



IAPD Report

BRAD EUGENE COOPER

CRD# 2397292

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

BRAD EUGENE COOPER (CRD# 2397292)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **10/30/2025**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA COOPER FINANCIAL INVESTMENTS, LLC	CRD# 285647	08/30/2017

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration. Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

FIRM	CRD#	LOCATION	REGISTRATION DATES
IA HORTER INVESTMENT MANAGEMENT, LLC	119880	mesa, AZ	12/17/2014 - 09/06/2017
B AMERICAN GENERAL SECURITIES INCORPORATED	13626	PHOENIX, AZ	10/01/2002 - 12/31/2003
B FRANKLIN FINANCIAL SERVICES CORPORATION	5435	HOUSTON, TX	09/22/1999 - 10/01/2002

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Termination	1





Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **COOPER FINANCIAL INVESTMENTS, LLC**
Main Address: 3850 E. BASELINE ROAD
SUITE 119
MESA, AZ 85206
Firm ID#: 285647

	Regulator	Registration	Status	Date
	Arizona	Investment Adviser Representative	Approved	08/30/2017
	Louisiana	Investment Adviser Representative	Approved	04/18/2022

Branch Office Locations

COOPER FINANCIAL INVESTMENTS, LLC
3850 E. BASELINE ROAD
SUITE 119
MESA, AZ 85206



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 1 general industry/product exam, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/03/1997

General Industry/Product Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/14/1994

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	10/20/2014
B Uniform Securities Agent State Law Examination (S63)	Series 63	11/29/1993

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	12/17/2014 - 09/06/2017	HORTER INVESTMENT MANAGEMENT, LLC	CRD# 119880	mesa, AZ
B	10/01/2002 - 12/31/2003	AMERICAN GENERAL SECURITIES INCORPORATED	CRD# 13626	PHOENIX, AZ
B	09/22/1999 - 10/01/2002	FRANKLIN FINANCIAL SERVICES CORPORATION	CRD# 5435	HOUSTON, TX
B	02/15/1994 - 06/24/1997	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2025 - Present	Cooper Holdco 1, Inc.	President	N	Mesa, AZ, United States
10/2025 - Present	Cooper Holdco 2, Inc.	President	N	Mesa, AZ, United States
10/2025 - Present	Cooper Intermediate, LLC	Member	N	Mesa, AZ, United States
10/2025 - Present	Meraki Intermediate Holdings, LLC	Member	N	Scottsdale, AZ, United States
08/2017 - Present	Cooper Financial Investments, LLC	Managing Member/Investment Advisor Representative	Y	Mesa, AZ, United States
09/2004 - Present	COOPER FINANCIAL GROUP, LLC	OWNER/Insurance Agent	Y	Mesa, AZ, United States
12/2014 - 08/2017	HORTER INVESTMENT MANAGEMENT, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	CINCINNATI, OH, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1)COPPER CANYON LAW; YES; MESA, AZ; ESTATE PLANNER; 04/2023; 25/MO; 20/MO; ASSIST ESTATE PLANNING FIRM.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ASSIST WITH TRUST & WILLS

2) COOPER FINANCIAL GROUP, LLC. START DATE: 09/2004 INVESTMENT RELATED. LIFE INSURANCE AGENT. 4824 E. BASELINE ROAD, SUITE 135, MESA, AZ, USA, 85206. DUTIES INCLUDE: EDUCATION, LIFE INSURANCE SALES, MARKETING, AND FIXED ANNUITY SALES.

