

Firm Brochure
(Part 2A of Form ADV)

GARY COOK
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This brochure provides information about the qualifications and business practices of GARY COOK. If you have any questions about the contents of this brochure, please contact me at: 805-705-5023, or by email at: Gary@GaryCookFinancialPlanning.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Registration with the SEC or California State Department of Business Oversight does not imply a certain level of skill or training.

Additional information about GARY COOK is available on the SEC's website at www.adviserinfo.sec.gov. The CRD number for GARY COOK is 172602.

March 2024

Material Changes

Annual Update

Amended to change hourly rate to \$300.

Material Changes since the Last Update

None

Full Brochure Available

Whenever you would like to receive a complete copy of my Firm Brochure, please contact me by telephone at: 805-705-5023 or by email at: Gary@GaryCookFinancialPlanning.com.

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4 - Advisory Business

Firm Description

The FIRMNAME, "GARY COOK" was founded in 2015 and organized as a Sole Proprietor.

GARY COOK provides personalized confidential financial planning and investment management to individuals. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment planning, education funding, retirement planning, and estate planning.

GARY COOK is strictly a fee-only financial planner. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

GARY COOK does not act as a custodian of client assets. The client always maintains asset control. When authorized by the client, GARY COOK places trades for clients under a limited power of attorney. GARY COOK does not provide ongoing management services.

An evaluation of each client's situation is developed, often in the form of an asset allocation spreadsheet.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

An initial phone conversation is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

GARY COOK is the sole owner with no employees.

Types of Advisory Services

GARY COOK provides investment supervisory services in any of the following two models:

- 1) Investment advice through consultations.
- 2) Initiate asset trades on behalf of the client based on recommendations and advice I provide. All transactions will have prior written approval from the client. Authority to make transactions will be through a Limited Power of Attorney. I do not have discretionary authority to execute transactions, nor do I manage the client's account on an ongoing basis.

GARY COOK also furnishes advice to clients on matters not involving securities, such as financial planning matters, including taxation, insurance, cash flow and estate planning issues.

Tailored Relationships

The goals and objectives for each client are documented in the client/advisor meeting minutes. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships. GARY COOK does not participate in wrap fee programs.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying GARY COOK in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, GARY COOK will refund any unearned portion of the advance payment.

GARY COOK may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, GARY COOK will refund any unearned portion of the advance payment.

5 - Fees and Compensation

Description

GARY COOK bases its fees on an hourly basis, including time spent for asset transactions. Lower fees for comparable services may be available from other sources.

\$300/hr is charged for producing a financial plan or providing financial advice on an hourly basis. This fee will be reduced or eliminated if the client feels it is unreasonable or unjustified.

Due to a potential or perceived conflict of interest, I do not collect commissions, fees or any other forms of compensation from the purchase or sale of any product, including asset-based sales charges or service fees from the sale of mutual funds.

Fee Billing

Fees for financial planning on an hourly basis are billed in arrears of the engagement or at suitable interim periods.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to GARY COOK.

Past Due Accounts and Termination of Agreement

GARY COOK typically collects fees in arrears of the completed work. GARY COOK reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in GARY COOK's judgment, to providing proper financial advice.

6 - Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

GARY COOK does not use a performance-based fee structure because of the potential conflict of interest.

7 - Types of Clients

Description

GARY COOK generally provides investment advice to individuals and does not have any requirement for opening or maintaining an account with the firm.

Client relationships vary in scope and length of service.

8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that GARY COOK may use include Morningstar mutual fund information, Morningstar stock information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, and the Internet.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that I use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios generally include international assets for diversification purposes.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

GARY COOK generally does not engage in active trading, short sales, margin transactions or option writing.

Risk of Loss

All investment plans have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

9 - Disciplinary Information

Legal and Disciplinary

GARY COOK has not been involved in legal or disciplinary events related to past or present investment clients.

10 - Other Financial Industry Activities and Affiliations

Financial Industry Activities

GARY COOK is not registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor. No

other person or firm, directly or indirectly, control my management practices or policies.

