



Form CRS – Client Relationship Summary

October 14, 2020

1. Introduction

MKT Advisors LLC (MKT) is an investment advisor registered with the Securities and Exchange Commission. We feel this it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

2. Relationships and Services

What types of investment services and advice can you provide me?

MKT offers its investment advisory services to retail investors for an ongoing asset-based fee based on the value of cash and investments in your account. Our advisory services include wealth management, financial planning, consultations on wealth transfer, estate planning, retirement planning, education funding and charitable gifting. If you open an account with our firm we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn we'll recommend a portfolio of investments. Once the appropriate investment portfolio has been determined we will review your portfolio periodically and when necessary rebalance the portfolio to stay in line with your stated needs, goals and objectives. The nature of these reviews is to learn whether clients' accounts are in line with their investment objectives, appropriately positioned based on market conditions and investment policies, if applicable. Your chosen financial advisor will conduct reviews.

There may be factors that could trigger a review of your account on other than periodic basis, such as major market or economic events, client's life events, changes in client's lifestyle, or by your request.

Accounts at MKT are managed in accordance with the terms of your MKT investment management agreement. MKT can either manage your account on a discretionary basis or non-discretionary basis. Accounts at MKT are managed primarily on a discretionary basis, which means we don't need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. We do not have any special requirements for retail clients to open or maintain an account or establish a relationship, such as minimum account size or investment amount.

Some accounts at MKT are managed on a non-discretionary basis, which means we will call you with recommended changes and recommendations, and you will need to respond affirmatively before changes to your portfolio can be made. Your MKT investment management agreement will remain in place until you or we terminate or revise it. Additional information about our advisory services is located in Item 4 of our Firm's Disclosure Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/163833>.

Questions to Ask Us: 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?

3. Fees, Costs, Conflicts, and Standard of Conduct

What fees and costs will I pay?

Fees and costs affect the value of your account over time. The fees MKT will charge for your

personal accounts will be stated within the term of your executed investment management agreement. You will be charged an ongoing fixed fee that is calculated annually and then collected on a quarterly basis based on the value of the investments in your account. Our fee schedule ranges depending on the value of the investments in your account and is negotiable. Our incentive is to increase the value of your account over time which will increase our fees over time. The quarterly fees will be automatically deducted from your account. You will pay fees whether you make or lose money on your investments.

The broker-dealer custodian that holds your account assets can charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the custodian holding your account(s) for certain investments and for maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that could reduce the value of your investments over time.

Additional information about our fees is located in Item 5 of our Firm ADV Disclosure Brochure, which is available online <https://adviserinfo.sec.gov/firm/summary/163833>. You can also call us for a copy.

***Questions to Ask Us:** Help me understand how these fees and costs will 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? How do you determine what fee I will be charged?*

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. We maintain a Code of Ethics which is available to you in our ADV Disclosure Brochure, Item 11, available online <https://adviserinfo.sec.gov/firm/summary/163833>.

***Questions to Ask Us:** How might your conflicts of interest affect me, and how will you address them?*

How else does your firm make money and what conflicts of interest do you have?

MKT's revenue and the revenue paid to your adviser is from the advisory fees we collect from your accounts each quarter. They receive on a quarterly basis a portion of the advisory fees that the firm collects from the accounts each adviser manages. *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.

4. Disciplinary History

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

Yes, one of our financial professionals has disciplinary history. MKT Advisors does not have legal or disciplinary history. Visit www.Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

5. Additional Information

Retail investors can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov/firm/summary/163833>. You may also contact our firm at (760) 658-8780 and request a copy of the *relationship summary*.

***Questions to Ask 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 how this person is treating me?*