

Form CRS - Customer Relationship Summary | February 24, 2026

Sooner Private Financial LLC ("SPF," "we," "us," "our") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including: **(1) Active Asset Management** - tailored portfolio management where we meet with you to discuss your financial circumstances, investment goals, and risk tolerance, then design and manage a customized portfolio. We also offer access to third-party money managers through programs like Signal Advisors Wealth; **(2) Illiquid Direct Participation Investments** - private equity, non-traded REITs, Section 1031 Exchanges, and Qualified Opportunity Zones (these investments are illiquid and speculative); **(3) Financial Planning and Consulting** - comprehensive planning covering taxes, insurance, debt management, retirement, and investments.

We manage assets on both a **discretionary** and **non-discretionary** basis. With discretionary authority, we determine which securities to buy and sell without obtaining your prior consent for each transaction. For discretionary accounts, you cannot impose restrictions on account management. We review accounts at least annually. We do not limit advice to proprietary products and recommend across a broad range including individual securities, mutual funds, ETFs, and alternative investments. **Account Minimums:** None for standard accounts; \$100,000 for alternative investments (negotiable); Signal Platform has strategy-specific minimums.

For more information, see Items 4, 7, 8, 13, and 16 of our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/340648>.

Ask your financial professional: 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 fees will I pay?

Asset Management Fees are based on assets under management, charged monthly in arrears: \$0-\$750,000 (1.25%); \$750,001-\$2,000,000 (0.85%); over \$2,000,001 (0.50%). Signal Platform clients pay an additional 0.30% annually (\$8 monthly minimum). Fees are negotiable. **Financial Planning Fees:** \$750-\$30,000 fixed fee or \$225-\$575 hourly, based on complexity (50% deposit required).

Other Fees: You will pay additional costs including brokerage commissions, custodial fees, mutual fund/ETF internal fees (including 12(b)-1 fees), deferred sales charges, wire transfer fees, and transaction fees. For third-party managers, we receive a portion of their fees. **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.**

For more information, see Items 5 and 12 of our Form ADV Part 2A.

Ask your financial professional: Help me understand how these fees and costs might 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 conflicts with your interests. You should understand and ask us about these conflicts because they affect the advice we provide:

Conflicts of Interest: (1) **Insurance Commissions** - our representatives are licensed insurance agents and receive commissions on insurance sales in addition to advisory fees (approximately 40% of time is insurance-related); (2) **Affiliated Businesses** - our principal owner owns Sooner Tax Planning, Sooner Estate Planning, Sooner Private Risk Group, and Sooner Proactive Planning, and we may receive compensation from referrals; (3) **Third-Party Manager Fees** - we receive a portion of fees from third-party managers we recommend; (4) **Custodian Benefits** - we receive economic benefits from Altruist Financial LLC that help us manage our business; (5) **Asset-Based Fees** - we have an incentive to encourage you to increase account assets.

For more information, see Items 5, 10, 11, 12, and 14 of our Form ADV Part 2A.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals receive: (1) a portion of advisory fees you pay; (2) insurance commissions; (3) compensation from affiliated entities; and (4) referral fees from third-party managers. This creates conflicts as they have an incentive to recommend higher-compensation products and services.

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

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

Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For more information, visit www.soonerpfc.com or view our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/340648>. Contact us at 603-321-6531 or eric.cooper@soonerbusinessadvisors.com to request up-to-date information or a copy of this relationship summary.

Ask your financial professional: 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?