

LM Advisors, LLC
dba LMA Wealth Management
Form CRS Customer Relationship Summary, March 31, 2022

Introduction	<p><i>LM Advisors, LLC</i> 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, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
What investment services and advice can you provide me?	<p>We offer investment advisory services to retail investors on a regular basis. We review your accounts on a periodic basis as part of our standard services. We offer advisory services to you on a discretionary basis which allows us to buy and sell investments in a retail investors account without asking you in advance. We do not impose a minimum account size to open an account with us.</p> <p><i>For additional information,</i> please see Form ADV, Part 2A brochure Items 4 and 7.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?	<p>Our discretionary investment advisory fees are based on the percentage of assets under management which are billed monthly in arrears. Your asset-based fee is based on the balance in your account on the last day of the previous month. Your asset-based fee is based on the balance in your account on the last day of the previous month. We retain the discretion to negotiate fees on a client-by-client basis. Your fee is listed in the agreement you sign with us. You are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by the Firm.</p> <p>The more assets there are in your discretionary account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Please refer to the fee agreement listed in your agreement with us.</p> <p>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.</p> <p><i>For additional information,</i> please see Form ADV, Part 2A brochure Items 5 and 6 of Part 2A.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?

<p>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?</p>	<p><i>When we act as your investment adviser</i>, 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.</p> <ul style="list-style-type: none"> • We may refer you to a third-party investment advisory firm. When this occurs, we will receive a referral fee from the third-party investment advisor. <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p><i>For additional information</i>, please see Form ADV, Part 2A brochure Item 12 and 17.</p>
<p>How do your financial professionals make money?</p>	<p>LM Advisors financial professionals earn a salary and a periodic bonus as determined by our Firm's management.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No.</p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Ask your financial professional—</p> <p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Additional Information</p>	<p><i>For additional information about our investment advisory services call us at 718-803-1817.</i></p> <p>Our Form ADV Brochure and this Relationship Summary can also be found at adviserinfo.sec.gov. If you would like additional, up-to-date information or to request a copy of this disclosure, please call (718) 803-1817.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?