



## Form ADV Part 3 – Client Relationship Summary

01/05/2022

### Introduction

Cedar Brook Group is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ. Our brokerage services are provided through Cadaret Grant & Co. It is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

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

Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); selection of third-party money managers. As part of our standard services, we typically monitor client accounts on a continuous basis. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does not have a minimum account size.

**Additional information:** Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

#### Conversation Starters:

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?

Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. For hourly fee arrangements, each additional hour (or portion therefore) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Investment management fees are typically charged monthly in arrears while financial planning fees are typically charged either as a one-time fee or charged either annually, semi-annually, quarterly or monthly. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Some investments (e.g.) mutual funds, variable annuities, etc., impose additional fees such as transactional fees and product-level fees that reduce the value of your investment over time. The same goes for additional fees you pay to a custodian, and any transaction fees, if applicable, when we buy and sell an investment for your account, or fees you pay to third party money managers.

**Additional information:** 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. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

#### Conversation Starters:

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 is an example to help you understand what this means:

Many of our advisers are insurance agents as well as registered representatives of a broker-dealer. From time to time, they will offer clients advice or products from those activities outside of Cedar Brook. If you choose to engage with our adviser in these other activities or services, the adviser may receive additional compensation typically in the form of commissions. This will create a conflict of interest to recommend those types of products or services. You are in no way required to utilize the services of any adviser in their activities outside of Cedar Brook. Please see Form ADV Part 2A, item 10C for a discussion on outside activities.

### Conversation Starters:

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

**Additional information:** See items 4,5,6,7,8 & 10 of our [Brochure](#).

## How do your financial professionals make money?

Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this document. Our financial professionals also have the ability to receive commissions from clients and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not. Please also see Item 10 of our [Brochure](#) for additional details.

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

No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

### Conversation Starters:

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

## Additional Information

For additional information on our advisory services, **see our [Brochure](#) available at: <https://adviserinfo.sec.gov/firm/summary/290670> and any individual brochure supplement** your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 440-683-9200.

### Conversation Starters:

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?