



**CEDAR COVE**  
WEALTH PARTNERS.

## Form ADV, Part 2B Brochure Supplement

Jennifer L. Cords, CFP<sup>®</sup>, BFA<sup>™</sup>

January 1, 2026

**Office Location:**

7900 Xerxes Ave S, Suite 1750  
Bloomington, MN 55431

**Phone:** 952.358.3456

**Website:** [www.cedarcovewealth.com](http://www.cedarcovewealth.com)

This Brochure supplement provides information about Jennifer L. Cords, that supplements the SBE LLC dba Cedar Cove Wealth Partners (“Cedar Cove” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance-specific requests, please call 317.633.1746. Additional information about Ms. Cords is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Jennifer L. Cords, CFP®, BFA™

Born 1975

### ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

#### *Education:*

1997 – Gustavus Adolphus College | Bachelor of Arts in Management & Psychology

#### *Business Background:*

08/2025 - Present	Cedar Cove Wealth Partners   Founding Partner and Wealth Advisor
08/2020 – 09/2025	Thrivent Advisor Network, LLC dba Cedar Cove Wealth Partners     Founding Partner of Cedar Cove Wealth Partners and Wealth Advisor
09/2024 – 08/2025	Thrivent Investment Management, Inc.   Registered Representative
08/2020 – 09/2024	Purshe Kaplan Sterling Investments, Inc.   Registered Representative
07/2002 – 07/2020	Thrivent Financial   Financial Associate
07/2002 – 07/2020	Thrivent Investment Management Inc.   Registered Representative
07/2002 – 12/2012	Thrivent Financial Bank   Independent Solicitor
05/2002 – 06/2002	AAL Bank and Trust   Independent Solicitor
12/1999 – 06/2002	Lutheran Brotherhood   District Representative
12/1999 – 06/2002	Lutheran Brotherhood Securities Corp   Registered Representative

#### *Professional Designations\*:*

Certified Financial Planner® (“CFP®”); CFP® Board of Standards Behavioral Financial Planner™, (“BFA™”)

### ITEM 3 - DISCIPLINARY INFORMATION

Cedar Cove is required to disclose information regarding any disciplinary information on Jennifer L. Cords. Ms. Cords has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

Cedar Cove is required to disclose information regarding any investment-related business or occupation in which Jennifer L. Cords is actively engaged. Ms. Cord is involved in the following outside business activities:

- Ms. Cords is a partner and shareholder of SBE LLC, which was established for the management, including expenses and employees, of Cedar Cove Wealth Partners.
- Ms. Cords is a licensed insurance agent and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Cedar Cove recommends the purchase of insurance products where Ms. Cords receives insurance commissions or other additional compensation. We take our fiduciary duty and professional responsibility very seriously and always endeavor to act in the Clients’ best interest, regardless of any additional compensation earned.

### ITEM 5 - ADDITIONAL COMPENSATION

Cedar Cove is required to disclose information regarding any additional compensation received by Jennifer L. Cords. Ms. Cords receives no additional compensation in connection with outside business activities.

## ITEM 6 - SUPERVISION

Chris Hutchens, IACCP®, Chief Compliance Officer, supervises Jennifer L. Cords and the investments made in client accounts. Mr. Hutchens monitors the recommended investments to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Hutchens periodically reviews the activities of Ms. Cords, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by them on a regular basis. Please contact Mr. Hutchens at 317.633.1746 if you have any questions about this brochure supplement.

### \* PROFESSIONAL DESIGNATIONS

#### **Certified Financial Planner® (CFP®); CFP® Board of Standards**

Jennifer L. Cords is certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional and may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.
- Continuing Education - Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:
- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board

does not guarantee a CFP® professional's service. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Coursework – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

### **Behavioral Financial Advisor™ (“BFA™”)**

The Behavioral Financial Advisor is a professional designation offered by think2perform utilizing the practice of integrating traditional finance practices with psychology and neuroscience to improve the emotional competence and decision-making behavior of your clients, resulting in effective usage of the financial plan for you and your clients.

This self-directed course, which takes 20 to 30 hours to complete, includes a mix of interactive exercises, videos, and case studies. The BFA™ designation requires 20 BFA™ CE credits every two years.

Additional information regarding the BFA™ is available at <https://www.think2perform.com/behavioral-financial-advice-program/>