

September 11, 2024

Customer Relationship Summary

Lafise Global Advisors, LLC

Form CRS

Lafise Global Advisors, LLC (LGA) is registered with the Securities and Exchange Commission ("SEC") as a registered investment advisor. We are affiliated through common ownership with LAFISE Securities Corporation ("LAFISE"), a registered broker-dealer with the Securities and Exchange Commission ("SEC"), and a member of FINRA, MSRB, and SIPC. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the 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 advisers, and investing. All recommendations regarding your advisory account will be in an advisory capacity and recommendations regarding your brokerage account will be made in a broker-dealer capacity. When we make a recommendation to you, we will expressly tell you orally which account we are discussing.

What investment services and advice can you provide me?

LGA offers investment advisory services to retail investors giving continuous advice based on the client's individual needs. Advisory services are offered by defining client objectives, preparing a financial and investment plan, selecting appropriate investments, implementing the plan, and monitoring progress. As part of our standard service, we are responsible for performing periodic reviews and consulting with you at least annually. Some of our financial planning services are limited to preparation of a customized financial assessment only, based on the information you provide, and do not include ongoing monitoring.

Our advisory services include our asset allocation services using mutual funds and exchange traded funds (ETFs), managed portfolios from third-party investment managers, rebalancing, tax optimization (if applicable) and financial planning assistance. LGA provides its clients discretionary and non-discretionary account ("Account") management tailored to each client's individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. Discretionary authority is provided as part of the Client Agreement. In a non-discretionary account, the Adviser will recommend investments to you, and you make the ultimate decision regarding the purchase or sale of investments. Our investment adviser representatives or the third-party managers we engage will invest your account on a discretionary basis using mutual funds, ETFs, individual equities and other securities.

There is no minimum initial account balance required to open an account with us. However, some of our individual services require a minimum account size. This is detailed in the Form ADV Part 2A brochures. Additional information about our services is available on our Form ADV, Part 2A Disclosure Brochure (Items 4 and 7) and on our website at LAFISEGLOBALADVISORS.COM.

When considering our services, 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 advisory services, LGA charges an annualized asset-based fee, billed quarterly. This means that the more assets you invest in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase your advisory account assets. The actual fee each of you will pay is set forth in an Investment Advisory Agreement.

If you choose financial planning, without engaging us for ongoing advisory services, we will charge either a fixed fee or flat hourly fee, depending on the nature and complexity of your circumstances and the level of work it entails. As the first step in the financial planning process, all fees will be disclosed and agreed upon in the financial planning agreement signed by the client before work begins.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to custodial services. Fees can be charged directly or indirectly. Direct fees include transaction charged by the custodian that holds your account, prime broker fees, deferred sales charges, odd-lot differentials, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1

fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund's prospectus.

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 advisory fees can be found in our Form ADV, Part 2A Disclosure Brochure (Item 5) and on our website at LAFISEGLOBALADVISORS.COM.

When considering our services, 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 providing recommendations as my investment adviser? How else does the 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.

LGA primarily earns fees based on the amount of assets we manage. This poses a conflict of interest to the extent that there is a financial incentive to encourage you to transfer assets to us. One example is, after considering set criteria to ensure the recommendation is in your best interest, we may recommend that you rollover your retirement plan or move other investments held elsewhere to our firm.

Our affiliated broker-dealer, LAFISE may conduct principal trading when you buy or sell securities in an account opened with LAFISE. When they execute a trade on a principal basis they have the potential to profit on that trade in addition to the markup or commission. We maintain policies and procedures reasonably designed to help ensure compliance with the markup and markdown industry rules. Lafise Securities may execute transactions for Lafise Global Advisors and its customers. Additional information regarding our conflicts of interest can be found in our Form ADV, Part 2A Disclosure Brochure and on our website at LAFISEGLOBALADVISORS.COM.

When considering our services, ask our financial professional:

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

How do your financial professionals make money?

Investment Adviser Representatives earn a portion of the fee you pay. The fees charged to you can vary from fees charged to other clients based on the amount of assets managed by your advisor, or the time and complexity needed to meet your needs.

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

Yes, visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

When considering our services, ask your financial professional:

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

Additional Information

Additional information, including our most recent Relationship Summary, is available at our website at LAFISEGLOBALADVISORS.COM or you can call your Investment Advisor Representative at (305) 374-6001 to request up-to-date information and a copy of the Relationship Summary.

When considering our services, ask your financial professional:

- Who is my primary contact person?
- Is she or he 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?