

March 23, 2023

**First Mason Financial, LLC**  
**Form CRS: Client Relationship Summary**

**Item 1: Introduction**

First Mason Financial, LLC (the “Firm”), is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple tools on the SEC’s investor education website ([www.investor.gov/CRS](http://www.investor.gov/CRS)) can help you research firms and financial professionals and learn more about broker-dealers, investment advisers, and investing. You can also find out more about us by visiting [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2: Relationships and Services**

**What Services Do We Offer?**

We offer investment advisory services focused on discretionary or non-discretionary investment management of your assets. When you open an advisory account with us, we meet with you to evaluate your investment objectives, income needs, liquidity requirements, investment time horizon, tax considerations, risk tolerance, existing investments, and other factors, as applicable, and then we construct a portfolio customized for your specific needs. When we manage your assets on a discretionary basis, we make investment decisions and buy and sell securities on your behalf without notifying you in advance. When we manage your assets on a nondiscretionary basis, we will make investment recommendations to you, but you are ultimately responsible for accepting or rejecting our recommendations, although we will buy and sell investments on your behalf if you accept our recommendations. For certain assets not held by a custodian we work with (such as assets held in a 401(k) plan), we will make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments.

Although we do not limit our advice to certain types of investments, we typically offer investment advice relating to mutual funds, exchange-traded funds (“ETFs”), individual stocks and bonds, real estate investment trusts, and other investments as appropriate for our clients. We also may delegate management of your assets to a third-party investment manager or asset management platform (an “independent manager”), which includes the Fidelity Automated Managed Platform, which creates and rebalances a custom portfolio comprised of low-cost mutual fund and ETFs for each client using advanced technology. As part of our standard investment management services, we monitor your investments on an ongoing basis and conduct account reviews at least once a quarter. We typically require a minimum account value of \$100,000 in order to establish an investment advisory relationship with you but will make exceptions as appropriate. As a courtesy, we may provide clients with limited financial planning advice when we are hired to provide investment management services. For more information about our services, see Item 4 of our disclosure brochure, which can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Conversation Starters:** Here are some additional questions you can ask us to learn more about our services:

- 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?

**Item 3: Fees, Costs, Conflicts, and Standard of Conduct**

**What fees will I pay?**

For services related to managing or advising on your investments, we charge you fees based on the amount of assets we manage or advise on your behalf. We charge those fees either each month or quarter, before or after services are rendered for the month or quarter. We will generally deduct our fees directly from your account. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets we manage or advise on your behalf.

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In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you, including brokerage commissions and other transaction costs; custodial fees; fees charged by independent managers (including any platform fees, manager fees, etc.); reporting charges; charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees, distribution expenses, other fund expenses); deferred sales charges; odd-lot differentials; transfer taxes; wire transfer and electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions. 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.

For financial planning advice, there is no additional fee when we are managing or advising on your investments.

Please make sure you understand what fees and costs you are paying. For more information about the fees and expenses you could pay in connection with our services, please review Item 5 of our disclosure brochure, which can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Conversation Starters:** Here are some additional questions you can ask us about our fees:

- Help me understand how your 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 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 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. For instance, certain services or investments we recommend generate more income for us or our employees, which creates an incentive to recommend such services or investments. For example, the Firm's principal, Dan Mason, is a licensed insurance agent who sells licensed insurance products for a commission, so he has an incentive to recommend insurance products to you to increase his compensation.

**Conversation Starters:** Here are some additional questions you can ask us about the conflicts of interest we face:

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

For more information about the conflicts of interest we face when rendering services to you, please visit [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**How do your financial professionals make money?**

Dan Mason, who is the sole advisory professional, is compensated based on the revenues generated by the Firm.

#### **Item 4: Disciplinary History**

**Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. To learn more about the Firm's investment professionals, please visit the free and simple online search tool available at [www.investor.gov/CRS](http://www.investor.gov/CRS).

#### **Item 5: Additional Information**

For more information about our services and fees, please visit [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). To request a copy of our relationship summary, please call us at (330) 722-5777.

**Conversation Starters:** Here are some additional questions you can ask us if you need to reach us:

- 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 the Firm or the services I'm receiving?