fees and those that do not.

Item 7 – Types of Clients

We generally provide our Financial Planning Services to individuals (including high net worth individuals). We do not impose any minimum requirements (such as minimum investable assets) to receive our services.

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

Methods of Analysis

We use fundamental and technical analysis, based on Modern Portfolio Theory, to review and analyze investments.

Fundamental Analysis

Fundamental analysis involves analyzing financial statements, the general financial health of companies, and/or the study of management or competitive advantages. Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would generally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical Analysis

Technical analysis involves the analysis of past market data, primarily price and volume. Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows

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discernible patterns and, if these patterns can be identified, then a prediction can be made. The risk is that markets do not always track patterns and relying solely on this method will not always consider new patterns that emerge over time.

Modern Portfolio Theory

Modern Portfolio Theory is a theory of investing that attempts to maximize a portfolio's expected return for a given amount of portfolio risk or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various assets. Modern Portfolio Theory assumes that investors are risk-averse, meaning that investors will prefer the less risky option given two portfolios that offer the same expected return. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile (that is, if, for that level of risk, an alternative portfolio exists which has better-expected returns).

Investment Strategies

We primarily practice passive investment management, using asset allocation strategies for portfolios with a long-term investment focus.

Passive Investment Management

Passive investment management involves building portfolios that are composed of various distinct asset classes designed to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes, typically mutual funds or exchange-traded funds, are placed in the portfolio. Passive investing is characterized by low portfolio expenses (that is, the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal). Risks of passive investing include limited responsiveness to short-term market fluctuations or economic shifts, potential underperformance relative to actively managed strategies in certain market conditions, and exposure to broad market declines that affect entire asset classes.

Asset Allocation

Asset allocation is a strategy to help mitigate risk that involves distributing investments across various asset classes, sectors, and industries to balance risk and return, in alignment with a client's financial goals, time horizon, and risk tolerance. Asset allocation seeks to optimize portfolio performance by combining assets with different risk and return characteristics, reducing the impact of market volatility. While asset allocation helps balance risk and return, it does not guarantee protection against market downturns, and an improper allocation may lead to underperformance relative to a client's goals.

Long-Term Trading

Long-term trading involves holding assets for extended periods to profit from significant upward trends, typically for months, years, or decades. It is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose investment portfolios to various types of risk that will typically surface at various intervals. These risks include, but are not limited to, inflation risk, interest rate risk, economic risk, market risk, political risk, or regulatory risk.

Risk of Loss

All investments involve risk and could result in a loss of your original investment, which you should be prepared to bear. While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee

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your investment strategy will result in your goals being met, nor is there any guarantee of profit or protection from loss. Where applicable, we encourage you to read the fund prospectus or other investment offering documents to fully understand the risks associated with each investment.

General Risks

General risks associated with investing include, but are not limited to:

- *Market Risk:* Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment, regardless of the operational success of the issuer's operations or financial condition.
- *Catastrophic Events Risk:* Investments could be subject to the risk of loss arising from direct or indirect exposure to a number of types of catastrophic events, such as global pandemics, natural disasters, acts of terrorism, cyber-attacks, or network outages. The extent and impact of any such event on investment strategies will depend on many factors, including the duration and scope of the event, the extent of any governmental restrictions, the effect on the supply chain, overall consumer confidence, and the extent of the disruption to global and domestic markets.
- *Concentration Risk:* Certain investment strategies focus on particular asset classes, industries, sectors, or types of investment. From time to time these strategies could be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.
- *Geopolitical Risk:* This is the risk of financial and market loss because of political decisions or disruptions in a particular country or region.
- *Inflation Risk:* Inflation could erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.
- *Interest Rate Risk:* Fixed income security prices generally fall when interest rates rise, and the value could fall below par value or the principal investment. The opposite is also generally true, and fixed income security prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.
- *Legal or Legislative Risk:* Legislative changes or court rulings could impact the value of investments or the securities' claim on the issuer's assets and finances.
- *Limited Markets Risk:* Certain securities could be less liquid (that is, harder to sell or buy) and their prices could at times be more volatile than at other times. Under certain market conditions it could be difficult to sell or liquidate investments at prices considered reasonable or favorable or find buyers at any price.
- *Small and Medium Cap Company Risk:* Market capitalization ("cap") is the total value of a company's outstanding shares of stock, which is used to determine a company's size and overall value in the stock market. Securities of companies with small and medium market cap are often more volatile and less liquid than investments in larger companies. Small and medium cap companies could face a greater risk of business failure, which could increase the volatility of an investment portfolio.
- *Strategy Risk:* Investment strategies or techniques will not always work as intended.

