

5 TOPICS TO DISCUSS WITH YOUR INVESTMENT PROFESSIONAL



*Think Differently,
Invest Differently*

THE QUESTIONS THEY HOPE YOU WON'T ASK...ARE THE ONES WE LOVE TO ANSWER!

① FEE TRANSPARENCY

QUESTIONS TO ASK

- ✔ *Do you receive commissions and back-end trails on my investments? If so, how much commissions have I paid you? Why don't those commissions appear on my statement? Where is your broker dealer located?*
- ✔ *If you don't charge commissions, what is the name of the Registered Investment Advisor you go through? Where is your RIA located? Where on my statements do your fees appear?*
- ✔ *How much do I pay annually at my Custodian to maintain an open account? How much do I pay on average for a mutual fund trade?... a stock trade?... an etf trade?*

OUR ANSWERS

At **Cyr Financial Inc.**, we believe commissions cause advisors to put their own interests before their clients. We operate in a commission-free environment where our compensation is strictly based on the performance of your account balance - and nothing else. Our fee is clearly visible on the first page of our quarterly statement, unlike commission based advisors whose compensation is buried within the performance of the investment where you'll never see it.

Cyr Financial Inc. is a Registered Investment Advisor (RIA). We have taken out all of the companies in the middle... No broker dealer, No territory managers, No outside RIA.

Our primary Custodian of choice is TD Ameritrade. While most custodians charge \$10 to \$50 annually, accounts at our firm carry no annual custodial fees. Our transaction fees are only \$6.95 for stocks, \$24 for a mutual fund and \$0 to \$6.95 for ETF's.

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5 TOPICS TO DISCUSS WITH YOUR INVESTMENT PROFESSIONAL

② INVESTMENT MANAGEMENT & PHILOSOPHY

QUESTIONS TO ASK

- ✔ *How often do you monitor my investments?*
- ✔ *When is the last time you rebalanced my portfolio? How often do you rebalance? What changes did you make to my portfolio the last time you rebalanced?*
- ✔ *Does your investment philosophy gravitate towards stocks?, etf's or mutual funds?, passive or active management?*

OUR ANSWERS

At **Cyr Financial Inc.**, we monitor individual investments daily. We actively manage portfolios and rebalance quarterly. Our investment philosophy can best be described as actively managed, risk appropriate. Our portfolios contain individual stocks, mutual funds, ETF's and our own trade-marked **DynaMax** series of proprietary indexes. We believe as markets change, your portfolio should too.

③ TAX FOCUS

QUESTIONS TO ASK

- ✔ *Do you practice tax loss harvesting with my portfolio? How much can annual returns increase by doing so? How many times a year should my portfolio go through the tax loss harvesting process?*
- ✔ *When looking at my overall household portfolio, which investments get allocated to my taxable accounts compared to my tax deferred accounts?*
- ✔ *Can you show me an example? How do you calculate which investments are most tax efficient when making these allocations?*

OUR ANSWERS

Cyr Financial Inc. is a CPA firm. We believe adequately managing client portfolios doesn't just require a general understanding of the tax code; it means knowing the direct impact an investment decision will have on clients' portfolios. We know our client's tax return in and out because we complete them.

Concepts such as tax-loss harvesting and efficient security allocation are typically not understood by most advisors and rarely taken advantage of. Studies have shown these concepts to add 0.5% to 1.5% annually to overall real portfolio return. We utilize some of the best tools in the industry to tax-loss harvest 3 to 4 times per year as valuations dictate. We analyze and evaluate every single investment within our portfolios to efficiently allocate investments between your taxable and tax deferred accounts.

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④ CLIENT COMMUNICATION AND EXPERIENCE

QUESTIONS TO ASK

- ✔ *How often do you communicate with your clients? How do you communicate changes to my portfolio?*
- ✔ *Do you have 24-7 online access to ALL my accounts in ONE place?*
- ✔ *Do you have a mobile app that I can download to check my balances at anytime?*

OUR ANSWERS

Besides continual email and video communications, **Cyr Financial Inc.** client's experience at least one formal complete financial review annually. We provide online access to our clients, available anytime day or night. Our client portal places ALL of your accounts in one place, regardless of where they are. Our free mobile app puts your account balances and performance at your fingertips on any device.

Monthly, clients receive an easy to read summary of account balances and performance straight to their inbox, nothing to download with no password to memorize. By removing client specific information from these emails, clients can rest assured their personal information will not be jeopardized.

⑤ EXPERIENCE & QUALIFICATION

QUESTION TO ASK

- ✔ *What licenses, certifications and/or credentials do you have?*

OUR ANSWER

Cyr Financial Inc. started in 1998. We are CPA's. We are licensed in all lines of insurance in multiple states. We are a Registered Investment Advisor. Our employees carry FINRA series 6, 7, 63 and 66 licenses.

VISIT OUR WEBSITE OR CALL OUR OFFICES TODAY TO LEARN MORE.

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