



THE BYCOFF GROUP

## Client Relationship Summary

November 25, 2024

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### INTRODUCTION

The Bycoff Group, LLC ("TBG") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

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### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

TBG's services are geared toward families and institutions with significant investment assets. Because of the nature of the strategies implemented by TBG, services are provided primarily on a discretionary basis. Clients will communicate with TBG regarding their short, medium and long term investment objectives, and TBG will manage their assets with the purpose of meeting those objectives without consulting the client prior to implementing its recommendations. As further discussed in Item 8 of this Part 2A, the investment approach TBG utilizes is not appropriate for all investors. Clients should not only be prepared to accept the risk that comes with a TBG portfolio, but should desire that degree of risk. For some clients, an investment with a TBG strategy is to be used as only a portion of the client's overall investment portfolio.

TBG implements equity based strategies that are aggressive in nature with a focus on growth; however, bonds and bond ETFs are utilized on occasion to hedge against downturns in the market. Strategies consist of a concentrated selection of equities and stock ETFs where allocations can range from 80% to 95% of the portfolio. While the strategy remains the same, allocations may vary slightly for each client based on the client's legacy holdings, specific investment restrictions, timing of deposits and withdrawals and other factors. TBG evaluates individual securities utilizing performance related factors and how the position will fit in the overall portfolio, while keeping in mind the macro view of the markets and economic conditions that may affect the portfolio.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business.

#### → Questions to Ask Your 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?"

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### WHAT FEES WILL I PAY?

TBG's asset management fee ranges from 0.50% to 1.50% per annum of the net market value of a client's assets managed by TBG. Fees are negotiable and may be higher or lower than this range, based on factors such as the amount of assets placed under management with TBG, complexity of asset structures, the amount of work expected to be performed on a particular client file (which work can be ancillary to and therefore beyond the normal scope of "asset management" but yet included in the client's overall fee) and any other unique factors that may exist.

Fees for consulting services will vary depending upon the specific scope of services to be provided. Fees could be hourly, based on an hourly rate of \$400 per hour, or based on a negotiated fixed fee. The range of fixed fees is unknown at this time, as it will be highly variable based on the particular project.

There are a number of other fees that can be associated with holding and investing in securities. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. Fees charged by independent third party managers are also separate and additional to any fees paid to TBG, and such managers will be authorized to separately debit fees from client accounts. You will pay fees and costs whether you make or lose money on your



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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 more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

→ **Questions to Ask Your 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?”**

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**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.

TBG nor it's related persons have any conflicts to disclose other than the above.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation, as well as Item 10.C of the ADV Part 2A for more information regarding related persons.

→ **Questions to Ask Your Professional:**

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

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**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Financial professionals of TBG are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses. Please reference the above fee description section for conflicts of interest.

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**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

→ **Questions to Ask Your Professional:**

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

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**ADDITIONAL INFORMATION**

Additional information about our investment advisory services can be found at <https://www.bycoffgroup.com>. A copy of our relationship summary can also be requested by calling (781) 801-1559.

→ **Questions to Ask Your 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?”**