

CUSTOMER RELATIONSHIP SUMMARY

June 30, 2020

LJCooper Capital Management, LLC

LJCooper Capital Management, LLC (“LJCooper”) is registered with the United States Securities and Exchange Commission as a Registered Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the 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. Our principal services are Investment Management Services and Wealth Management & Financial Planning Services. We monitor client accounts at least annually, or more frequently as agreed as part of our standard services.

Our services are available on a discretionary or non-discretionary basis, which you indicate in your advisory agreement with our firm. This discretion is generally limited to trading in an account and does not include the ability to move assets out of an account. For non-discretionary accounts, you make the ultimate decision regarding the purchase or sale of investments.

In general, we don’t require a minimum amount of investable assets to open and maintain an advisory account.

More detailed information is available in our Form ADV 2A, items 4 and 7, which is available here:

www.ljcooper.com/adv.

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 do these qualifications mean?***

What fees will I pay?

We are compensated for investment management services based on your assets under management. Fees are paid quarterly in advance and may be negotiable under special circumstances. Typically, fees are deducted directly from client accounts. Fees are prorated for accounts opened during the quarter. Fees are due on the first day of the calendar quarter and are based on the account’s asset value as of the last business day of the prior calendar quarter. The more assets there are in your advisory account, the more you will pay in fees. The firm may therefore have an incentive to encourage you to increase the assets in your account.

There are other fees and costs associated with your account that you may pay directly or indirectly. The account custodian will also charge fees, which are in addition to and separate from our investment advisory fee, and they may also charge for operational costs such as wire transfers, shipping costs, or administration fees. Some investments such as mutual funds have underlying management fees, which are disclosed in the fund’s expenses. For more information about these fees, you should review the prospectuses or other documentation associated with your account.

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 detailed information about your fees and costs, please review our Form ADV Part 2A, Item 5, available here: as well as disclosures provided by the custodian of your assets and any product sponsors.

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 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.

Some of our advisors are also registered representatives of DFIG Investments LLC, and/or insurance agents and may sell securities or insurance products. Some of our advisors also offer tax services through our firm. Should clients opt to purchase securities, insurance products, or receive tax services through our advisors, the advisors will receive compensation and this creates a conflict of interest. You are under no obligation to purchase securities, insurance, or tax services.

Ask your Financial Professional:

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

For more information about our conflicts of interest, please review our Form ADV Part 2A, available here: www.ljcooper.com/adv

How do your financial professionals make money?

Advisors at LJCooper are given a base salary roughly based on a calculation of estimated revenue they manage for the firm. Advisors are also paid a bonus for new revenue brought into the firm. An advisor may also receive a bonus based on other factors such as their performance as an employee, the growth and profitability of the firm as a whole, or clients that have been transitioned to them from another advisor.

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

Yes. You should visit Investor.gov/CRS for a free and simple 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?**

A retail investor can find additional information about our investment advisory services by contacting us at 801-221-2939 or by emailing advisor@ljcooper.com. More complete information is available in our Form ADV Part 2A. You may request a copy of this Customer Relationship Summary or a Form ADV Part 2A by contact us at the above number or email address.

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?**