
Introduction

Our firm, Coign Capital Advisors, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Asset Management, Iliad Automated Management Services (“Iliad”), and Financial Planning & Consulting, to clients. If you open an advisory account with our firm, we’ll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs and goals. We’ll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we’re allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm requires a minimum account balance of \$250,000 to open and maintain an account for our Asset Management service. This account minimum requirement is negotiable at our sole discretion. There is no account minimum to open or maintain an account for our Iliad service.

Financial Planning & Consulting is also offered as a separate service. We do not monitor your investments for the Financial Planning & Consulting service.

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/171306>.

Questions to Ask Us:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Our Asset Management fee schedule ranges from 1.25% to 0.75% depending on the type and value of the assets in your account. We charge a discounted fee for cash alternatives. You may negotiate a flat fee if you have more than \$10 million in assets. The maximum total fee for our Iliad service (which is split between our firm and Betterment Securities) will not exceed 0.75%. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our firm’s fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, we will agree to send you invoices rather than automatically deduct our fees from your advisory account.

Our flat fee for our Financial Planning & Consulting service generally ranges from \$700 - \$3,000 depending on time and complexity. We charge an upfront retainer when you sign an agreement for this service unless noted otherwise.

Form CRS – Client Relationship Summary

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You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. The custodian's transaction fees are typically in addition to our firm's fees. Some investments, such as mutual funds, index funds, and ETFs, charge additional fees that will reduce the value of your investments over time. In certain cases, we may select third party money managers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional information about our fees is in Item 5 of our [Firm Brochure](#).

Questions to Ask Us:

- Help me understand how these fees and costs may affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

We have an incentive to advise you to invest in certain private equity investments, such as Truck Shields, LLC; Marolina Investors, LLC; Xvoyant Investments, LLC; Hammerspace; Signature Products Group; Pelion VII; Freedom Provo OZI; Freedom Provo Non-OZI; Pier 88 Growth Equity Fund I/Mimik; Pier 88 Growth Equity Fund II/Hammerspace; and Pier 88 Growth Equity Fund III/HappyCo. Some of our financial professionals may also invest in the same private investments, potentially creating a conflict of interest. We also have an incentive to advise you to invest in the Pier 88 Ventures Enterprise Fund, L.P. because the fund's affiliates share revenue they earn from the fund with us.

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

Additional information about our conflicts of interest is in Item 10 of our [Firm Brochure](#).

Questions to Ask Us:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue earned from their advisory services, the amount of client assets they service, and the time & complexity required to meet a client's needs.

Do you or your financial professionals have legal or disciplinary history?

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 171306. You may also contact our firm at (801) 676-4570 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?