

CUSTOMER RELATIONSHIP SUMMARY

March 25, 2024

Introduction

Cooper/Haims Advisors, LLC ("Cooper/Haims") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). 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 <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

As an SEC registered investment adviser, Cooper/Haims offers investment advisory services to retail investors for an ongoing asset-based fee based on the value of cash and investments in your account. Our advisory services include comprehensive financial planning, tax planning and preparation, and asset management. If you open an 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 regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives.

Cooper/Haims generally requires a minimum of \$1,000,000 in assets for its advisory services, but fees and minimums may be negotiated. We generally aggregate assets of family members for purposes of meeting asset minimums.

Our accounts are managed on a discretionary basis which means we don't need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. Cooper/Haims also has a limited number of non-discretionary accounts where the client makes the ultimate decision regarding the purchase or sale of investments. Additional information about our advisory services is located in Item 4 of our [Form ADV Part 2A Brochure](#).

Conversation Starter. 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 those qualifications mean?

What fees will I pay?

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. Cooper/Haims' fees for Comprehensive Financial Planning, Tax Planning and Asset Management services will be charged in one or both of following ways:

1. **Annual Fixed Fee:** The annual fixed fee for financial planning will vary depending on the scope and complexity of each individual's situation. The fee will be divided into four quarterly installments, payable in arrears, and is pro-rated for partial quarters.
2. **Asset-based Fee:** As a percentage of market value of assets under our management (AUM). AUM fees are billed quarterly in arrears on the average daily balance for the prior quarter and pro-rated for partial quarters.

Our incentive is to increase the value of your account over time which will increase our fees over time. The fees will be automatically deducted from your account. You will pay fees 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.

The Custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The custodians' transaction fees are in addition to our advisory fee for our investment advisory service. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

Additional information about our fees is located in Item 5 of our [Form ADV Part 2A Brochure](#).

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Conversation Starter. Ask your financial professional:

Help me understand how these fees and costs will 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 a fiduciary duty 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 is an example to help you understand what this means. Conflicts arise when financial professionals recommend insurance to clients where the financial professionals have an insurance license, because the financial professional may receive compensation from the insurance carrier, in addition to the fees you pay for advisory services.

The Firm's revenue is derived from the advisory fees we collect from your accounts each Quarter. Neither Cooper/Haims nor any of its employees receives compensation for the sale of securities to our clients. Cooper/Haims receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts. Additional information about our conflicts of interest can be found in Item 11 of our [Form ADV Part 2A Brochure](#).

Conversation Starter. 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 are employees of the firm and are paid a fixed monthly salary. They also receive compensation based on the fees you pay to Cooper/Haims. One of the Lead Advisors is also a licensed insurance agent and may receive compensation in the form of commissions: Clients are under no obligation to purchase insurance products from him when considering implementation of recommendations.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. Ask your financial professional:

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 clicking on the FIRM tab and then searching our firm name Cooper/Haims or CRD #124122. If you would like additional, up-to-date information or a copy of this disclosure, please call 585.248.6400.

Conversation Starter. Ask your financial professional:

Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?