

## Introduction

---

Kagan Coccozza Asset Management, Inc. (“Kagan Coccozza Asset Management”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

---

As an investment adviser, Kagan Coccozza Asset Management offers investment advisory services to retail investors which includes investment supervisory services. Our advisory services include investment supervisory services, where we start each client relationship with a series of consultative sessions to discuss your financial situation, focusing on your investment goals, your risk tolerance, your time horizon, any investment preferences you have, and our investment strategies. We then tailor an investment policy and portfolio for you. We will regularly monitor your investments on a continuous basis as part of our standard services. Please refer to Item 4 of our Form ADV Part 2A for further information.

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. We also manage accounts on a non-discretionary basis, which means that you make the ultimate decision regarding buying or selling investments in your account. Please refer to Item 16 of our Form ADV Part 2A for further information.

We do not limit our advice and services to proprietary products or a limited menu of products or investments. Our minimum account size requirement is \$250,000. Please refer to Item 7 of our Form ADV Part 2A for further information.

### *Questions to Ask Us:*

- *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?

---

Fees and costs affect the value of your account over time and vary depending on certain factors and are negotiable. Please ask our representative to give your personal information on the fees and costs you will pay. Our standard advisory fee ranges from 0.50% to 2.0% and is based on the market value of the assets under management. The annual fees are negotiable in certain cases and are charged in advance on a quarterly basis. Our incentive is to increase the value of your account over time, which will increase our fees over time.

The broker-dealer (“custodian”) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

*Question to Ask Us:*

- *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 you. Here are some examples to help you understand what this means.

Kagan Coccozza Asset Management's revenue is from the advisory fees we collect from our clients' accounts. We have an incentive to increase the amount of investments we manage which could bias our advice towards investing more rather than paying off debt or recommending you not have investments that we do not manage. For additional information on conflicts of interest, please see our Form ADV Part 2A.

*Question to Ask Us:*

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

## How do your financial professionals make money?

---

Our financial professionals are paid either through their ownership in the firm or a portion of advisory fees for accounts in which they manage. This compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us. Some also receive commissions from the sale of insurance products, which can impact their recommendations to you.

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

---

No. Visit [www.investor.gov/crs](http://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

*Questions to Ask Us:*

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

## Additional Information

---

You can find additional information about our investment advisory services on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #154321. You may also contact our firm at 856-381-0550 to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

*Questions to Ask Us:*

- *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?*

## Exhibit

---

Since the last filing of this Form ADV Part 3, dated October 30, 2024, we have updated disclosure regarding compensation of our financial professionals.