



IAPD Report

SARA KATHERINE COOPER

CRD# 5094118

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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

SARA KATHERINE COOPER (CRD# 5094118)

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 **03/05/2025**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|-----------|----------------------|-------------|------------------|
| IA | COOPER CAPITAL, INC. | CRD# 127691 | 11/08/2006 |

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 |
|----------|---------------------------|-------|---------------|-------------------------|
| B | THE NORTHSTAR GROUP, INC. | 31282 | GREENWICH, CT | 03/08/2006 - 04/09/2012 |

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 | 2 |





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 CAPITAL, INC.**
Main Address: 119 N FIRST AVE
SANDPOINT, ID 83864
Firm ID#: 127691

| | Regulator | Registration | Status | Date |
|--|-------------|-----------------------------------|----------|------------|
|  | Connecticut | Investment Adviser Representative | Approved | 11/08/2006 |
|  | Idaho | Investment Adviser Representative | Approved | 08/10/2023 |

Branch Office Locations

COOPER CAPITAL, INC.
119 N FIRST AVE
SANDPOINT, ID 83864



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 0 principal/supervisory exams, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

No information reported.

General Industry/Product Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

| | | |
|---|----------|------------|
| B General Securities Representative Examination (S7) | Series 7 | 03/07/2006 |
|---|----------|------------|

State Securities Law Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

| | | |
|---|-----------|------------|
| IA B Uniform Combined State Law Examination (S66) | Series 66 | 09/28/2006 |
|---|-----------|------------|

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 |
|---|-------------------------|---------------------------|---------------|-----------------|
| B | 03/08/2006 - 04/09/2012 | THE NORTHSTAR GROUP, INC. | CRD# 31282 | GREENWICH, CT |

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 |
|-------------------|-----------------------|----------------|--------------------|------------------------------|
| 08/2017 - Present | Cooper Capital, Inc. | President | Y | Sandpoint, ID, United States |
| 05/2021 - 12/2023 | Bend Beer Garden, LLC | Member | N | Bend, OR, United States |
| 07/2005 - 08/2017 | COOPER CAPITAL, INC. | VICE PRESIDENT | Y | WESTPORT, CT, 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. Freelance writing, not investment-related, Sandpoint, ID, freelance writing, started 12/2020, approximately 10/hours per month, none during trading hours, occasionally write pieces/articles on various topics.
2. Bowden Holdings LLC; not investment-related; 119 N First Ave., Sandpoint, ID 83864; Managing Member; Start: 2/13/23; 40/hrs per month, none during trading hours; handle the licensing/paperwork and financial duties
3. Pivo Peaks Alehouse LLC; not investment-related; 119 N First Ave., Sandpoint, ID 83864; Managing Member; Start: 2/13/23; 40/hrs per month, none during trading hours; handle the licensing/paperwork and financial duties



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 | 2 |

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 2

| | |
|---|---|
| Reporting Source: | Individual |
| Regulatory Action Initiated By: | State of New Hampshire Bureau of Securities Regulation |
| Sanction(s) Sought: | Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) |
| Date Initiated: | 08/12/2014 |
| Docket/Case Number: | I-2014000027 |
| Employing firm when activity occurred which led to the regulatory action: | Cooper Capital, Inc. |
| Product Type: | Debt-Government |
| Allegations: | Cooper Capital failed to disclose to clients in writing before investment advice was rendered that the Firm or IARs may sell securities to clients or buys securities from clients from accounts in which the IAR acted as a principal for its own account. |
| Current Status: | Final |
| Resolution: | Acceptance, Waiver & Consent(AWC) |
| Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? | Yes |
| Resolution Date: | 11/17/2015 |
| Sanctions Ordered: | Cease and Desist |



Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)**Total Amount:** \$25,000.00**Portion Levied against individual:** \$0.00**Payment Plan:****Is Payment Plan Current:****Date Paid by individual:****Was any portion of penalty waived?** No**Amount Waived:****Disclosure 2 of 2****Reporting Source:** Regulator**Regulatory Action Initiated By:** Connecticut**Sanction(s) Sought:** Civil and Administrative Penalty(ies)/Fine(s)**Date Initiated:** 11/24/2015**Docket/Case Number:** CO-15-8264-S**URL for Regulatory Action:****Employing firm when activity occurred which led to the regulatory action:** Cooper Capital, Inc.**Product Type:** Other: Advisory practices

