

Form ADV Part 3 – Client Relationship Summary

Date: 03/31/2024

Item 1: Introduction

Bradesco Global Advisors, Corp (BGA) is an investment adviser registered with the Securities and Exchange Commission, offering investment advisory services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: 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 investment services and advice can you provide me? BGA provides advisory services for its clients through automated accounts where Clients can invest in recommended portfolios. With automated accounts, BGA provides fully discretionary, automated, and passive investment management services to help you meet your long-term financial goals. These are Wrap accounts that encompass most fees and will be explained further in Item 3. The recommended minimum to open these accounts is \$5,000. When you open an automated account, you grant BGA full discretionary authority to manage it. With automated accounts, we allow Clients to choose within various portfolios allocations. Our recommended portfolios are designed to maximize returns for Clients' individual risk tolerances. BGA uses BlackRock Model Portfolios and will typically use a limited selection of products such as low-cost Exchange Traded Funds (ETF) to meet the portfolio objectives. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7 and item 6 of Appendix 1.

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

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? All our Investment Accounts are "wrap accounts." This means that investment advisory fees and expenses, including any brokerage commissions, management fees, and administrative costs, are "wrapped" into a single fee and therefore are higher than typical asset-based advisory fees. BGA Clients with automated accounts pay a maximum annual wrap fee of 1.85%, which accrues daily and is charged at the end of each month in arrears. The more assets you have under our management, the lower your fee rate. You'll pay fees and costs whether you make or lose money on your investments. Those fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand the fees and costs you're paying. Please also see Items 4, 5, 6, 7, 8 and 4 of Appendix 1 of our [Brochure](#)

Some investments, such as mutual funds/ETF's and other investments managed by third parties such as Blackrock, may impose additional fees (e.g., internal product-level fees).

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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 are charged with acting as fiduciaries on your behalf. We must act in your best interest and not put our interest ahead of yours. In the event we identify potential conflicts between your interests and our interests, we will disclose such conflicts. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. To help you understand what this means, see the heading immediately below.*

How do your financial professionals make money? Primarily, we receive fee-based compensation for the investment advisory services we provide to you. Currently a number of our representatives are licensed at a broker/dealer performing work other than investment advisory and this work with other products or services could create a conflict of interest. Currently, we do not think this is a conflict because our investment program is run almost entirely by software so it does not create a conflict with other lines of business. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct? Do you or your financial professionals have legal or disciplinary history?

Yes, currently we have a disciplinary event. Please refer to Item 9 of our [Brochure](#) for additional details. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: 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?

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/brochure/134416>. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 305-523-6536 .

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Exhibit A – Material Changes to Client Relationship Summary

Update required minimum amount to \$5,000.

Update disciplinary history section to disclose the Firm had a disciplinary event.