



## Cox Capital Management Relationship Summary, Form CRS

### Is an Investment Advisory Account Right for You?

Cox Capital Management (CCM) is an Investment Advisor registered with the Securities and Exchange Commission. Brokerage and an investment advisory services and fees differ, and it is essential for you to understand these differences. ***Investor.gov/CRS offers free and simple tools to research firms and provides educational materials about investment advisors, broker-dealers, and investing.***  
***www.investor.gov/CRS***

### What investment services and advice can you provide me?

- We offer Investment Advisory services to retail and institutional investors.
- We discuss your investment strategy to achieve your goals and regularly monitor your account
- We are available for consultation and provide guidance and advice on a regular basis.
- Our discretionary management allows CCM to buy and sell investments on your behalf that we believe will best achieve your investment objectives (which our Advisory Agreement details).
- We offer a range of equity and fixed income investments.
- We manage accounts of all assets size and do not require a minimum account size or investment amount.
- We offer Consulting Services and additional advice, which is investment advisory in nature, relating to asset allocation, cash flow, risk management and various other financial planning issues.
- Our firms ADV, Part2A, Items 4, 7, 13, & 16, is available on our website [www.coxcapitalmanagement.com](http://www.coxcapitalmanagement.com)

- *Conversation Starters:*

Given my financial situation, should I choose an investment advisory service? 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?

### What Fees will I pay?

- CCM clients pay Asset-based fees. Clients pay an on-going fee at the end of each quarter based on the value of the cash and investments in their advisory account at the end of the quarter. These fees are deducted from and reduce the value of your account.
- Our fees generally range from 0.40% to 1.00% and are individually negotiated with each client.

- You will pay fees and costs whether you make or lose money in 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 you are paying.
- Our firm's ADV, Part 2A, Item 5, is available on our website [www.coxcapitalmanagement.com](http://www.coxcapitalmanagement.com)

- *Conversation Starters:*

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

**What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest to you have?**

- When we act as your investment advisor, 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 you.

*Examples of Ways You Make Money and Conflicts of Interest*

- CCM benefits from the services we provide to you. The more assets there are in a retail/institutional investors' advisory accounts, the more an investor will pay in fees. The firm may therefore have an incentive to encourage the investor to increase the assets in his or her account.
- Consulting fees vary based on the complexity of the plan or project and our typical hourly rate ranges between \$150 and \$350.
- Our firm's ADV, Part 2A, Item 11, is available on our website [www.coxcapitalmanagement.com](http://www.coxcapitalmanagement.com)

- *Conversation Starters:*

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

**How do your financial professionals make money?**

- The amount of assets they service.
- Revenue the firm earns from the financial professional's advisory services or recommendations.

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

- No
- Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals.
- Our firm's ADV, Part 2A, Item 9, is available on our website [www.coxcapitalmanagement.com](http://www.coxcapitalmanagement.com)

- *Conversation Starter*

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

**Additional Information**

- For additional information about our advisors and services, visit [Investor.gov](http://Investor.gov), [Brokercheck.finra.org](http://Brokercheck.finra.org), our website [coxcapitalmanagement.com](http://coxcapitalmanagement.com).
- Contact us in writing at Cox Capital Management, 23 Central Street, Andover, MA 01810 or call (978) 475-3325

- *Conversation Starter*

Who is my primary contact person?

Is he/she an investment advisor or broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?