



Effective: June 2025

Item 1. <u>Introduction</u>	Inter Advisors LLC (“Inter”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Inter offers investment advisory services on a discretionary or non-discretionary basis, which is customized to your specific investment objectives and financial needs. Free and simple tools are available to research firms and financial professionals at http://investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers, and investing.
Item 2. <u>Relationships and Services</u>	<p>What investment services and advice can you provide me?</p> <p>Inter offers investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, pension plans, profit sharing plans, businesses and other investment advisors that may be US and non-US residents on a discretionary or non-discretionary basis. Both Discretionary and Non-Discretionary advisory services are provided based on your individual needs and your Advisor will provide you with the opportunity to impose reasonable restrictions on the management of your Account(s).</p> <p>Monitoring</p> <p>Inter will provide regular monitoring and rebalancing of investment portfolios to maintain the desired asset allocation and risk profile. Deploying strategic and tactical asset allocation strategies to optimize portfolio performance based on market conditions and client objectives.</p> <p>Investment Authority</p> <p>Inter provides discretionary and non-discretionary investment management services. Discretionary authority must be documented before we act on your behalf, and this authority is typically granted in the form of a limited power of attorney and documented when you sign your IMA. We typically receive full discretionary authority over Investment Advisory accounts, which includes full authority with respect to the type and amount of securities to be bought or sold.</p> <p>If you enter a non-discretionary IMA with our firm, we will obtain your approval prior to the execution of any transactions for your account(s). You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.</p> <p>Limited Investment Offering</p> <p>Inter will typically utilize equity, fixed Income, mutual funds, ETFs, as well as alternative investments and cash and cash equivalents to achieve clients’ investment objectives.</p> <p>Account Minimums and Other Requirements</p> <p>The minimum amount required to open an account is \$25,000. We also require a minimum of \$25,000 to maintain the account. We reserve the right to change these minimum requirements at any time.</p> <p>Additional information about our services can be found on Part 2A of our Form ADV, which is available at https://inter.co/en/us/advisors/</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?
Item 3.A <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<p>What fees will I pay?</p> <p>Fees may range from 0.20% to up to 2.50% annually depending on the type and complexity of the investment management strategy employed as well as the size of your account(s). Generally, larger accounts, or accounts with less complexity may be offered a lower Fee relative to fees generally assessed by an IAR. Certain accounts may be charged higher Fees based on complex situations, including, but not limited to, accounts with multiple investment objectives, multiple underlying registrations, or aggressive growth strategies and/or accounts which require active trading to achieve your objectives Investment advisory fees are paid monthly or quarterly, in advance or in arrears, pursuant to the terms of the IMA, unless otherwise agreed to in writing by you and Inter. Fees are generally determined by the IARs and are based upon the market value of all the assets subject to an IMA (“Assets”). If billing is in arrears, the Fee will be based on the average daily balance of the Assets held for the period in which the fee is charged. Additional information about our firm’s fees are included in Item 4 of Part 2A, Appendix 1 of Form ADV, available at https://inter.co/en/us/advisors/</p>



FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

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	<p>In addition to the advisory fees, Clients may also pay other fees or expenses imposed by the custodian and other third-parties. These include transfer fees, administrative fees and other fees and taxes on brokerage accounts and securities transactions. The issuers of certain investments we purchase for Clients (such as ETFs, investment trusts, or other investments) may charge Clients separate product fees. Inter does not charge these product fees to Clients, nor does it benefit directly or indirectly from any such 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> <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?
Item 3.B <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<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>When we act as your investment adviser, we have to act in your best interest and put your interest ahead of ours. 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.</p> <ul style="list-style-type: none">• Our firm’s compensation from fees increases as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management.• We manage accounts for multiple clients, and we allocate our time based on each client’s needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.• We may place client’s trades through the broker that refers the client to us. Placing trades with a broker that refers clients to us creates a conflict of interest in that we have an incentive to refer its clients’ brokerage business to brokers through which it might not otherwise transact. We understand, however, and carefully comply with our fiduciary obligations to our advisory clients. <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 can be found on Part 2A of our Form ADV, which is available at https://inter.co/en/us/advisors/</p> <p>How do your financial professionals make money? Inter Advisor’s financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention.</p>
Item 4. <u>Disciplinary History</u>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>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?
Item 5. <u>Additional Information</u>	<p>Additional information about our services can be found at https://inter.co/en/us/advisors/. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Customer Support at 888-305-7264.</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?