



MASON

RELATIONSHIP SUMMARY

August 31, 2026

Mason & Associates, LLC is registered with the Securities and Exchange Commission as an investment adviser. 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include discretionary and non-discretionary investment management, financial planning, divorce planning and educational seminars. Tax return preparation and filing services are also provided through a partnership with an unaffiliated third-party (the "Third-Party Tax Consultant"). Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments. We only offer advice with respect to certain types of investments, which generally include mutual funds and exchange traded funds (also known as "ETFs"). We do not offer proprietary products. We do not require any minimum amount of assets to open or maintain an account. Regular monitoring of your account(s) is included as part of our standard advisory services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary. More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/307206) [available at <https://adviserinfo.sec.gov/firm/brochure/307206>].

Conversation Starters:

- "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?

Retail investors will generally incur the following fees charged by us: investment management fees based on a percentage of your assets under our management (which generally range up to 2.00% per annum), initial financial planning fees charged in amount ranging from \$3,000 to \$20,000 depending on the nature and complexity of your financial situation, and/or financial planning fees charged at a fixed rate generally ranging between \$100 to \$1,000 per month based on the nature and complexity of services rendered. To the extent you designate any assets to be under our management that are held inside of an annuity product, such assets shall be separately billed at a flat rate not to exceed 1.00% per annum. Investment management fees are charged quarterly in arrears, the initial financial planning fee is charged upon plan delivery, and recurring financial planning fees are charged monthly in arrears. Ongoing planning fees are waived for so long as you maintain at least \$700,000 in assets under our management. To the extent we are engaged to render divorce planning or educational seminars, such fees will typically be fixed as negotiated between us, and charged in arrears. To the extent you engaged the Third-Party Tax Consultant for tax preparation and filing services, you will typically pay a one-time fixed fee to the Third-Party Tax Consultant ranging from \$0 to \$10,000 as agreed between you, us, and the Third-Party Tax Consultant.

In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges. When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge a fixed fee, our fees are typically correlated to the degree of complexity involved in assessing your financial situation, and we may therefore have an incentive to recommend additional complexity with respect to your financial situation.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

**Conversation
Starters:**

"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 active 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.

The custodian(s) and independent adviser(s) we recommend provide us with various products and services that are intended to directly benefit you, us, or both of us. From time to time, the independent adviser we recommend sponsors or otherwise offsets the cost of client and due diligence events that we would otherwise bear, including transportation, accommodation, and meal costs. These arrangements create an incentive to recommend that custodian or independent adviser. To learn how we address these incentives, please refer to [Items 10 and 12 of our ADV Part 2A brochure](#).

To the extent we provide financial planning services to you, we have an incentive to recommend that you retain us for investment management services since we would earn additional investment management fees as a result. To learn how we address this incentive, please refer to [Item 4 of our ADV Part 2A brochure](#).

**Conversation
Starters:**

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

More detailed information about our conflicts of interest may be found in our Form [ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based on a salary and a discretionary bonus based on our overall financial performance. Our financial professionals are not compensated based on the sale of a particular product and do not earn commissions.

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

No. You may visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation
Starters:**

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://www.masonllc.net>, emailing mmason@masonllc.net, or calling (757) 223-9898.

**Conversation
Starters:**

"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?"