

# Preve Inversiones

## Effective February 8, 2022

### Form Customer Relationship Summary

#### I. Introduction

Preve Inversiones (hereinafter referred to as the “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ, and that 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

#### II. What investment services and advice can you provide me?

The Firm provides investment management services where client portfolios are managed according to a client’s stated financial situation and needs, investment objectives, investment restrictions and risk tolerances. The Firm will assess a client’s investment objectives, needs and risk profile by guiding the client through a documented investment objective assessment. The Firm will then implement those strategies.

The client’s portfolio will be monitored on an ongoing basis as changes in market conditions and client circumstances occur. The Firm will provide at least quarterly reports summarizing the client’s account(s) and investment results. Formal client review meetings are generally conducted on a regular basis at intervals mutually agreed upon by the advisor and the client, but no less than quarterly.

The Firm provides advice with respect to stocks, mutual funds, ETFs, bonds, and U.S. Treasuries.

The Firm generally exercises discretionary authority over client investments where we manage the client’s account(s) without client consultation after the initial establishment of the client’s investment objectives and appropriate asset allocation. The Firm also serves some clients on a non-discretionary basis. If the client elects to be managed on a non-discretionary basis, the Firm will not action the client’s account until receiving written confirmation from the client.

The Firm generally requires a minimum account balance of \$50,000 for our investment management services. *For additional information*, please see Items 4, 7, 8 , and 13 of the Firm’s Form ADV Part 2A (the “Brochure”).

**CONVERSATION STARTER:** *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?*

### **III. What fees will I pay?**

In consideration for providing investment management services and pursuant to the terms of the Investment Management Agreement, the Firm charges advisory fees of 0,5% annually of the investment, charged monthly.

Clients may expect to pay fees and expenses charged by mutual funds and/or exchange traded funds (described in each fund's prospectus) to their shareholders. The fees charged directly by mutual funds and exchange traded funds will typically include a management fee and other fund expenses.

To fully understand the total costs associated with their investment portfolio, clients should review all the fees charged by exchange traded funds, the Firm and others.

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.

*For additional information, please see Item 5 and 12 of the Firm's Brochure.*

**CONVERSATION STARTER:** *Ask your financial professional:*

- *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?*

### **IV. 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 can affect the investment advice we provide you. When the Firm's interest conflicts with yours, we must identify and disclose that conflict, and you must consent to it.

**CONVERSATION STARTER:** *Ask your financial professional:*

- *How might your conflicts of interest affect me, and how will you address them?*

*For additional information, please see the Item 11 of the Firm's Brochure.*

## **V. How do your financial professionals make money?**

Our professional(s) is paid based on revenue we earn from our advisory services. Generally, compensation is related to the amount of client assets serviced. This presents a potential conflict of interest in that our professional(s) are incentivized to encourage you to increase the amount of assets in your account(s) managed by us.

## **VI. Do you or your financial professionals have legal or disciplinary history?**

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research Preve Inversiones and its financial professionals.

**CONVERSATION STARTER:** *Ask your financial professional:*

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

## **VII. Additional Information**

For additional information about our investment advisory services, please see the Firm's Brochure. If you would like an up-to-date information or a copy of this disclosure, please call +59899284287 to request a copy of Form CRS.

**CONVERSATION STARTER:** *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?*