

Form CRS - Customer Relationship Summary

Cyr Financial Inc.

Cyr Financial Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and 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 provide portfolio management and financial planning services to our clients.

When providing portfolio management services, we not only make investment decisions but also implement these decisions and provide ongoing investment monitoring and reporting. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs and you may impose restrictions related to level of discretion granted, the types of investment used, etc. We generally require a minimum account size of \$500,000 but reserve the right to accept or decline any engagement.

When providing financial planning services, we provide advice and assistance in areas such as educational funding, retirement planning, estate planning, risk management, tax planning, etc. You however decide whether to implement any financial planning recommendations. Financial planning engagements can be ongoing or project oriented and may include a written plan.

For additional information about the services we provide, please see Item 4 of our Form ADV Part 2A Brochure which is available at www.cyrfinancial.com.

Key questions to ask your financial professional:

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?

When providing portfolio management services, we charge an ongoing asset based fee. Asset based fees give an advisor an incentive to increase the assets in a client account since the more an investor has in an account, the more the investor will pay in fees. Our fee is calculated and deducted directly from your account quarterly in advance and may be adjusted for certain cash flows. Our fee is separate from all brokerage charges and any other custodial fees or expenses, mutual fund or ETF expenses, taxes, or other fees charged by outside parties.

When providing financial planning services, we charge either a fixed or hourly fee that we quote in advance based on the complexity of the project, some of which may be due upon engagement. Our financial planning fees are separate from any fees or expenses assessed by outside parties.

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 additional information about the fees we charge, please see Item 5 of our Form ADV Part 2A Brochure at www.cyrfinancial.com.

Key questions to ask your financial professional:

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 interest 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 affect the investment advice we provide you. Here are some examples to help you understand what this means.

Some firms earn incentives by using proprietary products in client accounts, some firms share revenues with outside managers when directing business, and some firms trade investments from their own inventory with their clients. We do not engage in these activities. However, we do receive some non-monetary benefits from our custodian to whom we direct business and the receipt of these benefits is considered a conflict of interest.

For additional information about our custodial arrangement, please see Item 12 of our Form ADV Part 2A Brochure at www.cyrfinancial.com.

Key questions to ask your financial professional:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals may be compensated with salary, revenue sharing for servicing accounts, and or bonus compensation for generating new clients. Our financial professionals do not receive economic benefits or other compensation from outside parties for advisory services but may receive customary compensation for insurance sales.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our professionals.

Key questions to ask your financial professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Where to go for additional information

Please visit our website at www.cyrfinancial.com or contact us at 815-925-7501 for a current copy of this summary, for our Form ADV Part 2 Brochure, or for additional information about our firm.

Key questions to ask your financial professional:

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