HOURS: 30 HOURS A WEEK

3) Cooper Holdco 1, Inc. , Cooper Holdco 2, Inc., Cooper Intermediate, LLC and Meraki Intermediate Holdings, LLC are all holding companies. No services are provided and no time is spent in these businesses. All started 10/2025.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	MISSOURI
Sanction(s) Sought:	Monetary Penalty other than Fines Prohibition Other: COSTS
Date Initiated:	06/17/2014
Docket/Case Number:	AP-14-06
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Other: EQUITY INDEXED ANNUITIES
Allegations:	RESPONDENT BRAD EUGENE COOPER TRANSACTED BUSINESS AS AN INVESTMENT ADVISER REPRESENTATIVE IN MISSOURI WITHOUT BEING REGISTERED OR EXEMPT FROM REGISTRATION.
Current Status:	Final
Resolution:	Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 06/17/2014

Sanctions Ordered: Monetary Penalty other than Fines
Prohibition
Other: COSTS

Monetary Sanction 1 of 2

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$2,500.00

Portion Levied against individual: \$2,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? Yes

Amount Waived: \$1,500.00

Monetary Sanction 2 of 2

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$5,500.00

Portion Levied against individual: \$5,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Reporting Source: Individual

Regulatory Action Initiated By: OFFICE OF SECRETARY OF STATE - MISSOURI MO SECURITES DIVISION

Sanction(s) Sought: Monetary Penalty other than Fines

Date Initiated: 05/18/2012

Docket/Case Number: AP-14-06



Employing firm when activity occurred which led to the regulatory action:	COOPER FINANCIAL SOLUTIONS LLC
Product Type:	Annuity-Fixed Insurance
Allegations:	MO SECURITIES DIVISION TOOK THE POSITION THAT MY (AND MY COMPANY'S) MARKETING AND SALES OF FIXED INDEXED ANNUITIES, CONSTITUTED TRANSACTING BUSINESS AS AN INVESTMENT ADVISOR IN MO WITHOUT BEING REGISTERED OR EXEMPTED FROM REGISTRATION.
Current Status:	Final
Resolution:	PAY THE MO SECRETARY OF STATE INVESTOR EDUCATION AND PROTECTION FUND THE AMOUNT OF 6500.00
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/17/2014
Sanctions Ordered:	Monetary Penalty other than Fines Other: NOT RECOMMEND LIQUIDATION OF SECURITIES OR INVESTMENT ADVICE WITHOUT BEING REGISTERED AS AN INVESTMENT ADVISOR REPRESENTATIVE, MODIFY MARKETING MATERIALS AND WEBSITE, PAY THE MO SECRETARY OF STATE'S INVESTOR EDUCATION AND PROTECTION FUND THE AMOUNT OF \$6500.00.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$6,500.00
Portion Levied against individual:	\$6,500.00
Payment Plan:	6 MONTHLY INSTALLMENTS
Is Payment Plan Current:	Yes
Date Paid by individual:	
Was any portion of penalty waived?	Yes
Amount Waived:	\$1,500.00
Broker Statement	NOT CERTAIN WHAT CAUSED THIS INVESTIGATION. THERE WAS NO INITIAL CLIENT COMPLAINT.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Individual

Firm Name: PRIMERICA FINANCIAL SERVICES

Termination Type: Discharged

Termination Date: 05/19/1997

Allegations: INVESTIGATION WAS CONDUCTED OVER A PRINTED NAME(S) THAT WAS PLACED ON A LIFE APPLICATION WITHOUT THE CLIENTS PERMISSION.

Product Type: Insurance

Other Product Types:

Broker Statement

I WAS INSTRUCTED BY MY NATIONAL SALES DIRECTOR TO PRINT A NAME WHERE A SIGNATURE WAS MISSED ON A LIFE APPLICATION SO THE APPL. WOULD BE PROCESSED. THE REASON WHY I DID THIS WAS TO HELP A REPRESENTATIVE GET A PROMOTION. AT THAT TIME I DID'NT REALIZE THE SEVERITY AND SINCE I HAD BEEN INSTRUCTED BY MY N.S.D. I THOUGHT IT WOULD BE OK. LOOKING BACK ON WHAT I DID,IT WAS A BIG MISTAKE ON MY BEHALF & I TAKE FULL RESPONSIBILITY FOR MY ACTION AND TAKING BAD ADVICE.



End of Report

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