

ADV Part 2b
BROCHURE SUPPLEMENT

Tammy L Kosa (b. 1973)

Formal education after high school: Bachelor of Business Administration - International Business from University of Alaska in Fairbanks, Alaska.

Business background:

- 2006 to present: Investment Advisor Representative - Elliott Cove Capital Management
- 2004 to present: Vice President, Regional Market Manager, Northrim Bank

Disciplinary Information:

Tammy Kosa does not have any legal or disciplinary events in her past.

Other Business Activities:

Elliott Cove is required to disclose any outside business activities or occupation for compensation that creates a conflict of interest with clients. Tammy Kosa is also employed by Northrim Bank as a VP Regional Market Manager which may create a conflict of interest with Elliott Cove clients.

In addition, Tammy Kosa is an insurance agent with Elliott Cove. Her activities involve the sale of deferred and immediate annuities. This activity creates a conflict of interest with Elliott Cove Capital Management clients. Tammy acting as a fiduciary for her clients makes product decisions in the clients' best interests. She will introduce a client to deferred and immediate annuities if their risk tolerance is averse to market volatility.

Additional Compensation:

Tammy Kosa receives a salary from Northrim Bank and is eligible to receive profit sharing from Northrim Bank.

Supervision:

Tammy Kosa is supervised by William Schatz, Vice President of Sales. Mr. Schatz can be contacted at 206-267-2683. He meets with her quarterly and is available to her for questions at any time. Ms. Kosa and all investment advisers of Elliott Cove are required to attest to the firm's policies including but not limited to the Ethics Policy.

TAMMY L KOSA



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This brochure supplement provides information about Tammy Kosa that supplements the Elliott Cove Capital Management brochure. You should have received a copy of that brochure. Please contact Nikki Whittle if you did not receive Elliott Cove Capital Management's brochure or if you have any questions about the contents of this supplement. Additional information about Tammy Kosa is available on the SEC's website at www.adviserinfo.sec.gov. Ms. Kosa's CRD is #2208413