

Introduction

Our firm, Cooper Capital Advisors, LLC dba Cooper Capital Group, 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 to retail investors. Our advisory services include Asset Management, Comprehensive Portfolio Management, and Financial Planning & Consulting. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, 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, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually/quarterly to discuss your portfolio.

Financial Planning & Consulting is also offered as a separate service for an additional flat and/or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

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 does not impose requirements for opening and maintaining accounts or otherwise engaging us.

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?**

Additional information about our advisory services is located in Item 4 of our Firm Brochure, available online at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623206

What fees will I pay?

You will be charged an ongoing monthly fee based on the value of the investments in your account. Our Asset Management Service maximum annual fee is 1.50%. Our Comprehensive Portfolio Management Service maximum annual fee is 2.00%. In general, the more assets you have in your advisory accounts the more you will pay us in dollar value. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Often the more assets you have with us, the lower fee percentage you will be charged. We have an incentive to grow the assets in your advisory account in order to increase our fees dollar amount, even as the percent fee assessed decreases. Our fees vary and are negotiable. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Financial Planning & Consulting service has a maximum flat fee of \$50,000 and/or a maximum hourly rate of \$865. We charge an upfront retainer when you sign an agreement and/or charge you when we provide a financial plan or consultation.

The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our Asset Management and Comprehensive Portfolio Management services. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.

In certain cases, we select third party money managers, sub-advisers, and/or separate account managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

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.

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?**

Additional information about our fees is located in Item 5 of our Firm Brochure which is available online at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623206

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:

Our firm's financial professionals include registered representative(s) of Purshe Kaplan Sterling Investments, Inc. ("PKS"), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through PKS or investment advisory services through our firm. Brokerage services through PKS are usually reserved for 529 and 401(K) Plans. Brokerage services and investment advisory services are different, and the fees our firm and PKS charge for those services are different. They charge a transaction-based fee, commonly referred to as a commission, each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. Additional information about PKS's services and fees is available online at <https://www.pksinvest.com/>. You can also learn more information by reviewing PKS's Form CRS which is found here: https://files.brokercheck.finra.org/crs_35747.pdf

Questions to Ask Us:

- **How might your conflicts of interest affect me, and how will you address them?**
- **What is the difference between a brokerage and an advisory account?**
- **What kinds of brokerage services are offered through PKS?**
- **Can you provide me with more information about 529 and 401(K) Plans offered through PKS?**

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure which is available online at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=623206

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets the firm services, and the time and complexity required to meet a client's needs.

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

No, for our firm. Yes, for our financial professionals. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- **As a financial professional, do you have any disciplinary history?**
- **For what type of conduct?**

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 #305121. You may also contact our firm at (760) 452-6114 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?**