

# STANDING ABOVE THE CROWD



*Think Differently,  
Invest Differently*

**WE BELIEVE NO OTHER ADVISOR IN THE STATE CAN CLAIM THESE ADVANTAGES.**

**①** *We are a completely Independent Registered Investment Advisor -  
We are NOT affiliated with a broker dealer.*

An RIA must adhere to a fiduciary standard of care laid out in the US Investment Advisers Act of 1940. This standard requires RIAs to act and serve a client's best interests at all times. Further, the advisor must not have any conflicts of interest which might incline an investment adviser to render advice which is not in the best interest of the client.



Investors who seek advice from larger brokerage firms might assume the counsel they get is impartial. But in fact, advisers at some of the biggest discount brokerage firms make more money if they steer clients toward more-expensive products, according to disclosures from the firms and people who used to work at them. That means clients may end up with investment products and services that are costlier than they need.

As an Independent Registered Advisor we never charge a commission and never receive any compensation for placing clients in any investment.

**②** *Trademarked Investment Strategies*

Our **Dynamax™ series** of strategies was selected as a finalist for strategy of the year by the National Association of Active Investment Managers (NAAIM). We have 7 unique investment strategies, all designed to invest in markets which are performing well and exit markets which are declining in value. Our stop loss methodologies limit losses. We believe investors will be hard-pressed to find an equivalent to our strategies. In our opinion, the traditional "Buy and Hold" method of investing is best described as "Buy and Hope". Our track record of active portfolio management speaks for itself.



**(815) 925-7501 | [www.CyrFinancial.com](http://www.CyrFinancial.com)**

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## ③ *We are GIPS Certified*

The GIPS standards are a rigorous set of investment performance measurement standards adopted in 37 countries and recognized around the world for their unparalleled credibility, integrity, scope, and uniformity, enabling direct comparability of a firm's track record. The thoroughness of the GIPS standards and the requirement for composite reporting greatly improves transparency by eliminating survivorship biases, misrepresentations, and omissions of historical data. To claim compliance, an investment firm must demonstrate adherence to comprehensive and rigorous rules governing input data, calculation methodology, composite construction, disclosures, and presentation and reporting.

**Global  
Investment  
Performance  
Standards**

Why are we GIPS certified? Because we are proud of our results. Because we do not want to hide anything. We want to openly display our actual results on our website. We want current and future clients to know exactly how we have performed.

## ④ *Performance Fee Option*

At Cyr Financial, we are so confident of our strategies in both good and bad markets, that we offer clients a performance based fee option. Very simply, this means clients do not pay a fee unless they make money. With the performance fee option, the client does not pay a fee unless their portfolio goes up in value – full stop. How's that for confidence!

 **PERFORMANCE  
BASED FEE  
OPTION**

## ⑤ *CPA*

Cyr Financial began as a CPA firm in 1999. Although today we are a wealth management firm, the CPA culture remains a part of our DNA. We still offer tax services to our investment clients. Most importantly, our investment clients benefit from CPA managed, tax efficient portfolio management. This includes tax loss harvesting, tax efficient allocation of assets between taxable and tax deferred accounts.



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

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