Investment-Specific Risks

Apart from the general risks outlined above, which apply to all types of investments, specific securities could have other risks, including, but not limited to:

- *Corporate Bonds:* Corporate bonds are a way for companies to borrow money from investors. When you buy a corporate bond, the company agrees to pay you interest regularly and return the borrowed amount either in

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installments or all at once when the bond matures. Some bonds, like zero-coupon bonds, do not pay interest over time. Instead, they are sold at a lower price than their face value, and their value gradually increases until they reach full value at maturity. The price of bonds can change based on factors like interest rates, the company's financial health, and how long until the bond matures. Generally, bond prices go down when interest rates go up and rise when interest rates fall. Bonds with longer periods until maturity are more sensitive to changes in interest rates.

- *Exchange-Traded Funds:* Exchange-traded funds ("ETFs") are investment funds that hold a mix of securities, like stocks or bonds, to mirror the performance of a specific market index or commodity. They can track things like stock indexes, industries, bonds, or precious metals. Some ETFs simply follow an index, while others are actively managed. While many ETFs are straightforward, some use complex strategies that may be harder to understand. The value of ETFs can fluctuate based on market conditions, and they are subject to the same risks as the assets they track, such as market volatility or interest rate changes. Some ETFs may have low trading volume, making them harder to buy or sell shares at a desirable price. Actively managed or leveraged ETFs may carry additional risks, including higher costs and more unpredictable price movements.
- *Municipal Bonds:* Municipal bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in fixed income securities. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, liquidity risk, and valuation risk.
- *Mutual Funds:* Mutual funds are pooled investment vehicles, including money market instruments, stocks, bonds, or other investments. Professional money managers research, select, and monitor the performance of the securities the fund purchases. It is easier to achieve diversification through ownership of mutual funds than through ownership of individual stocks or bonds. Even with no-load or load-waived funds, there are mutual fund expenses paid to the fund company. Investors could have to pay taxes on capital gains distributions received by the fund but not distributed to the investor. Mutual funds are subject to market risk, meaning their value can rise or fall based on overall market conditions.
- *Stocks:* Stock represents ownership of a company. If the company prospers and grows, the value of the stock should increase. Even if a company is profitable, the stock prices are subject to market risk, which is attributable to investor attitudes. Stock ownership in more established companies is more conservative, while younger companies provide the most risk and reward opportunities.

Item 9 – Disciplinary Information

As a registered investment adviser, we are required to disclose material facts about any legal or disciplinary event that could be material to your evaluation of our advisory business or of the integrity of our management personnel. We do not have any legal or disciplinary events regarding our firm or our management personnel to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

Neither our firm nor any of our management personnel are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. In addition, neither our firm nor any of our management personnel are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or associated person of the foregoing entities.

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River Cove Financial is a member of The Garrett Planning Network, LLC ("GPN"), a nationwide network of independent, fee-only advisers. GPN members are committed to providing comprehensive and objective financial advice to individuals from all walks of life, without minimum account requirements, sales commissions, or long-term commitments. GPN provides ongoing educational and operational support to members and facilitates the sharing of best practices through its member community.

Brian Mills is currently licensed as an insurance agent. However, he is not currently affiliated with an insurance agency, does not sell insurance products, and does not receive insurance-related compensation, including commissions or trails.

Other than the items disclosed above, we do not engage in any relationship or arrangement with financial services entities that create any material conflicts of interest between us and our clients.

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

Code of Ethics

As a fiduciary, our firm and Supervised Persons have a duty to act solely in the best interests of each client, which includes, but is not limited to, a duty of care, loyalty, fairness, and utmost good faith. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. As such, we have adopted a formal Code of Ethics to govern our business practices. We will provide a copy of our Code of Ethics to any client or prospective client upon request. All Supervised Persons are required to acknowledge their responsibilities under the Code of Ethics and to agree to adhere to all provisions.

Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The Code of Ethics includes policies regarding standards of professional conduct, conflicts of interest, insider trading, and personal securities trading. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations, but also to act in an ethical and professionally responsible manner in all professional services and activities.