Affiliations

GARY COOK has no arrangements that are material to its business with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

If beneficial to the client, I may refer the client to another advisor for specific advice. If so, I will not receive any compensation or commissions from this advisor. It is my intent to avoid any material conflict of interest. However, any potential conflict of interest, real or perceived, shall be fully disclosed to the client prior to the engagement with the referred advisor.

11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

GARY COOK is committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Any material conflicts that may influence the engagement between the client and the advisor will be disclosed to the client.

GARY COOK will not recommend any security, partnership or investment advisor that I have any material financial interest in. Should you, as my client, inquire about any such investment that I have a material financial interest in, I will fully disclose my relationship with the entity and any benefit I may receive.

If there is the potential for a conflict of interest that could compromise my judgment, or fiduciary responsibility towards the client, I will disengage from the activity with the client and fully disclose the reasons for this decision.

Personal Trading

The Chief Compliance Officer is GARY COOK, who ensures that personal trading does not affect the markets, and that clients of the firm receive preferential treatment. Since all trades made by GARY COOK are small mutual fund trades or exchange-traded funds trades, the trades do not affect the securities markets.

GARY COOK may not buy or sell securities ahead of client trades.

GARY COOK may recommend the purchase or sale of a security or Mutual Fund that I own in my personal portfolio, but never to the detriment to the client. As with

any recommendation, it will be in the best interests of the client with full disclosure and open transparency. If the client feels there may be a conflict of interest, I will provide an alternate recommendation.

12 - Brokerage Practices

Selecting Brokerage Firms

GARY COOK does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. GARY COOK recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

GARY COOK recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Co. Inc, Fidelity, Vanguard Brokerage Service and Scottrade.

GARY COOK does not receive fees or commissions from any of these arrangements.

Soft Dollars

GARY COOK does not receive any soft dollars or credit from any custodian.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

13 - Review of Accounts

Periodic Reviews

Account reviews are performed upon request of the client.

14 - Client Referrals and Other Compensation

Incoming Referrals

Referrals may come from current clients, estate planning attorneys, accountants, personal friends and other similar sources.

Phil Mckenna currently serves as an unaffiliated solicitor for Gary Cook, CFP®. In the event that you enter into a written agreement with Gary Cook for financial planning services as a result from a referral from Phil Mckenna, Phil shall qualify to receive a solicitor's commission for the first engagement. The commission shall be 25% of the investment advisory fee. The commission shall be paid solely by the

advisor. The advisory fee the client pays only includes services rendered by Gary Cook and does not include the solicitor's commission. Furthermore, Phil Mckenna's role is strictly as a solicitor and will not provide any advice on financial planning or investment matters. Phil Mckenna has been registered with my firm with FINRA.

Referrals Out

GARY COOK does not accept referral fees or any form of compensation from other professionals when a prospect or client is referred to them.

Other Compensation

none

15 - Custody

Account Statements

All assets of investment management and financial planning clients are held at qualified custodians. Custodians provide account statements directly to clients at their address of record at least quarterly.

Net Worth Statements

The net worth of financial planning clients may be assessed initially upon request. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

16 - Investment Discretion

Non-Discretionary Authority for Trading

Upon the request of the client, GARY COOK may make trades on a non-discretionary basis, but does not manage the account on an ongoing basis.

Limited Power of Attorney

A limited power of attorney is a trading authorization. The client may sign a limited power of attorney (provided by the broker) so that GARY COOK may execute specific trades on the client's behalf. The limited Power of Attorney is only valid for an appropriate length of time in order to execute the trades.

17 - Voting Client Securities

GARY COOK does not have any authority to vote client securities. The client will receive their proxies directly from their custodian and may contact me for procedural questions, but I will not advise them on specific voting direction.

18 - Financial Information

Financial Condition

GARY COOK does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

GARY COOK has not been the subject of any bankruptcy petition at any time during the past 10 years.

GARY COOK does not require prepayment of more than \$500 in fees per client 6 months in advance nor do I have discretionary authority or custody of client funds or securities. Therefore, a balance sheet is not required.

19 - Requirement for State-Registered Advisors

GARY COOK is a Sole Proprietor without employees. Formal education and business background can be found in ADV Part 2B, Firm Brochure Supplement.

