



112 Capitol Trail
Newark, Delaware
Postal Code: 19711
www.quiena.com

Client Relationship Summary

Marzo 22, 2024

I. Introduction

Quiena Wealth Management Inc. (referred to as "Quiena" or "Quiena Investments") is an investment advisory and management firm registered with the U.S. Securities and Exchange Commission (SEC). Quiena exercises control over Quiena Argentina SA, a company offering similar investment advisory and management services registered with the Argentine Securities Commission (CNV), and Quiena México SAPI de CV, an investment advisor registered with the National Banking and Securities Commission of Mexico (CNBV). Our mission at Quiena is to afford all savers the same financial opportunities and services that institutions and high-net-worth individuals enjoy. We achieve this by developing technology that reduces costs and allows everyone to access personalized investment advice and manage their savings to maximize gains and minimize risks. To further our mission, we are publishing this document.

Choosing an investment advisor and/or manager is a significant and serious decision. To assist you, this document includes clear and straightforward information about the services offered by Quiena. We clarify the costs associated with these services and inform clients or potential clients about the difference between investment advisory fees charged by Quiena and the custody and order execution costs of the brokerage house(s) Quiena works with.

Simple and free tools are available for investors to research firms they have hired or are considering hiring at <https://www.investor.gov/CRS>. This regulatory website also offers educational resources about stockbrokers, investment advisors, and investing in general.

For clients operating from Argentina with Quiena Argentina SA, additional information can be accessed at <http://www.cnv.gov.ar/SitioWeb/RegistrosPublicos/DetallesRegistrosPublicos/32228?tipoEntidadId=2>

II. Relationships and services

What investment services and advice can you provide me?

Quiena primarily provides fully automated investment advisory and management services, aimed at assisting clients in achieving their investment goals without the need for personal time and effort. This offering is branded as "Quiena Automatic." Our platform is accessible at www.quiena.com for international clients and www.quiena.com.ar for clients in Argentina. Here, we tailor an investment plan for each client, based on their responses. Our professional team is ready to address any inquiries through multiple online channels.

Clients who agree with their personalized investment plan proceed to open an investment account under their name with a brokerage firm partnered with Quiena. By opening an account, clients authorize Quiena to manage their investments discretionarily, according to the agreed investment plan.

Investment strategies primarily involve passive ETFs (exchange-traded funds) to ensure global diversification effectively. Although we recommend investing a minimum of \$1,000, clients may start with a lower initial deposit and gradually meet the suggested amount through regular contributions. The minimum requirement to open an account is \$250.

In addition to our automated service, Quiena offers "Quiena Trading" for clients preferring to self-manage their investments without our advisory services. This option grants clients complete control over their investment decisions via our web platform.

A significant majority, approximately 81%, of our clientele prefer "Quiena Automatic," whereas 19% choose "Quiena Trading." Clients have the flexibility to utilize both services concurrently.

For more detailed information about our services, please refer to our regulatory filings, specifically Items 4 and 7 of our brochure, available at this link: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRC_HR_VRSN_ID=830766

Prospective Quiena clients should consider the following questions:

- Considering my current financial situation, should I engage investment advisory and management services? If so, why?
- How will the recommendations for my investment plan be formulated?

Answers to these questions can be found at the following link: <https://blog.quiena.com/los-5-pasos-de-la-estrategia-de-inversion/>

III. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Quiena Inversiones offers a variety of fee structures tailored to the specific services utilized by clients, ensuring alignment with both the provided services and the clients' best interests, in line with the firm's fiduciary responsibilities.

Fee Schedule for Discretionary Accounts:

Clients opting for the discretionary account management service are charged a monthly management fee by Quiena Inversiones, amounting to 0.1% of the portfolio's value. This fee is calculated daily as $(0.1\% / \text{number of days in the month})$ multiplied by the account value of the preceding month. Besides the management fee, clients incur execution costs of USD 1.80 for each buy or sell transaction. Quiena Inversiones employs portfolio rebalancing strategies aimed at reducing transaction costs while prioritizing clients' best interests.

Fee Schedule for Non-Discretionary Accounts (Per Trade):

Clients engaging with the non-discretionary account management service are levied a fee of USD 4.75 for every buy or sell transaction. This fee encompasses both the brokerage costs by the account custodian and an additional charge by Quiena Inversiones.

Fee Schedule for Non-Discretionary Accounts (Subscription):

For non-discretionary account clients preferring a subscription model, Quiena Inversiones provides a monthly subscription fee of USD 20. This subscription grants access to a discounted fee structure, where clients are only charged USD 1.80 for execution costs per transaction, excluding Quiena Inversiones' additional charges.

These fees are meticulously itemized in both the monthly statements and the reports section of the web platform. Quiena also offers a cost simulator accessible via: <https://www.quiena.com/automatica/> and <https://www.quiena.com/trading/>

Additional Information:

It's important to note that fees are applicable regardless of account profitability. These costs will diminish the net investment amount and the potential earnings over time. Understanding the fee structure is crucial. For a detailed overview of Quiena's fees and costs, please refer to item 5 of our brochure at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCH R_VRSN_ID=830766

Prospective Quiena customers should ponder the following questions:

- How might potential conflicts of interest affect me, and how will Quiena prioritize my interests?
- What are the mechanisms through which Quiena's financial advisers are compensated?

IV. Disciplinary History

Do your financial professionals have legal or disciplinary history?

Quiena Inversiones has maintained a clean record with regulatory bodies, facing no disciplinary actions nor being involved in any legal matters significant to clients' assessment of our advisory services. For transparent and straightforward research on us and our financial professionals, we encourage visiting [Invest.gov/CRS](https://www.invest.gov/CRS). This website offers complimentary, user-friendly tools for conducting due diligence.

V. Additional Information

For more details about Quiena, please visit our website at www.quiena.com. Should you require assistance or have any inquiries, feel free to reach out to us at ayuda@quiena.com or via our online chat service.