Participation or Interest in Client Transactions

We provide only Financial Planning Services, and we do not manage client assets. In addition, we do not manage any proprietary funds or private investments; therefore, we do not have any material financial interest in any investments that we may recommend in client portfolios. We do not engage in principal transactions or agency cross transactions.

Personal Trading

Our firm and Supervised Persons could buy or sell securities the same as, similar to, or different from, those we recommend to clients. Investing in securities in which clients also invest presents a potential conflict of interest. This conflict of interest is mitigated because we do not manage client assets. Clients have the sole discretion to decide whether to implement any of the investment recommendations we make, and we do not control the timing of any transactions executed by clients. Our Code of Ethics requires our firm and Supervised Persons to always place client interests ahead of their own and prohibits Supervised Persons from engaging in personal trading in a manner that disadvantages clients.

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Item 12 – Brokerage Practices

We provide only Financial Planning Services, and we do not manage client assets. Our firm is not affiliated with any broker-dealers, and we do not recommend specific broker-dealers to clients. Clients are free to choose the qualified custodian to hold their investment assets.

We do not receive any research or soft dollar benefits from broker-dealers. We do not receive client referrals from any broker-dealer or custodian.

Item 13 – Review of Accounts

We typically do not provide ongoing monitoring or periodic reviews as part of our Financial Planning Services. Clients may engage us in the future under a new advisory agreement to review and update a previously prepared financial plan and/or review their holdings.

Item 14 – Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third-party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

Item 15 – Custody

We provide only Financial Planning Services, and we do not manage client assets. We do not accept physical custody of your funds or securities.

Item 16 – Investment Discretion

Recommendations made under our Financial Planning Services are provided on a non-discretionary basis. Clients are responsible for initiating any transactions necessary to implement our recommendations.

Item 17 – Voting Client Securities

We do not accept voting authority for securities held in client investment accounts, and we do not provide advice to clients on how to vote proxies. Therefore, clients maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to their investment assets. The client shall instruct their custodian to forward to them copies of all proxies and shareholder communications relating to their investment assets.

Additionally, we do not take any action on behalf of clients or provide advice to clients with regard to any class action lawsuit or bankruptcy related to securities held in their investment accounts.

Item 18 – Financial Information

We do not require or solicit prepayment of more than $500 in fees per client six months or more in advance. Therefore, we are not required to include our balance sheet in this section. We do not have any financial condition reasonably likely to impair our ability to meet our contractual requirements to you. We have not been the subject of a bankruptcy petition at any time.

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Item 19 – Requirements for State-Registered Advisers

Brian Mills is the principal owner of River Cove Financial. His formal education and business background can be found on the accompanying Form ADV Part 2B – Brochure Supplement.

Other than the advisory services described in this Disclosure Brochure, our firm is not engaged in any other business activities and does not have any relationship or arrangement with any issuer of securities.

Neither our firm nor any of our Supervised Persons are compensated for services with performance-based fees.

Neither our firm nor any of our Supervised Persons have been involved in any award resulting from an arbitration claim or civil, self-regulatory, or administrative proceeding.

Privacy Policy

We recognize our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. We will not disclose your personal information to anyone, unless it is required by law or at your direction. We will not sell your personal information. We want you to understand what information we collect, how we use it, and how we protect your personal information.

Why We Collect Your Information

We gather information about you so we can help design and implement the investment- and financial planning-related services we provide you and to comply with the federal and state laws and regulations that govern us.

What Information We Collect and Maintain

We could collect the following types of non-public personal information about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, Social Security or Tax Identification Number, date of birth, and financial information;
- Information we generate to service your financial needs; and
- Information we could receive from third-parties, such as the custodian who holds your account(s).

What Information We Disclose

We are permitted by law to disclose non-public information about you to unaffiliated third-parties in certain circumstances. We could disclose your information to individuals and/or entities not affiliated with our firm, including, but not limited to, certain service providers (such as software or web-based application providers) as necessary to provide services to you, to your authorized representative or power of attorney, or otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations.

Because we share non-public information solely to provide services to you, you cannot opt out of allowing us to share your information. In the event we have a change to our business practices that allow non-public information to be shared with other third-parties, our Privacy Policy will be amended to allow you the opportunity to opt-out of such disclosure.

