

**FORM CRS (CLIENT RELATIONSHIP SUMMARY)**  
**A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH COX CAPITAL MANAGEMENT, LLC**  
**FEBRUARY 1, 2024**

**ITEM 1 - INTRODUCTION**

Cox Capital Management, LLC is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. One of the requirements of being a Registered Investment Adviser (“RIA”) is to produce this Client Relationship Summary (“Form CRS”).

As an RIA, we do not sell any products or accept any commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interest. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at: [www.investor.gov/CRS](http://www.investor.gov/CRS). This site also provides educational materials about investment advisors, broker-dealers, and investing.

**ITEM 2 – RELATIONSHIP & SERVICES**

**QUESTIONS TO ASK US:**

*“What investment services and advice can you provide me?”*

Cox Capital Management, LLC offers investment advisory services to retail investors. Our firm manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to our firm to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion by imposing reasonable restrictions on investing in certain securities or groups of securities.

As an investment adviser, we provide investment advice to you through our Investment Adviser Representatives (“IARs”) for an ongoing fee. Based on your financial needs and objectives, your IAR will advise you on the management of your investments through representation as a portfolio manager. This service is included as part of the Firm’s standard advisory services. Our Firm does not require a minimum portfolio value to provide advisory services to you.

Our Firm also offers financial planning and consulting services for our clients. Our Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services. These services usually include preparing long-term financial projections for clients and may also include advising on insurance policies, education funding, real estate decisions, non-managed investments, financing options, and tax and estate planning matters.

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

*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?*

**FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE – ITEM 4, 7, 13, & 16**

**ITEM 3.A – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT**

**QUESTIONS TO ASK US:**

*“What fees will I pay?”*

We generally offer our advisory services for an annual investment advisory fee calculated as a percentage of the value of the assets that we manage in your account. Our fees are assessed quarterly in arrears, as set forth in the fee schedule contained in your advisory agreement.

Our fees are exclusive of brokerage commissions, transaction fees, exchange fees, and other related costs and expenses. Where we determine to allocate capital to exchange-traded funds (“ETFs”), our fees are exclusive of the fees and expenses of the ETFs. The structure and level of our fees will vary by the client based on the services provided and other relevant considerations. The investment management fee covers our portfolio management services (risk assessment, strategy development, trading, monitoring, and reporting) and financial planning services.

Occasionally a client will hire us only for financial planning and consulting services. Our fees for these limited services are typically a flat agreed-upon amount or an hourly charge. Fixed fees for stand-alone financial planning or consulting services, without investment management services, are offered on three different platform levels: Young Professionals Plan is \$2,500, Retirement Income Plan is \$6,000, Business Transition Plan is \$7,500, but may be negotiated at the discretion of the Firm.

*Help me understand how these fees and costs affect my investments?*

<p>Our consulting services are offered on an hourly fee range of \$150 to \$350 per hour. For these services, the client will be billed based on the scope of services rendered.</p> <p>The custodian, generally Fidelity, for an investment account may charge transaction costs (also known as commissions), as well as custodial, redemption, administrative and other fees. Most of our clients only pay transaction costs and occasional administrative fees, Fidelity also earns fees in other ways including, but not limited to managing money market and proprietary mutual funds, margin loan interest, securities lending, and platform fees paid by fund managers. Our Firm does not share in Custodian Fees charged to your account.</p> <p>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.</p>	<p><b>QUESTIONS TO ASK US:</b></p> <p><i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i></p>
<p align="center"><b>FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5</b></p>	

<p><b>ITEM 3.B – FEES, COSTS, CONFLICTS &amp; STANDARD OF CONDUCT</b></p>	<p><b>QUESTIONS TO ASK US:</b></p>
<p align="center"><i>“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?”</i></p>	<p><i>How might your conflicts of interest affect me, and how will you address them?</i></p>
<p><i>When we act as your investment adviser, we have to act in your best interest and put your 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 that we provide you. Here are some examples to help you understand what this means: 1) Our firm receives a fee as compensation for providing investment advisory services on your account. We manage accounts for multiple clients, and we allocate our time based on each client’s needs. 2) 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.</i></p>	
<p align="center"><b>FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5, 10, 11 &amp; 14</b></p>	

<p><b>ITEM 4 – DISCIPLINARY HISTORY</b></p>	<p><b>QUESTIONS TO ASK US:</b></p>
<p align="center"><i>“Do you or your financial representatives have disciplinary history?”</i></p>	<p><i>For what type of conduct?</i></p>
<p>No. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p>	

<p><b>ADDITIONAL INFORMATION</b></p>	<p><b>QUESTIONS TO ASK US:</b></p>
<p>For additional information about our investment advisory services, visit the SEC’s website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>. Our firm’s IARD number is #117593. You may also contact us directly for up-to-date information and to request a copy of the relationship summary from:</p> <p align="center">Cox Capital Management, LLC 10 New England Business Center Drive Andover, MA 01810 (978) 475-3325 <a href="http://www.coxcapitalmanagement.com">www.coxcapitalmanagement.com</a></p>	<p><i>Who is my primary contact person?</i></p> <p><i>Who can I talk to if I have concerns about how this person is treating me?</i></p>

## MATERIAL CHANGES

February 1, 2024: The firm updated the Form CRS for Annual Amendment. No material changes to report.

June 1, 2023: The firm updated the formatting and added language to provide clarity on our services. No material changes to report.