

Form ADV Part 3 – Client Relationship Summary

Date: September 16, 2025

Item 1: Introduction

OT Advisors LLC (“OT” or “Firm”) is an investment adviser registered with the Securities and Exchange Commission offering investment advisory services. Investment advisory services are different from brokerage services and it is important for Retail Investors to understand the differences (e.g., fees). Our Client Relationship Summary gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? OT offers the following investment advisory services to retail investors: portfolio management for discretionary separately managed account (“SMA”) portfolios comprised of allocations of common stocks, options, security futures, mutual funds, ETFs (excluding proprietary ETF(s)); and other securities based on the investor’s objectives, risks, and time horizon). OT may accept reasonable account restrictions from clients. As part of our investment services, we typically monitor client accounts on a weekly basis. OT has discretionary investment management without any material limitations. Our Firm does *not* limit the types of investments that we recommend including advice on proprietary fund offering(s). Our Firm maintains a minimum initial investment amount of \$250,000 for separately managed accounts (“SMAs”) but does not impose a minimum account maintenance level or minimum dollar amount in advisory fees per annum. Our ETF offering(s) are subject to the minimum stated in the prospectus. See our Form ADV Part 2A (“[Brochure](#)”), Items 4 & 7.

***Conversation Starter:** 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? OT’s investment management fees start of 1.50% of the assets managed and, where the established performance fee is achieved, investors will be assessed a performance-based fee of up to 20% of appreciated assets during the set interval. Fees are negotiable subject to our discretion for services offered directly to retail investors. The amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets to increase our fee. Management fees are billed quarterly, in advance, pursuant to the terms of the advisory agreement. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Account terminations for SMAs may be exercised by OT or our clients with 30-day written notice; OT, however, does not grant refunds. Please also see Items 4, 5, 6, 7 & 8 of our ADV Part 2A Brochure (“[Brochure](#)”) which is available by calling us at **561-906-1640**.

Third Party Costs: Some investments ETFs, mutual funds, futures, options, etc. impose transactional fees and/or product-level fees that reduce the value of your investment over time. You will also pay custodial fees to financial institutions that hold your assets. Additionally, you will typically pay transaction or commission fees when we buy and sell an investment for your SMA. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce money you make on your investments over time. Please ensure you understand what fees and costs you are paying. See our Brochure for additional details.

Conflicts of Interest: *When we act as your investment adviser, we have to act in your best interest and*

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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 provided. Here are examples to help you understand what this means:

- For fees based on managed assets, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets to increase our fee.
- As OT manages performance-based fee accounts and non-performance-based fee ETF(s), it creates side-by-side management conflicts as OT has a financial incentive to take additional risks in selecting and trading securities in the portfolio to achieve the performance fee and/or acquire securities with limited availability for performance-based-fee accounts versus non-performance-based fee fund offerings. OT manages multiple client portfolios with varying investment and trading strategies that may benefit some portfolios at the cost of others. Time allocation to each portfolio and non-OT interests is a conflict given time allocations will also be varied.
- OT makes more money the better your investment returns are, so our Firm has an incentive to invest in riskier investments due to the higher risk/higher reward attributes.
- ETFs and SMAs managed by OT have varying portfolios constituents causing differences in securities recommendations, trading and time allocations by our financial professionals.
- When we recommend SMA clients invest in OT-managed ETFs, a conflict exists as we have a financial incentive to recommend a proprietary offering. These recommendations are based on the investment objectives, risk tolerance, and financials of the client. Proprietary ETFs included as SMA investments are excluded from the fee amount assessed to our Firm's SMA clients. Investors will be assessed the fees stated in the prospectus. See our Brochure, Items 4 & 5.

How do your financial professionals make money? Primarily, OT and our financial professionals' benefit from the advisory services we provide to you because of the advisory fees and, where applicable, performance fees earned by the Firm. Such compensation may vary based on different factors, such as those listed above in this Item. In connection with its managed or sub-advised funds, our Firm receives compensation in the form of management fees. Please see our Brochure for details.

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

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No. OT does not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

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

Item 5: Additional Information

For additional information on our investment advisory services, see our **Brochure** available at <https://adviserinfo.sec.gov/firm/summary/328812>. If you have any questions, or want an additional copy of this Client Relationship Summary, contact us at 561-906-1640.

Conversation Starter: 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 A – Material Changes to Client Relationship Summary

We have amended the initial minimum account investment amount for separately managed accounts under **Relationships and Services (Item 2)**.

We have updated the scope of conflict of interests associated with our advisory business in **Fees, Costs, Conflicts and Standard of Conduct (Item 3)**.

We have amended the billing practices concerning proprietary ETFs recommended in connection with our SMA portfolio offerings in **Fees, Costs, Conflicts and Standard of Conduct (Item 3)**.

We have updated our primary telephone contact number in **Fees, Costs, Conflicts and Standard of Conduct (Item 3)** and **Additional Information (Item 5)**.