How We Protect Your Personal Information

Your privacy is of the utmost importance to us. We restrict and limit access to client information only to those who need to carry out their business functions. We safeguard client information by preventing its unauthorized access, disclosure, or use. We maintain physical, electronic, and procedural safeguards to protect your confidential personal

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information. Before sharing information with unaffiliated third-parties, as permitted and as described above, we perform due diligence to review their privacy, confidentiality, and/or cybersecurity policies, as applicable.

Former Clients

After you cease to be our client, we are required to maintain certain non-public information about you to comply with applicable federal and state regulations. Even if we cease to provide you with services, our Privacy Policy will continue to apply to you, and we will continue to treat your non-public information with strict confidentiality.

Contact Us

You are encouraged to discuss any questions regarding our privacy policies and procedures directly with Brian Mills, Chief Compliance Officer, at (765) 993-1621 or bmills@rivercovefinancial.com, or visit our website at https://rivercovefinancial.com for further information.

Business Continuity Plan Summary

We have developed a Business Continuity Plan ("Plan") that outlines how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information.

Contacting Us

If, after a significant business disruption, you are unable to contact us through our usual methods, you may attempt to reach us using the contact information listed below or through our website for further instructions.

Our Plan

Our Plan is designed to help us recover and resume business operations as promptly as reasonably practicable following a significant business disruption. The Plan addresses matters such as: data back-up and recovery; protection of firm records; alternative means of communication with clients, Supervised Persons, and regulators; remote access capabilities; and the use of alternate work locations, as necessary.

Because our firm provides only Financial Planning Services and does not maintain custody of client assets or execute securities transactions, clients maintain direct relationships with the financial institutions and custodians holding their accounts and assets.

Varying Disruptions

Significant business disruptions can vary in scope, such as only our firm, the city where we are located, or the whole geographic region. The severity of the disruption can also vary from minimal to severe. Our Plan is flexible enough to address a variety of disruptions. We are able to work virtually from any location with internet access, and we anticipate being able to resume business operations promptly in most scenarios. We will provide you with further instructions through the phone number or website listed below.

For More Information

If you have questions about our Plan, you can contact Brian Mills, Chief Compliance Officer, at (765) 993-1621 or bmills@rivercovefinancial.com, or visit our website at https://rivercovefinancial.com for further information.

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9219 11th Ave S, Bloomington, MN

(765) 993-1621

https://rivercovefinancial.com

October 2, 2026

Brian Mills

Item 1 – Cover Page

This Brochure Supplement provides information about Brian Mills that supplements the Disclosure Brochure of River Cove Financial, CRD number 344672. You should have received a copy of that Disclosure Brochure. Please contact Brian Mills at (765) 993-1621 if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Brian Mills is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using his CRD number 7544512.

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Item 2 – Educational Background and Business Experience

Brian Mills

- *CRD Number:* 7544512
- *Born:* 1983

Educational Background

- Master's Degree in Geography, University of Texas at Austin, 2012
- Bachelor's Degree in Communications, University of Tennessee, Knoxville, 2006

Business Experience

- September 2026 – Present: Mills Financial Services LLC dba River Cove Financial, Owner, Managing Member, and Chief Compliance Officer
- January 2025 – August 2026: Ameriprise Financial Services, LLC, Registered Representative
- January 2023 – January 2025: Northwestern Mutual Wealth Management Company, Representative
- June 2022 – January 2025: Northwestern Mutual Investment Services LLC, Registered Representative
- June 2022 – January 2025: Northwestern Mutual Life Insurance Company, Agent
- April 2015 – June 2022: Deschutes Brewery, Regional Account Manager

Item 3 – Disciplinary Information

Brian Mills has never been involved in an arbitration claim of any kind and has never been found liable in any criminal or civil actions, self-regulatory organization proceeding, administrative proceeding, or other hearings or formal adjudications.

Item 4 – Other Business Activities

Brian Mills is not involved in any other business activities.

Item 5 – Additional Compensation

As an owner of River Cove Financial, Brian Mills receives economic benefit from the overall profitability of the firm, but he does not receive any additional compensation from non-clients for providing advisory services.

Item 6 – Supervision

Brian Mills, as Managing Member and Chief Compliance Officer of River Cove Financial, is responsible for supervision. Supervision is administered through the application of and adherence to written policies and procedures. He can be contacted at (765) 993-1621.

Item 7 – Requirements for State-Registered Advisers

Brian Mills has never been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or bankruptcy petition.