

Item 1 - Introduction

Mason Investment Advisory Services, Inc. (MIAS) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ between these two businesses, 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 advisors, and investing.

Item 2 - What investment services and advice can you provide me?

We offer investment advisory services and financial planning to retail investors on both a discretionary and non-discretionary basis. When a retail investor engages us to provide investment advisory services we regularly monitor the investments in the accounts over which we have authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. For non-discretionary services, the client makes the ultimate decision regarding the purchase or sale of investments. Our authority over your account(s) shall continue until our engagement is terminated. We do not utilize any proprietary products. We generally require a minimum account size of \$1 million to open and manage an account.

For our financial planning clients, we design a custom financial plan specific to their circumstances. We update our clients' plans to reflect changes in their situation and to provide current recommendations as tax and planning strategies evolve.

You may find additional information about our services in our [Form ADV, Part 2A Brochure \(Items 4 and 7\)](#)

<i>Questions to ask us to start a conversation</i>	<i>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 those qualifications mean?</i>
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Item 3 - What fees will I pay?

Depending on your account size, we charge you a certain percentage of your AUM (assets under management) with us. Fees are generally billed monthly in arrears. Our fees vary and in certain instances are negotiable, but generally follow the scales shown in our Firm Brochure. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, we will send you invoices rather than automatically deduct our fees. For financial planning we charge a flat fee that is generally payable in three installments.

In addition to the fees you pay us for the services we provide, you are also responsible for other fees and costs incurred in connection with the management of your account, such as, for example, transaction costs and brokerage or custodial fees. Certain investment products, such as mutual funds and exchange-traded funds, charge ongoing fees to cover their operating costs, including portfolio management fees, legal fees and accounting expenses that will reduce the value of your investments over time. If a private money manager is used for an account, that manager's fee is billed separately and is in addition to any fee charged by us.

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. You may find additional information about our fees and costs in our [Form ADV, Part 2A Brochure](#) (Items 5, 12 and 14)

Questions to ask us to start a conversation	<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 are required to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. For example, in certain situations we will recommend a retirement account rollover to an IRA which we manage. In this instance, our recommendation to rollover assets presents a conflict of interest because we receive management fees from the IRA. Additionally, we have a relationship with Pershing and its affiliates for brokerage and custody services, and we receive support services and products, certain of which assist us to better monitor and service your account while a portion may be solely for the benefit of our firm. As a result of these services, we are incentivized to continue to use Pershing's services.

You may find additional information about our conflicts of interest in our Form [ADV, Part 2A Brochure](#) (Items 10, 12 and 14)

Questions to ask us to start a conversation	<i>Conversation Starter: Ask your financial advisor how might these conflicts of interest affect me and how will you address them?</i>
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How do your financial professionals make money?

Our financial professionals' compensation generally consists of a base salary and a discretionary bonus based on our firm's profitability. In lieu of a salary, some of our financial professionals receive a percentage of the gross revenue generated from the clients they assisted in obtaining and/or that they help service. Therefore, our financial professionals have an incentive to recommend that you increase your assets under management with us because it will increase their compensation. Some of our financial professionals are also insurance agents of our affiliate and receive normal and customary commissions when they enact transactions in this capacity. This presents a conflict of interest because in this role there may be an incentive to make recommendations based on the compensation received rather than on a client's needs. Our financial professionals are not subject to sales quotas and do not participate in sales contests.

Item 4 - Do you or your financial advisors have legal or disciplinary history to disclose?

Yes. Visit [Investor.gov/CRS](#) for a free and simple search tool to research our firm and our financial professionals.

Questions to ask us to start a conversation	<i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
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Item 5 - Additional information

For additional information about our services or a copy of this disclosure, please call 703.716.6000 and ask your financial advisor to send you one.

Questions to ask us to start a conversation	<i>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?</i>
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