



[MAS Advisors LLC](#) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](#), which also provides educational materials about broker dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment management services to a variety of customers including corporations, insurance companies, business entities, trusts, estates, and individual retail investors. If you retain our firm for investment management services, we will determine your investment objectives, risk tolerance, and other relevant information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor performance and rebalance your portfolio on an ongoing basis. MAS Advisors offers both discretionary and non-discretionary investment advisory services. Discretionary authorization will allow us to manage your account without your approval prior to each transaction. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. Under a non-discretionary arrangement, we must obtain your approval prior to executing any transactions.

MAS Advisors also offers financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

MAS Advisors offers retirement consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring and/or ongoing consulting. These consulting services will generally be non-discretionary and advisory in nature, meaning you make the ultimate decision regarding the purchase and/or sale of investments.

For individual clients and closely held business corporations, partnerships, and limited liability companies, we require a minimum of \$250,000 to open and maintain an advisory account. The Firm requires a minimum investment of \$10 million for advisory services for institutional clients and for businesses and trusts the Firm requires a minimum investment of \$5,000,000. At our discretion, we may waive this minimum account size. **For additional information, please see MAS Advisors' ADV, Part 2A brochure, items 4 and 7.**

CONVERSATION STARTERS: 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?

For Investment Advisory Services clients will be charged an ongoing management fee based on the assets under management in the client's account. The Firm's fees for Investment Advisory services are normally stated as a percentage of each client's advised assets and portfolio composition and are available on a negotiated basis, generally ranging between .25% to 1.25% per annum. If you are only engaging our financial planning and/or retirement consulting services, negotiated fees may be either a flat or hourly rate. **For additional information, please see MAS Advisors' ADV, Part 2A brochure, item 5.**

Description of Other Fees and Costs: All fees paid to MAS Advisors are separate and distinct from the fees and expenses that may be charged by other advisors (including separate account managers, mutual funds and/or ETFs), custodians, banks, and brokers. Other fees charged to you that are related to your account are fees to the custodian and broker, fees related to mutual funds and ETFs, transactional fees and product-level fees.

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.

CONVERSATION STARTERS: 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 examples to help you understand what this means:

Employees may be granted permission to serve as directors, trustees, officers or owners of outside organizations. Additionally, the firm may conduct IRA rollovers from 401(k) plans for its clients which constitutes a conflict of interest.

How do your financial professionals make money?

Our financial professionals receive compensation based on the performance of a client's assets and the other services they provide such as consulting work or financial planning work. Some financial professionals are employees who are paid a salary, plus a discretionary bonus based on company, team, and individual performance. The firm's salaries are ultimately derived from revenue the firm earns from the financial professional's advisory services or recommendations.

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

No. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTERS: Ask your financial professional

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Vivian Ramos at 786-364-3101. You may find additional information about our firm and your financial professional on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

CONVERSATION STARTERS: Ask your financial professional

Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?