



Premia Global Advisors, LLC
March 28, 2024
FORM CRS

Premia Global Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Portfolio Management Services; Selection of Other Advisers; Asset Allocation Services; Financial Planning Services and Advisory Consulting Services; Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 7, 13 and 16 available on the SEC’s website at <https://adviserinfo.sec.gov/firm/summary/282426>.

Account Monitoring. If you open an investment account with our firm, as part of our standard service we will monitor your investments on a monthly basis.

Investment Authority. We manage investment accounts on a *discretionary* basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We offer *non-discretionary* investment management services whereby we will provide advice, but *you will ultimately decide* which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings. We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements. In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Key Questions to Ask Your Financial Professional

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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to Item 5 of our Form ADV Part 2A Brochure available at <https://adviserinfo.sec.gov/firm/summary/282426>.

Asset Based Fees – Advisory fees are payable quarterly in advance, as described on Form ADV Part 2A Item 5 and pursuant to the terms of the Investment Advisory Agreement. Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;

Other Advisory Fees - In addition to our fees, we are also compensated by advisory fees charged by third party money managers, which are separate and apart from our fees.

Clients pay the following addition fees and/or expenses: custodian, brokerage and other fees described on Form ADV Part 2A Item 5. Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

Key Questions to Ask Your Financial Professional

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 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. Here are some examples to help you understand what this means. We do not make any money from our investment advisory services except as described above. Refer to our Form ADV Part 2A Brochure Items 5, 6, 12 and 14 at <https://adviserinfo.sec.gov/firm/summary/282426> to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

How might your conflicts of interest affect me, and how will you address them? How do your financial professionals make money?

Our Company and the financial professional servicing your account(s) are compensated in the following ways: salary and discretionary bonus.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at (786) 646-9140, email: msosa@premiaglobaladvisors.com click the [link](#) provided.

Key Questions to Ask Your Financial Professional

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?

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Exhibit to Form CRS

Premia Global Advisors, LLC is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS.

Editing and formatting changes were made to remove links and reference the specific sections of the Form ADV available on the SEC's website or by contacting us.