

MYRA Advisors LLC

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Form ADV, Part 3

Rev: January 1st, 2024

Item 1 – Introduction

MYRA Advisors LLC is a registered investment adviser (RIA) registered with United States Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for you to understand the 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.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

Description of Services. We provide investment advisory services to accredited and non-accredited investors, including small businesses. Our services are offered through mobile and web-based applications (“Platform”). We provide a digital financial plan (“PLAN”), one-time or ongoing financial consultations (“CONSULT”) , and ongoing discretionary portfolio management (“INVEST”).

We provide three services: INVEST, PLAN and CONSULT (one-time or ongoing). These services are offered via two subscription types: FREE and PAID. By default, clients are enrolled in our FREE (30-day trial). After the initial 30 days, clients must choose one of our PAID subscriptions to continue to receive services. FREE (30-day trial) includes access to the Dashboard and may include INVEST or CONSULT (one-time) services for an additional fee. PAID subscriptions include Dashboard, PLAN and CONSULT (ongoing) services, and may include INVEST services for an additional fee.

Monitoring. For PLAN: We do not provide any ongoing monitoring, and we do not provide periodic statements or reports. For CONSULT: We do not provide any ongoing monitoring, and we do not provide periodic statements or reports. For INVEST: We provide ongoing monitoring and management of your portfolio, including monitoring investment performance, rebalancing to target allocations, and making adjustments to the portfolio as we deem necessary. You will receive trade confirmations directly from the custodian for each transaction in your accounts as well as monthly account statements and annual tax reporting statements from your custodian showing all activity in the accounts. We encourage you to review these statements carefully. Information regarding your account is available through the Platform.

Investment Authority. We do not have discretion with PLAN and CONSULT services, as you have the sole discretion whether to accept or reject our recommendations. Our INVEST service is discretionary. This means that we have the authority to implement investment strategies and transactions to meet stated objectives without requiring your prior authorization.

Limited Investment Offerings. Portfolios include exchange-traded funds (ETFs), and money market funds.

Account Minimums and Other Requirements. We do not impose a minimum level of assets or account balances to receive services. However, we may require an initial deposit to open an account.

This is a brief summary of our services. Additional information is available in our Form ADV Part 2A (“Disclosure Brochure”). You may obtain a copy of our Disclosure Brochure by contacting us at Compliance@MyraWealth.com

Ask your investment adviser:

- 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, licenses, education and qualifications? What do these qualifications mean?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Principal Fees and Costs. Fees for PAID subscriptions are flat fees based on the client type (Individual, Household), financial status (Non-Accredited, Accredited) and timeline (Annual, 30-day) of the engagement. Fees for INVEST

services is a percentage of your assets under management (“AUM”), and varies based on subscription type. As you select your subscriptions (or services) from our Platform, you will be informed of your fees and payment options for each subscription (or service).

Wrap Fee Programs. We do not offer a wrap-fee program (a program that includes transaction costs in the advisory fee); however, we try to use zero commission fee ETFs to minimize transaction costs.

Other Fees and Costs. In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, expense ratios for exchange traded funds (ETFs), or other administrative fees. Please refer to our Item 5 of our Disclosure Brochure for details on additional fees.

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. Additional information about our fees is available in Item 5 of our Disclosure Brochure.

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 act in your best interest. At the same time, the way we make money may result in a conflict 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.

Conflict of Interest. An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account.

How do your financial professionals make money?

Owners receive a portion of the firm’s profits. Employees are typically paid on a salary basis. Employee compensation is not based on factors such as the amount of client assets they service, the product sold (differential compensation), product sales commissions, or revenue earned from advisory services or recommendations.

Ask your investment adviser:

- 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?

Item 4 – Disciplinary History

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 our firm and our financial professionals.

Ask your investment adviser:

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

Item 5 – Additional information

Additional information is available in our Disclosure Brochure. Contact Compliance@MyraWealth.com to obtain copies.

Ask your investment adviser:

- 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?

Exhibit A -- Summary of Material Changes

The following material changes apply effective January 1st, 2024:

- Item 2: Relationships and Services. We provide three services: INVEST, PLAN and CONSULT (one-time or ongoing). These services are offered via two subscription types: FREE and PAID. By default, clients are enrolled in our FREE (30-day trial). After the initial 30 days, clients must choose a PAID subscription to continue to receive services. FREE (30-day trial) includes access to the Dashboard and may include INVEST or CONSULT (one-time) services for an additional fee. PAID subscriptions include Dashboard, PLAN and CONSULT (ongoing) services, and may include INVEST services for an additional fee.