

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

Mark L. Kornblau

Cosner Financial Group, LLC

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

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

This brochure supplement provides information about Mark L. Kornblau 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. Mark L. Kornblau is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #1085912.

Item 2: Educational Background & Business Experience

Mark L. Kornblau, CFP®, MS

Year of Birth: 1953

Education:

1975; University of Wisconsin-Madison; B.S. Natural Resources

1979; Colorado State University; M.S. Agronomy

Business Background for the last 5 years:

07/2020 - Present; Cosner Financial Group, LLC; Investment Adviser Representative

04/2008 - 07/2020; Geneos Wealth Management, Inc.; Registered Representative

03/1994 - 03/2008; Royal Alliance Associates, Inc.; Registered Principal/Registered Representative

09/1988 - 07/2020; Financial Design & Management, Inc.; President/Chief Compliance Officer/CIO

09/1988 - 03/1994; Financial Network Investment Corporation; Registered Principal/Registered Representative

Examinations:

01/1983; Series 6

09/1987; Series 7

01/1983; Series 22

09/1990; Series 24

03/2003; Series 51

03/1984; Series 63

10/2018; SIE

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner™ (CFP®) (July 1987)

PROFESSIONAL DESIGNATION DISCLOSURES:

Certified Financial Planner™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”)

Professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3: Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. Mark L. Kornblau, 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. Mark L. Kornblau is actively engaged in any investment-related business or occupation, including if Mr. Mark L. Kornblau 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. Mark L. Kornblau'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. Mark L. Kornblau 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. Mark L. Kornblau receives. We must explain that this practice gives Mr. Mark L. Kornblau 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. Mark L. Kornblau 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. Mark L. Kornblau's income or involve a substantial amount of Mr. Mark L. Kornblau'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. Mark L. Kornblau'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. Mark L. Kornblau 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. Mark L. Kornblau'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. Mark L. Kornblau, including how we monitor the advice Mr. Mark L. Kornblau provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Mark L. Kornblau's advisory activities on behalf of our firm.

Mr. Austin Kelly, Chief Compliance Officer of Cosner Financial Group, LLC, supervises and monitors Mr. Mark L. Kornblau's activities on a regular basis. Mr. Austin Kelly reviews all outgoing correspondence for written financial advice that Mr. Mark L. Kornblau provides to his clients. Please

contact Mr. Kelly if you have any questions about Mr. Mark L. Kornblau'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. Mark L. Kornblau 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.
 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.
- B. If Mr. Mark L. Kornblau has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Cosner Financial Group, LLC is an SEC registered investment adviser; therefore, this section is not applicable.