

**Cypress Capital Group, Inc.**  
**March 27, 2024**

**FORM CRS**

Cypress Capital Group, Inc., a Florida Corporation ("CCG") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

**Investment Offerings:** CCG develops and manages customized portfolios of individual securities. Our services are not limited to a specific type of investment or product; we offer advice on various types of investments. As part of our portfolio management we may invest your assets according to one or more investment strategies. Investment strategies are branded as Alpha Quant Investment Strategies and managed by an independent portfolio management team at CCG. Our **Investment Authority** is both discretionary and non-discretionary. We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis. CCG does not have an **Account Minimum and/or Requirement**. In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. CCG performs **Account Monitoring** as part of our standard service. We review your accounts on an annual basis. Detailed information on our advisory services can be found on our Form ADV Part 2A Brochure found at <https://adviserinfo.sec.gov/firm/brochure/121923>.

**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?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. **Asset Based Fees** are payable monthly in arrears (i.e., after services are rendered), determined by the market value of assets under management in the account, subject to a minimum \$8,500 annual fee. A fee to terminate or close your account will be charged on a pro-rata basis from the first day of the month until the date of receipt of notification. CCG will be entitled to a full year's minimum fee, if CCG is involuntarily removed within the first year of account opening. Because the fees we receive are based on the value of your account, we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets. When unusual or extraordinary services are requested or required, **other advisory fees** may be charged in accordance with the responsibilities assumed and duties performed. Such services may include, but are not limited to, the furnishing of a special or an excessive number of reports, the maintenance of special records or the performance of special duties requiring an unusual amount of time and effort. Examples of the most common fees and costs clients may be charged in addition to those outlined above are custodian fees, fees related to mutual funds and exchange-traded funds, transaction charges when purchasing or selling securities, and other product-level fees associated with your investments.

CCG offers Alpha Quant Investment Strategies to third-party financial intermediaries to utilize with their respective clients. For this service, the intermediary receives a fee from the client and a portion of such fee is paid to CCG for its services. This fee is called a model portfolio delivery fee.

**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.**

Detailed information can be found on our Form ADV Part 2A Brochure located at <https://adviserinfo.sec.gov/firm/brochure/121923>.

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

CCG has a duty to act in your best interest when managing your assets. Because our revenue is derived from your account's market value we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account. Additionally, conflicts of interest may arise from access persons' personal trading. To prevent these conflicts, CCG has adopted a personal trading policy.

**Key Questions to Ask Your Financial Professional**

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

Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/121923> to help you understand what conflicts exist.

**How do your financial professionals make money?**

The financial professionals servicing your account(s) are compensated in the form of a salary and incentive compensation based on the value of client assets referred to our firm. The incentive is equal to a percentage of the first year's annualized fee. The incentive paid to the referring party does not increase the fee you are charged. The incentive compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to refer clients to our firm.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

**Key Questions to Ask Your Financial Professional**

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 561-659-5889 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/121923>.

**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?**