

T.O.S. Advisors, LLC
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
June 2020

<p>Item 1. <u>Introduction</u></p>	<p>T.O.S. Advisors, LLC 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 advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer customized investment advisory services to retail investors, including a select number of individuals and their family members, family foundations and trusts, based on the individual needs of each client. We may also provide, as requested by clients, financial education regarding wealth management to members of each client’s family.</p> <p>Monitoring Our CCO reviews accounts on an ongoing basis. More formal, in-depth reviews occur at least every six months. Material events or changes in the financial markets and any changes to clients’ circumstances also would generally prompt more formal reviews of client accounts.</p> <p>Investment Authority We have discretionary authority to supervise and direct the investment of clients’ assets, including the power and authority to buy, sell, exchange, convert, and otherwise effect transactions without prior consultation with or approval by client.</p> <p>Limited Investment Offering We do not offer any type of proprietary products, or a limited menu of products or types of investments.</p> <p>Account Minimums and Other Requirements Our clients typically have minimum wealth in excess of \$40 million, however, we do not have a stated minimum level of assets to initiate an engagement.</p> <p>Additional information about our services can be found on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/165004.</p> <p>Conversation Starters. 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?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>What fees will I pay? We charge a flat advisory fee that covers the cost of the broad engagement with us. Advisory fees are charged quarterly in advance, and are negotiable based on the situation of the Client and level of work involved.</p> <p>Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/165004.</p> <p>In addition to our advisory fee, clients incur certain other investment-related charges such as brokerage and transaction costs, and mutual fund management fees.</p> <p>We do not charge any performance-related fees.</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>

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	<p>Conversation Starter. 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>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<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 to you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> • Several conflicts of interest exist when employees recommend an Investment Manager in which they already have a personal ownership interest. For example, employees may have an incentive to recommend such Investment Managers if they feel that additional inflows of capital will benefit the Investment Manager and thus their own personal accounts. • Sometimes we select custodians or brokers that provide specific services to clients (including, but not limited to, electronic access to account information and trade confirmations and access to specialized customer service personnel) that it believes will allow clients to operate effectively and efficiently. Such services do not always benefit every client, though they still benefit us. <p>Conversation Starter. 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>Additional information about conflicts of interest between us and our clients is available on Part 2 of our Form ADV, which is can be found at https://adviserinfo.sec.gov/firm/summary/165004.</p> <p>How do your financial professionals make money? Each of our employees receives compensation in the form of a salary. Additional firm profit is allocated among the partners of the firm according to their respective agreements.</p>
<p>Item 4. <u>Disciplinary History</u></p>	<p>Do you or your financial professionals have legal or disciplinary history? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. <u>Additional Information</u></p>	<p>More information about our services can be found at https://adviserinfo.sec.gov/firm/summary/165004. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact the Chief Compliance Officer at (713) 376-3202.</p> <p>Conversation Starter. 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?