

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

**John H. Alpers III
Cosner Financial Group, LLC
CRD # 2704475**

**1030 Andrews Hwy Suite 112
Midland, TX 79701
(432) 682-0326**

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

**Firm Contact:
Jeremy Newton, CCO**

Item 2: Educational Background & Business Experience

John H. Alpers III

Year of Birth: 1973

Educational Background:

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

Business Background for Last 10 Years:

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

07/2020 - 12/2021; Triad Advisors, LLC; Register 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

Examinations:

02/1996; Series 6 09/1997; Series 7 02/1998; Series 24 02/1998; 66 10/2018; SIE

Item 3: Disciplinary Information

There are no legal or disciplinary events material to your evaluation of Mr. Alpers, to disclose.

Item 4: Other Business Activities

- A. If Mr. Alpers is actively engaged in any investment-related business or occupation, including if he 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. Alpers' other financial industry activities creates a material conflict of interest, the SEC requires us to describe the nature of the conflict and generally how we address it. We have nothing to disclose in this regard.
 2. If Mr. Alpers receives commissions, or other compensation based on the sale of securities or other investment products, including as a 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 he receives. We must explain that this practice gives Mr. Alpers 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. Alpers 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 his income or involve a substantial amount of Mr. Alpers' 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. Alpers' 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. Alpers 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 his 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. Alpers, including how we monitor the advice he provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Alpers' advisory activities on behalf of our firm.

Jeremy Newton supervises and monitors Mr. Alpers' activities on a regular basis. He reviews all outgoing correspondence for written financial advice that Mr. Alpers provides to his clients. Please contact Mr. Newton if you have any questions about Mr. Alpers' brochure supplement.

Item 7: Requirements for State-Registered Advisers

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