

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

Austin Gene Kelly

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 Austin Kelly 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. Kelly is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #4851478.

Item 2: Educational Background & Business Experience

Austin Gene Kelly

Year of Birth: 1981

Full Education Background:

2004; University of Texas at San Antonio; Bachelor's Degree in Business Administration (Accounting & Finance)

Business Background for the last 5 years:

09/15 - Present; Cosner Financial Group; Chief Compliance Officer

11/04 - Present; Cosner Financial Group; Investment Adviser Representative

06/11 - Present; Triad Advisors LLC; Registered Administrator

11/04 - 06/11; National Planning Corporation; Registered Representative

Examinations:

11/04; Series 6

02/05; Series 63

11/08; Series 65

10/2018; SIE

Item 3: Disciplinary Information

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

Mr. Austin Kelly is the Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm’s Code of Ethics.

Item 7: Requirements for State-Registered Advisers

- A. In addition to the events listed in Item 3 of Part 2B, if Mr. Kelly 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. Kelly 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.