



Bert Cooper  
9125 W Thunderbird Road, Suite 100  
Peoria, AZ 85381  
623-583-6840

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**This Brochure Supplement provides information about Bert Cooper that supplements the Clarus Wealth Advisors LLC Brochure. You should have received a copy of that Brochure. Please contact Clarus Wealth Advisors at 623-583-6840 if you did not receive the Clarus Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Bert Cooper is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2- Educational Background and Business Experience**

**Born:**

1957

**Education:**

Glendale Community College, General Business

1976 - 1978

**Business Background:**

Clarus Wealth Advisors LLC – Investment Advisor Representative – April 2015 -Present

WFG Investments, Inc. – Registered Representative – August 2009 – Present

WFG Advisors, LP – Investment Advisor Representative – August 2009 – Present

Associated Planners Investment Advisory Inc. – Investment Advisor Representative –

January 2007 – August 2009

Associated Securities Corporation – Registered Representative – January 2003 – August

2009

## **Item 3- Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## **Item 4- Other Business Activities**

Mr. Cooper holds an insurance license to sell limited insurance products. It is anticipated that a portion his time will be spent providing these insurance products. He will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity creates a conflict of interest with clients. However, he will at all times act in the best interest of his clients and act as a fiduciary in carrying out services to clients.

Mr. Cooper is a registered representative of Williams Financial Group (“WFG”), a securities broker/dealer, and a member of the Financial Industry Regulatory Authority, Inc. (“FINRA”).

As a broker-dealer, WFG engages in a broad range of activities normally associated with securities brokerage firms. Pursuant to the investment advice given by Mr. Cooper, investments in securities will be recommended for you. If WFG is selected as the broker-dealer, it will affect transactions in securities for you, a client of Cooper Financial and Mr. Cooper. By serving as the broker-dealer, WFG and Mr. Cooper will receive commissions for executing securities transactions.

You are advised that if WFG is selected as the broker-dealer, the transaction charges may be higher or lower than the charges you may pay if the transactions were executed at other broker-dealers. You should note, however, that you have the right to not purchase securities through Mr. Cooper or WFG.

Mr. Cooper will provide advice regarding investment company securities. You should be aware that, in addition to the advisory fees paid by you, each investment company also charges its own separate investment advisory fees and other expenses (internal management fees). In addition, you should be aware that mutual funds may be purchased separately independent of the investment management services of Cooper Financial.

Mr. Cooper, in his capacity as registered representatives of WFG, or as agents appointed with various life, disability or other insurance companies, receives commissions, 12(b) -1 fees, trails, or other compensation from the respective product sponsors and/or as a result of effecting securities transactions for you. However, you should note that you have the right to not purchase any investment products through Mr. Cooper.

### **Item 5- Additional Compensation**

This section is to report any economic benefit the advisor may receive from entities that are not clients, related to the providing of advisory services. No information is applicable to this item.

### **Item 6 - Supervision**

Mr. Copper is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Kim Collins who is responsible for administering the policies and procedures. Ms. Collins reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Ms. Collins' contact information:

623-583-6840

[kcollins@claruswealthadvisors.com](mailto:kcollins@claruswealthadvisors.com)

### **Item 7 – Requirements for State-Registered Advisers**

Please be advised that Mr. Copper has not been involved in an award or has otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) An investment or an investment-related business or activity;
- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices.

Additionally, Mr. Copper has not been involved in an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) An investment or an investment-related business or activity;

- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices

Mr. Copper has not been the subject of a bankruptcy petition.

To the best of our ability all material conflicts of interest are disclosed regarding Clarus Wealth Advisors, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.