

Coker & Palmer, Inc. Form CRS

Item 1 Introduction

03/29/2021

Coker & Palmer, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser and as a Broker-Dealer; and is a member of FINRA and the Securities Investor Protection Corporation.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at Investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.

Item 2 Relationships and Services

What investment services and advice can you provide me?

Our firm offers brokerage and investment advisory services to retail investors including buying and selling securities.

Our investment adviser firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

- Financial planning—monitored according to your agreement with your financial professional as part of our standard service.
- Wrap fee programs—monitored according to your agreement with your financial professional as part of our standard service.
- Retirement planning—monitored according to your agreement with your financial professional as part of our standard service.
- Portfolio management—monitored according to your agreement with your financial professional as part of our standard service.
- Buying and selling securities—monitored according to your agreement with your financial professional as part of our standard service.
- Investment recommendations—monitored according to your agreement with your financial professional as part of our standard service.
- Personal investment strategies—monitored according to your agreement with your financial professional as part of our standard service.

While accounts and portfolios are monitored continuously when investment advisory discretionary services are used, account review are based on the decided agreement between you and your financial professional.

Our broker-dealer firm provides limited investment discretionary authority for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

- Buying and selling securities—monitored continuously as part of our standard service.
- Investment recommendations—monitored according to your agreement with your financial professional as part of our standard service.
- Personal investment strategies—monitored according to your agreement with your financial professional as part of our standard service.

We recommend that you discuss a review plan with your financial professional.

For additional information including minimum investment amounts, please see www.cokerpalmer.com or <https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1); our Regulation BI disclosure at www.cokerpalmer.com and www.adviserinfo.sec.gov/IAPD

Conversation starters. *Ask your financial professional:*

- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not? How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3 Fees, Costs, Conflicts and Standard of Conflict

What fees will I pay?

Our fees can be assessed quarterly and are disclosed in our Form ADV Part 2A and Fee Schedule found on our website. Some fees create a conflict of interest described below.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges you transaction fees, the firm has an incentive to encourage you to trade more frequently.
- If our firm charges you a commission, our representatives may offer products to you that cost more and therefore you will be charged more.

- If our firm charges you fixed fees our representatives may offer products to you that cost more and therefore you will be charged more.
- If you invest in a wrap fee program, asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore, those fees are higher than a typical asset-based advisory fee.

There are other fees and costs related to our investment adviser and brokerage services in addition to the principal fees and costs that you will pay directly or indirectly. Examples of our most common fees and costs are insurance fees, mutual fund fees and wrap program fees.

Additional Information:

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at www.cokerpalmer.com or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>. For more detailed information about our broker-dealer fees and costs please review our Regulation BI disclosure and Fee Schedule found at www.cokerpalmer.com and www.adviserinfo.sec.gov/IAPD.

Conversation starters. *Ask your financial professional:*

– Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- If you invest in mutual funds or variable insurance products, our firm has an incentive to encourage you to invest in positions that may be costly, dependent on amount purchased and time horizon.

Conversation starters. *Ask your financial professional:*

– How might your conflicts of interest affect me, and how will you address them?

Additional information:

For more detailed information about our fees and costs please review our Form ADV, Part 2A found at www.cokerpalmer.com or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>. For more detailed information about our fees and costs please review our Regulation BI disclosure and Fee Schedule found at www.cokerpalmer.com and www.adviserinfo.sec.gov/IAPD.

How do your financial professionals make money?

- Our firm earns additional revenue from our financial professionals when they manage accounts, invest for their clients and make certain recommendations.

Item 4 Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes, our firm and some of our financial professionals, have disciplinary history addressed in our Form ADV Part 2A and Form BD. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters. *Ask your financial professional:*

– As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.cokerpalmer.com; emailing at lghee@cokerpalmer.com OR dcoker@cokerpalmer.com or calling us at 601-354-0860.

Conversation starters. *Ask your financial professional:*

– Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?