

CIO Capital Group, LLC Form CRS – Client Relationship Summary

CRD #336490

June 3, 2025

Introduction

CIO Capital Group, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This registration does not imply any level of skill or training. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. As an investment adviser, the service fees we charge and the manner in which we charge our clients will differ from that of a brokerage firm and will differ amongst clients depending on our relationship. 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.

If you have any questions about the contents of this brochure, please contact CIO Capital Group, LLC at **(212) 609-2087** or by email at ao@ciocapitalgroup.com. The information in this brochure has not been approved or verified by the SEC, or by any state securities authority.

What investment services and advice can you provide me?

CIO Capital Group, LLC is a registered investment adviser that provides personalized investment management and advisory services to ultra-high-net-worth individuals, families, and related entities. If you open an advisory account with our firm, we will meet with you to identify and discuss your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your needs and goals.

You can authorize in our advisory agreement whether we are allowed to buy and sell investments in your accounts without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you will be responsible for the ultimate decision regarding the purchase or sale of securities. Any limitations on this authority are outlined in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Additional information about our advisory services is in Items 4 and 7 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/336490>.

Questions to ask us:

- 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 and other qualifications? What do these qualifications mean?

What fees will I pay?

You will be charged a fee based on the size of your account(s), services provided, complexity of the solution, and the relationship established. You will pay an ongoing asset-based fee for our Investment Management service. This fee may be reduced as your assets increase, a structure known as a 'breakpoint' schedule. You will pay this fee even if no trades occur in your account. The more assets you have in your advisory account, the more you will pay us, which creates an incentive to increase the assets in your advisory account in order to increase our fees. Additional fees may include custodial fees, account maintenance fees, and fees related to mutual funds and ETFs.

You will pay fees and costs whether you make or lose money on your investments. Fees 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.

Questions to ask us:

- 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?

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:

Asset-Based Fees: CIO Capital Group, LLC charges fees based on a percentage of assets under management. This creates an incentive for us to encourage clients to invest more assets or not withdraw funds.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/336490>.

Questions to ask us:

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to ask us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #336490. You may also contact our firm at **(212) 609-2087** to request a copy of this relationship summary and other up-to-date information.

Questions to ask us:

- 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?