

Cerasus Advisors Inc

Registered as an Investment Advisor since 2009 (SEC # 801-70827)

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

We are an investment advisor and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay, as well as sample questions to start conversations about the various topics.

Free and simple tools to research firms and financial professionals are available at [Investor.gov/CRS](https://www.investor.gov/CRS).

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Monitoring: We will offer you a monthly or quarterly report detailing the state of your portfolio. We are available at all times via email to discuss strategies, changes in life events, investment goals, as well as other changes that may impact your account.

Investment Authority: We will work with an account that allows us to buy and sell investments in your account without asking you in advance known as a “**discretionary account**”.

Limited Investment Offerings: Our investment advice covers a limited selection of investments, focusing mainly on fixed income. However, we are able to accommodate other investment styles as needed. Other firms could provide advice on a wider range of choices, some of which might have lower costs.

Account Minimums: The account minimums will vary according the services provided. Please ask us for more information.

For more detailed information, you can reach out to us and request our ADV Brochure.

- ➡ *Given my financial situation, should I choose an advisory account? 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?

If you open an advisory account, you will pay an on-going **asset-based fee** at the end of each month, based on the services provided and the value of the cash and investments in your advisory account.

The amount paid to our firm generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account, even if you do not buy or sell.

Some investments (such as mutual funds and hedge funds) impose additional fees that will reduce the value of your investment over time.

You will not pay a transaction fee to us when we buy and sell an investment for you. However, you will need to pay fees to a broker-dealer or bank that will hold your assets.

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.

- ➡ *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?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. However, some conflicts of interest may be created as the more assets in your account, the more you will pay in fees, so we may have an incentive to encourage you to increase those assets. You should understand and ask us about these conflicts as they can affect the investment advice we provide you.

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Cerasus Advisors is managed by its owner, Alex Dalmady, the sole investment advisor.

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

We do not have any legal or disciplinary history. Free and simple tools to research firms and financial professionals are available at [Investor.gov/CRS](https://www.investor.gov/CRS).

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

ADDITIONAL INFORMATION

For additional information on our services or to request a copy of the relationship summary, see our Form ADV brochure on IAPD on [investor.gov](https://www.investor.gov) or [adviserinfo.sec.gov](https://www.adviserinfo.sec.gov), or call us at (669)-CERASUS. If you have a question about your investments or account, contact us via email at admin@cerasusadvisors.com.

- ➡ *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?*