

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
July 2020**

John H. Alpers III

Cosner Financial Group, LLC

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Broomfield, CO 80023**

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Midland, TX 79701
(432) 682-0326**

**204 Maple Street, Suite 104
Fort Collins, CO 80521
(970) 482-3922**

**Firm Contact:
Austin Kelly, Chief Compliance Officer**

**Firm Website:
www.cosnerfinancialgroup.com**

This brochure supplement provides information about John H. Alpers III that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Austin Kelly if you did not receive Cosner Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. John H. Alpers III is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #2704475.

Item 2: Educational Background & Business Experience

John Hardesty Alpers III

Year of Birth: 1973

Education:

1994; Denver Institute of Technology; Associates in Hospitality and Services Management

Business Background for the last 5 years:

06/2020 - Present; Cosner Financial Group; Investment Adviser Representative

07/2020 - Present; Triad Advisors, LLC Registered Administrator

04/2008 - 05/2020; Financial Design & Management, Inc.; Advisory Representative

04/2008 - 05/2020; Geneos Wealth Management, Inc.; Registered Representative

03/1997 - 03/2008; Royal Alliance Associates, Inc.; Registered Representative

12/1996 - 12/2011; Gateway Financial Strategies, LLC; Advisory Representative

01/1996 - 03/1997; Financial Network Investment Corporation; Registered Representative

06/1995 - 03/1997; John Alpers Jr.; Admin Assistant

Examinations:

02/1996; Series 6

09/1997; Series 7

02/1998; Series 24

02/1998; Series 66

10/2018; SIE

Item 3: Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. John H. Alpers III, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

Item 4: Other Business Activities

A. If Mr. John H. Alpers III is actively engaged in any investment-related business or occupation, including if Mr. John H. Alpers III is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. John H. Alpers III's other financial industry activities creates a material conflict of interest with you, we are required to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Mr. John H. Alpers III receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. John H. Alpers III receives. We must explain that this practice gives Mr. John H. Alpers III an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Mr. John H. Alpers III is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. John H. Alpers III’s income or involve a substantial amount of Mr. John H. Alpers III’s time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. John H. Alpers III’s time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Mr. John H. Alpers III for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. John H. Alpers III’s regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6: Supervision

We are required to explain how we supervise Mr. John H. Alpers III, including how we monitor the advice Mr. John H. Alpers III provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. John H. Alpers III's advisory activities on behalf of our firm.

Mr. Austin Kelly, Chief Compliance Officer of Cosner Financial Group, LLC, supervises and monitors Mr. John H. Alpers III's activities on a regular basis. Mr. Austin Kelly reviews all outgoing correspondence for written financial advice that Mr. John H. Alpers III provides to his clients. Please contact Mr. Kelly if you have any questions about Mr. John H. Alpers III's brochure supplement at (970) 482-3922.

Item 7: Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if Mr. John H. Alpers III has been involved in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being 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.

We have nothing to disclose in this regard.

2. An award or otherwise being 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.

We have nothing to disclose in this regard.

B. If Mr. Alpers has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.