

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](https://www.investor.gov/crs), which also provides educational materials about broker dealers, investment adviser, and investing.

What investment services and advice can you provide me?

We offer investment management services either directly, or indirectly via subadvisory services, to a variety of customers including corporations, insurance companies, business entities, trust, estates and individual retail investors. Clients of other investment managers that engage our firm will be clients of the other investment manager, not our firm. If you or your investment manager 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 (customized and/or based on a model) for you, we will monitor performance and rebalance your portfolio on an ongoing basis. MAS Advisors offers discretionary investment advisory services. Discretionary authorization will allow us to manage your account without your approval prior to each securities transaction. You may limit our discretionary by providing our firm with your restrictions and guidelines in writing.

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
<ul style="list-style-type: none">• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>• <i>How will you choose investments to recommend to me?</i>• <i>What is your relevant experience, including your licenses, education and other qualifications?</i> <i>What do these qualifications mean?</i>

What fees will I pay?

For Investment Advisory Services, you will be charged an ongoing management fee based on the assets under management in your account(s). Subadvisory fees are collected from the relevant investment manager. The Firm's fees for Investment Advisory services (including subadvisory 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% – 1.50% per annum. Fees between .15% – .50% may be assessed related to model portfolios but are included in the total annual fee. If you are only engaging our financial planning and/or retirement consulting services, negotiated fees may be either a flat or hourly rate. A Client may also have assets in its account(s) with the custodian that are not subject to the Firm's discretionary or non-discretionary management services, known as unmanaged assets (the "Unmanaged

Assets”). MAS will not be responsible for managing Unmanaged Assets and they will be excluded from MAS advisory fee calculation. **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 other investment 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, 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

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| <ul style="list-style-type: none">• <i>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?</i> |
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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. 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 Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

CONVERSATION STARTERS: Ask your financial professional

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

Additional Information

Please refer to the attached exhibit for a summary of material changes to this Form CRS. 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

<i>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?</i>
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Exhibit – Form CRS Summary of Material Changes

Previous Form CRS: September 13, 2023

Current Form CRS: March 21, 2024

Summary of material changes appearing in MAS Advisors' Current Form CRS...

1) None