Allegations: On November 24, 2015, the Banking Commissioner entered a Consent Order (No. CO-15-8264-S) with respect to Cooper Capital, Inc., a Connecticut-registered investment adviser located at 4520 36th Street South, A2, Arlington, Virginia 22302. The firm previously maintained an address at 223 Hills Point Road, Westport, Connecticut 06880. Also named in the Consent Order was Sara Katherine Cooper, vice president of the firm and a registered investment adviser agent. The Consent Order alleged that the firm 1) engaged in dishonest or unethical business practices in the securities business within the meaning of Section 36b-15(a)(2)(H) of the Connecticut Uniform Securities Act; 2) engaged in conduct described in Section 36b-31-15c(a)(10) of the Regulations under the Act by failing to disclose to a client in writing before any advice is rendered any material conflict of interest relating to the investment adviser or any of its investment adviser agents which could reasonably be expected to impair the rendering of unbiased and objective advice; 3) violated Section 206(3) of the Investment Advisers Act of 1940 by, while acting as a principal for its own account, knowingly selling any security to or purchasing any security from a client without disclosing to such client in writing before the completion of such transaction the capacity in which the firm was acting and obtaining the consent of the client to such transaction; 4) violated Section 36b-31-14e(a) of the Regulations by filing with the Commissioner a Form ADV application and amendment that inaccurately stated that neither the firm nor Sara Cooper, its related person, had a proprietary



interest in client transactions; 5) violated Section 36b-31-14e(a) of the Regulations by filing with the Commissioner a Form ADV Part 2A containing the inaccurate statement that the firm did not participate in principal transactions; and 6) violated Section 36b-23 of the Act by filing with the Commissioner a Form ADV and amendments stating that the firm did not participate in principal transactions when such was not the case. The Consent Order also alleged that Sara Cooper 1) engaged in dishonest or unethical practices in the securities business within the meaning of Section 36b-15(a)(2)(H) of the Act and Section 36b-31-15d(a)(2) of the Regulations by failing to disclose to clients in writing before any advice was rendered any conflict of interest relating to the investment adviser agent which could reasonably be expected to impair the rendering of unbiased advice; and 2) violated Section 36b-23 of the Act by representing and certifying through her signature on the firm's Form ADV filings with the Commissioner that the information and statements made in such ADV filings were true and correct when that was not the case.

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? Yes

Resolution Date: 11/24/2015

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Other: The Consent Order directed Cooper Capital, Inc. and Sara Katherine Cooper to cease and desist from regulatory violations, and fined them \$10,000, jointly and severally.

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan: Payable in full prior to entry of consent order

Is Payment Plan Current:

Date Paid by individual: 11/24/2015

Was any portion of penalty waived? No

Amount Waived:

Reporting Source: Individual

Regulatory Action Initiated By: State of Connecticut Department of Banking

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 05/14/2015



| | |
|---|---|
| Docket/Case Number: | CO-15-8264-5 |
| Employing firm when activity occurred which led to the regulatory action: | Cooper Capital, Inc. |
| Product Type: | Debt-Government |
| Allegations: | Cooper Capital and its Chief Compliance Officer, Sara K. Cooper, failed to disclose to clients in writing before investment advice was rendered that the Firm or IARs may sell securities to clients or buys securities from clients from accounts in which the IAR acted as a principal for its own account. |
| Current Status: | Final |
| Resolution: | Acceptance, Waiver & Consent(AWC) |
| Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? | Yes |
| Resolution Date: | 11/24/2015 |
| Sanctions Ordered: | Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) |
| Monetary Sanction 1 of 1 | |
| Monetary Related Sanction: | Civil and Administrative Penalty(ies)/Fine(s) |
| Total Amount: | \$10,000.00 |
| Portion Levied against individual: | \$10,000.00 |
| Payment Plan: | |
| Is Payment Plan Current: | |
| Date Paid by individual: | |
| Was any portion of penalty waived? | No |
| Amount Waived: | |



End of Report

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