

Introduction	<p>J.W. Coons Advisors, LLC (“Coons Advisors”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
Relationships and Services	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors. The principal service is management of stocks, bonds, and funds in individual investment accounts owned by our clients. We provide financial planning services in support of investment management and as requested by clients. Account types include individual, joint, trust, estate, retirement, charitable and other legal entities. Our services are based on each client’s objectives, risk tolerance, and circumstances.</p> <p>Monitoring We monitor clients’ investments on an ongoing basis as part of our standard service.</p> <p>Investment Authority Our standard service provides discretionary authority to us to buy and sell securities in clients’ accounts without first obtaining permission. Clients can limit this authority by request. For example, a client can instruct us not to buy or sell a specific security. Our non-discretionary service requires us to obtain pre-approval from a client before buying or selling securities in their account. A client of our non-discretionary service makes the ultimate decision regarding the purchase or sale of investments.</p> <p>Limited Investment Offerings We do not offer any proprietary securities. There are no effective limits to securities we can buy and sell.</p> <p>Account Minimums and Other Requirements We request a relationship size of at least \$1 million per family, but consider exceptions.</p> <p>More detailed information about Coons Advisors’ services is available on Part 2 of our Form ADV, which is available at https://www.coonsadvisors.com/.</p> <p style="text-align: center;"><i>Conversation Starters to ask our financial professionals</i></p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
Fees, Costs, Conflicts, and Standard of Conduct	<p>What fees will I pay? Our fee is based on the size and complexity of a client’s accounts. Fees range from an annual rate of 0.50% to 1.25% of the market value of assets in a client’s accounts and are negotiable. Fees are deducted from accounts monthly in arrears. We have an incentive to encourage clients to increase the size of their accounts because our standard fee increases with account size.</p> <p>Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available at https://www.coonsadvisors.com/.</p> <p>Clients sometimes directly or indirectly pay fees charged by other providers, including the following.</p> <ul style="list-style-type: none"> • Fees charged by the account custodian for wiring money into or out of accounts or holding non-standard assets, such as physical stock certificates. • Fees charged by a broker for transactions, interest charged for using margin, and nominal transaction fees imposed to recover fees paid by the broker to self-regulatory organizations. • Fees charged by a trust company for trust services. • Fees deducted from funds by fund companies for management, administrative, and other services.

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.

Conversation Starter to ask our financial professionals

- *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 acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we 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 investment advice we provide to you. Here is an example to help you understand what this means.

- We manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.

Conversation Starter to ask our financial professionals

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

More detailed information about conflicts of interest between Coons Advisors and its clients is available on Part 2 of our Form ADV, which is available at <https://www.coonsadvisors.com/>.

How do your financial professionals make money?

Our financial professionals receive a salary and are eligible for a bonus. In some cases, the bonus is discretionary and in others is tied to revenue the firm earns from the financial professional's advisory services or recommendations. Revenue-based compensation creates a conflict of interest because financial professionals can benefit from encouraging clients to increase the size of their accounts. Compensation levels depend on multiple factors, including the number, value and complexity of accounts managed, the performance of those accounts, and client satisfaction and retention. Our financial professionals do not receive product sales commissions.

Disciplinary History

Do your financial professionals have legal or disciplinary history?

No. You can research Coons Advisors and our financial professionals using the free and simple search tool available at www.investor.gov/CRS.

Conversation Starter to ask our financial professionals

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

Additional Information

Updated copies of this form, and additional information about Coons Advisors, can be found at <https://www.coonsadvisors.com/>. You can also request an up-to-date version of the Relationship Summary, or the more detailed Part 2 of Form ADV, by calling Jim Coons at (614) 918-3500.

Conversation Starter to ask our financial professionals

- *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?*