



CEDAR COVE
WEALTH PARTNERS.

Form ADV, Part 2B Brochure Supplement

John M. Kelly

January 1, 2026

Office Location:

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Bloomington, MN 55431

Phone: 952.358.3456

Website: www.cedarcovewealth.com

This Brochure supplement provides information about John M. Kelly 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 Mr. Kelly is available on the SEC’s website at www.adviserinfo.sec.gov.

John M. Kelly

Born 1993

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

2016 – St. John’s University | Bachelor of Arts, Hispanic Studies

Business Background:

07/2025 - Present	Cedar Cove Wealth Partners Wealth Advisor Associate
05/2022 – 09/2025	Thrivent Advisor Network, LLC dba Cedar Cove Wealth Partners Financial Planning Analyst
12/2020 – 05/2022	Thrivent Financial Financial Associate
01/2020 – 05/2022	Thrivent Investment Management, Inc. Registered Representative
10/2020 – 12/2020	Thrivent Financial Wealth Advisor

ITEM 3 - DISCIPLINARY INFORMATION

Cedar Cove is required to disclose information regarding any disciplinary information on John M. Kelly. Mr. Kelly 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 John M. Kelly is actively engaged. Mr. Kelly is involved in the following outside business activities:

Mr. Kelly 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 Mr. Kelly 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 John M. Kelly. Mr. Kelly receives no additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

Chris Hutchens, IACCP®, Chief Compliance Officer, supervises John M. Kelly 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 Mr. Kelly, 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.