As earlier stated, I am not compensated by performance based fees. Therefore, there is no incentive for me to recommend an investment that may have higher degree of risk.

GARY COOK has not received an award or found liable in any arbitration in damages in excess of \$2500.

GARY COOK has not received an award or found liable in any civil, Self-Regulated Organization or administration proceeding.

GARY COOK does not have any relationship or arrangement with any issuer of securities.

20 - Business Continuity Plan

Description

GARY COOK has a written and maintained business continuity plan in place for the purpose of meeting the fiduciary responsibility to the client in the event of a natural or man-made disaster or death/incapacity of GARY COOK or any other business disruption.

21 - Information Security Program

Information Security

GARY COOK maintains a protected secure electronic filing system to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

GARY COOK is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to me.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we may disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying me at any time at 805-705-5023, 709 Cathedral Pointe Lane, Santa Barbara, CA 93111, or email at Gary@GaryCookFinancialPlanning.com, or in person.

I maintain a secure office to ensure that your information is not placed at unreasonable risk.

I do not provide your personal information to mailing list vendors or solicitors. I require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

I will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Firm Brochure Supplement

(Part 2B of Form ADV)

GARY COOK
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This brochure supplement provides information about GARY COOK that supplements the GARY COOK brochure. You should have received a copy of that brochure. Please contact GARY COOK if you did not receive a copy of GARY COOK's brochure or if you have any questions about the contents of this supplement.

Additional information about GARY COOK is available on the SEC's website at www.adviserinfo.sec.gov.

March 2024

Brochure Supplement (Part 2B of Form ADV)

EDUCATION, CERTIFICATIONS and WORK HISTORY

GARY COOK was born in 1956 and has received his BSME from Arizona State University in 1979.

GARY COOK has completed the Certified Financial Planner (CFP) education and exam requirements and is a Certified Financial Planner TM.

GARY COOK passed the Series 65 "Uniform Investment Advisors Law Examination" in January 2015.

Work History:

1980 – 2001	The Boeing Company, Seattle, WA
2001 – 2002	The Jet Center, Santa Barbara, CA
2002 – 2004	Telaire Gas Sensors, Santa Barbara, CA
2004 – 2005	ATK Space Systems, Santa Barbara, CA
2005 – 2017	Small business owner with my wife. We owned three Jenny Craig weight loss centers.

DISCIPLINARY INFORMATION

GARY COOK has not been involved in any criminal or civil action in a domestic, foreign or military court.

GARY COOK has not been involved with any proceedings before the SEC, any other federal agency, any state regulatory agency, or any foreign financial regulatory authority.

GARY COOK has not been involved with any proceedings with a Self-Regulating Organization (SRO).

GARY COOK has not been involved with any other hearing or formal adjudication.

OTHER BUSINESS ACTIVITIES

GARY COOK is not actively engaged in any investment related business or occupation, including as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, commodity trading advisor.

ADDITIONAL COMPENSATION

GARY COOK does not receive any economic benefit, such as referral fees, from anyone or any business entity who is not a client. Gary Cook receives all client fees in arrears of the client engagement.

SOLICITOR'S AGREEMENT

Phil Mckenna currently serves as an unaffiliated solicitor for Gary Cook, CFP®. In the event that you enter into a written agreement with Gary Cook for financial planning services as a result from a referral from Phil Mckenna, Phil shall qualify to receive a solicitor's commission for the first engagement. The commission shall be 25% of the investment advisory fee. The commission shall be paid solely by the advisor. The advisory fee you pay only includes services rendered by Gary Cook and does not include the solicitor's commission. Furthermore, Phil Mckenna's role is strictly as a solicitor and will not provide any advice on financial planning or investment matters. Phil Mckenna has been registered with my firm with FINRA.

SUPERVISION

Gary Cook is a sole proprietor without employees and is therefore self-supervised.

REQUIREMENTS FOR STATE REGISTERED ADVISORS

GARY COOK has not received an award or found liable in any arbitration in damages in excess of \$2500.

GARY COOK has not received an award or found liable in any civil, Self-Regulated Organization or administration proceeding.

GARY COOK has never been the subject of any bankruptcy petition.