



Finaccess Advisors, LLC
Form ADV Part 3 – CRS (Customer Relationship Summary)
March 27, 2024

Item 1: Introduction

Finaccess Advisors, LLC (“we” or “the Adviser”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser.

It is important for you to understand the difference in fees and services between brokerage firms and investment advisers. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? We offer wealth management and investment advisory services pursuant to an Investment Advisory Agreement (“IAA”) that are tailored to specific needs, goals, and objectives of each client. We also provide advice to clients on matters not involving securities, such as financial planning matters, retirement planning, estate planning that often includes the assistance with trust arrangements, assistance with philanthropic causes, life style, concierge and educational services. Finaccess Advisors provides personalized confidential financial planning, investment management, financial advisory and wealth management services to individuals, corporations, and trusts worldwide. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial hardship, cash flow management, the review of insurance coverage needs, investment management, retirement and estate planning. We make recommendations concerning discretionary managers to manage Client assets as well as for custodians to hold client assets; and we make recommendations concerning investments in pooled investment vehicles and other assets. We also provide non-discretionary investment advisory services with respect to several Funds that are structured as open-end or closed end investment companies incorporated offshore. We provide such non-discretionary investment advice and recommendations to the Funds’ investment manager in relation to the Funds and in accordance to the IAA. We offer services on a non-discretionary basis, which means that you make the ultimate decision regarding the purchase or sale of investments recommended by us. The Investment Committee of Finaccess Advisors reviews accounts periodically, which typically is on a monthly basis, or when market conditions dictate or at any time upon the request of a client. Monitoring of your account is included as part of the standard services we provide to you. We do not offer advice only with respect to proprietary products, or a limited menu of products or types of investments. We also do not require a minimum dollar value of assets to manage your account. *Please see [Form ADV Part 2A \(Brochure\) Items 4 and 7](#) for more detailed information.*

Conversation Starters 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?**

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

What fees will I pay? For non-fund clients, we receive compensation from you indirectly by receiving an agreed upon portion of the fees paid by you to custodians that were referred to you by us. Those fees are based on a percentage of the average value of investable assets under management. The fees to be paid to us are established in a Referral Agreement between us and the custodian. The custodian calculates the amount it owes us under the Referral Agreement and remits payment to us within thirty (30) days from the last day of the previous calendar quarter. The service fees are debited directly by the authorized custodian. For certain non-fund clients, the Adviser will be compensated directly, based on average month end market value in the client’s account, on a quarterly basis, instead of through the aforementioned referral fee charged by custodians. Separately, for Fund clients, we receive compensation directly from the Funds for advisory services to the Funds according to the terms of the IAA. When we serve as an advisor to a Fund or its investment manager, we will receive compensation from the Fund or its investment manager and will not charge any fees directly to clients with respect to assets that are invested in the Fund. Additionally, you will incur certain charges imposed by custodians, brokers, third party investment advisers and other third parties such as fees charged by managers, 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, if applicable given the nature of the transaction. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. 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. Additionally, Finaccess Advisors may recommend products in which affiliated entities may receive compensation either from Mutual Funds or Custodians. Please make sure you understand what fees



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and costs you are paying. For those clients that engage Finaccess Advisors for Wealth Management Services, an annual fixed fee will be invoiced to the customer in advance on a quarterly basis. ***Please see [Form ADV Part 2A \(Brochure\) Item 5](#) for more detailed information***

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 affect the recommendations we provide you. Here are some examples to help you understand what this means: We refer our clients to various Funds or their investment managers and receive compensation from those investment managers or Funds for such referrals. This practice could create a material conflict of interest due to incentive to recommend certain advisers over those with which we do not have referral arrangements. Additionally, investment managers to Funds in which we serve as investment adviser, in their sole discretion, may follow our advice and recommendations or elect not to utilize such information. This arrangement represents a conflict of interest since it provides a different economic incentive for us to recommend investments in the Funds. The Adviser also maintains common ownership with affiliated entities, including Finaccess Mexico and Finaccess Value. These affiliations may present an incentive since the related persons can recommend the services of the Adviser, or we can receive services from them. We have policies and procedures to monitor the potential conflicts disclosed above. We render only disinterested and impartial advice to clients and our goal is to comply with fiduciary obligations. We are responsible for recommending investments based on your investment objectives and risk tolerance. ***Please see [Form ADV Part 2A \(Brochure\) Items 10 and 11](#) for more detailed information.***

Conversation Starters 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? Neither we nor any of our supervised persons (employees) accept compensation for the sale of securities or other investment products. Our financial professionals are solely compensated on a salary basis.

Conversation Starters Ask your financial professional

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

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No, we do not, as noted on Form ADV Part 1, Item 11, Part 2A Item 9, or disclosures for any of our financial professionals in Items 14 A-M of their Form U4. Please visit Investor.gov/CRS for a free and simple search tool to research us or our financial professionals.

Item 5: Additional Information

Conversation Starters 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?**

To obtain more information, you may visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, contact us in writing at 1111 Brickell Avenue, Suite 2600. Miami, FL 33131. For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement on each of our financial professionals, on IAPD on Investor.gov. Information regarding our firm can be found at adviserinfo.sec.gov. Or by calling our firm at (305) 377-1112 for up-to-date information.