Form CRS – Cohen Investment Advisors, LLC Effective Date: March 2026

Introduction

Cohen Investment Advisors, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail and institutional clients. ***Accounts*:** We service retail nonqualified and qualified accounts as well as institutional accounts. ***Investments*:** We use stocks, bonds, exchange traded funds, and mutual funds to construct portfolios.

Monitoring: We monitor portfolios and securities in accounts on an ongoing basis. We communicate with you frequently and also offer to meet with you annually depending on your needs. ***Investment Authority:*** We provide our services on a perpetual discretionary basis. We execute investment recommendations and specific transactions in accordance with your investment objectives without your prior approval. Our engagement will continue until you notify us otherwise in writing. ***Limited Investment Offerings:*** We do not offer advice only with respect to proprietary products. Our portfolios generally consist of widely held publicly traded securities. ***Account Minimums and Other Requirements:*** For relationships other than Private Funds, we require an account minimum of $250,000 in order for you to open/maintain an account or establish a relationship, with limited exception.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

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?

You will pay an ongoing asset-based fee. This fee will be collected at the beginning of each quarter and is calculated as a percentage of the value of your account[s] that we manage. ***Conflicts of Interest:*** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. However, as the assets in your relationship increase, your fee rate decreases at certain breakpoints. ***Other Fees and Costs:*** In addition to our advisory fee, you will also be responsible for transaction fees. We do not share in these transaction fees. If you participate in any private offering, you will not pay an advisory fee on those assets. However, you will be charged a management fee and potentially a performance-based fee which is disclosed in the offering document. International clients may be subject to a surcharge due to the complexity of cross-border issues. These higher fees are disclosed at the inception of the relationship and are charged as an asset-based fee on your account.

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 on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

Conversation Starters

- *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 interests 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 is an example to help you understand what this means: We will recommend that you open your account with a specific custodian, where we have an institutional relationship and receive economic benefits. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices. Our firm also may assess performance fees if you participate in a private offering. Performance based fee arrangements may create an incentive for us to recommend investments which may be riskier or more speculative than those we would recommend under a different fee arrangement. These arrangements also create an incentive to favor higher fee-paying accounts over other accounts in the allocation of investment opportunities. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

Conversation Starters

- *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 compensated based on a percentage of profits earned by the firm as a whole. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

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

No. You can visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters

- *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 by visiting www.sec.gov/check-your-investment-professional and searching with our CRD #: 168595 or by visiting www.investwithcohen.com. You can request up to date information and a copy of our client relationship summary by contacting us at info@investwithcohen.com or (603) 232-8350.

Conversation Starters

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