

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

**Ryan P. Cosner  
Cosner Financial Group, LLC  
CRD # 4599362**

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

**628 Main Street  
Windsor, CO 80550  
(970) 482-3922**

**Firm Contact:  
Jeremy Newton, CCO**

**Item 2: Educational Background & Business Experience**

**Ryan P Cosner:** Year of Birth: 1983

**Educational Background:**

2007; Texas Tech University; Personal Financial Planning

**Business Background:**

09/2008 - Present; Cosner Financial Group, LLC; Managing Member

06/2011 - Present; Triad Advisors LLC; Registered Representative

09/08 - 09/15; Cosner Financial Group; Chief Compliance Officer

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

**Examinations:**

08/06; Series 6

02/07; Series 63

11/07; Series 65

03/11; Series 7

10/18; SIE

**Item 3: Disciplinary Information**

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

**Item 4: Other Business Activities**

A. If Mr. Cosner 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. Cosner's 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. Cosner 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. Cosner an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Cosner is a registered representative of Triad Advisors LLC (“Triad”). Triad, as a broker dealer and our firm will be compensated on the normal and customary commission schedule for general securities business. Clients should be aware that these services involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser.

In the capacities as a registered representative, Mr. Cosner may receive distribution or service (“trail”) fees from the sale of certain mutual funds (including money market funds pursuant to a 12(b)-1 distribution plan or other such plan as compensation for distribution or administrative services which are distributed from the fund’s total assets). These fee arrangements will be disclosed upon request of a client and are available in the applicable fund’s prospectus.

- B. If Mr. Cosner 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. Cosner’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. Newton’s time and income, we may presume that they are not substantial.

Mr. Cosner is licensed to sell life and annuity insurance products through Triad Insurance, Inc, (a wholly owned subsidiary of Triad), and various other companies. Triad Insurance, Inc., as well as the appropriately licensed representative, will receive compensation for the sale of such products. Triad may recommend the purchase of insurance products in connection with financial planning and related consulting services. Clients are under no obligation to purchase insurance products through any particular insurance agency or representative. Insurance sales constitute 20% of Mr. Cosner’s time.

**Item 5: Additional Compensation**

If someone who is not a client provides an economic benefit to Mr. Cosner 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. Cosner, 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. Cosner’s advisory activities on behalf of our firm.

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