

Finamex International, LLC

Form CRS Customer Relationship Summary

January 25, 2024

Introduction

Finamex International, LLC (“FMEX Intl”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer, and is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. **We are a broker-dealer and provide brokerage accounts and services rather than advisory accounts and services.** This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. In addition, there are various suggested “Conversation Starters” contained in this document. Free and simple tools are available to you at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

FMEX Intl offers brokerage services to retail investors, including purchasing and selling equities, fixed income, options, variable annuities and mutual funds. All recommendations are based upon a client’s investment profile, risk appetite, investment time horizon, and other criteria. FMEX Intl does not accept full or limited trading authorizations on client’s accounts, nor do we manage them in any discretionary basis. FMEX Intl may make a recommendation to a client but all investment decisions are made by the client. FMEX Intl does not monitor accounts other than to make recommendations to the client. The minimum amount to open an account is \$250,000.00, but we can make exceptions at our discretion. The Firm does not offer proprietary products and only offers a limited menu of securities products. For example, the Firm does not offer individual equities or fixed income securities but rather offers mutual funds and Exchange Traded Funds (“ETF’s”). Other Firms could offer a wider range of choices, some of which might have lower costs.

Conversation Starters: Ask your financial professional: Given my financial situation, should I choose a brokerage 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 fees will I pay?

There is no fee for opening or having an active account open. If you open a brokerage account, you will pay us a **transaction-based fee**, generally referred to as a commission, every time you purchase or sell an investment. FMEX Intl charges fees and commissions, based upon the product you purchase, but typically has a \$50 minimum commission per trade. In addition, FMEX Intl charges for various non-trade related activities, such as wire transfers and other additional services that incur a pass-through fee. For more information, please refer to the fees and charges information included with FMEX Intl’s New Account package. All commissions and some fees are negotiable and subject to change. Trades can be subject to different commissions due to certain conditions, including but not limited to: market conditions, volume, volatility, liquidity, etc. You may also pay commissions or fees in connection with the purchase of mutual funds. Please refer to the fund-specific prospectus for a description of these costs. Certain International securities have taxes and fees imposed by the exchange, country, issuer, etc. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters: 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?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

We must abide by certain laws and regulations in our interactions with you. **When we provide you with a recommendation**, we have to act in your best interest and not put our interests 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 recommendations we provide you. FMEX Intl, or an affiliate, may receive compensation in the form of administrative or service fees, (commonly referred to as 12b-1 fees) in connection with the purchase of mutual funds. The receipt of these fees may present a conflict of interest, as they provide FMEX Intl with an incentive to recommend products based on compensation received. A client may be able to receive similar services for a lower fees and costs. An example of a potential conflict of interest is when we recommend that you purchase or sell a product that is offered or managed by an affiliate. This creates a conflict because it creates an incentive to recommend these products rather than those available from non-affiliated entities. We also have a revenue sharing agreement with our Mexican affiliate in which we pay them for the referral of clients to us. This may create a conflict because we have an incentive to treat these clients better than a non-referred client. Another conflict exists when we recommend a brokerage account versus and advisory account with an affiliate, in that you may pay more in commissions than you may pay in advisory fees. These conflicts are mitigated through the enforcement of our written supervisory procedures which require that we act in the best interest of all clients, regardless of how they became our client.

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?

All of the individuals associated with FMEX Intl receive a salary and potential bonus, which is determined solely at the discretion of senior management and is largely impacted by FMEX Intl profits. FMEX Intl's profitability is closely tied to the total commissions generated by each representative. This creates a conflict in that they may recommend products that, if purchased/sold, may result in FMEX Intl receiving higher compensation. This also creates a conflict because this creates an incentive to recommended transactions in your account in excess of those suitable based upon your investment objectives, risk tolerance and other factors. We mitigate this conflict by requiring that a principal review and approve all transactions executed in your account. Senior management's compensation is not based upon the amount of commissions generated by its representatives or those over whom they have supervisory responsibilities.

Do you or your financial professionals have legal or disciplinary history?

Yes, for more information, visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional—As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our services, or if you would like up-to-date information or a copy of this disclosure, please contact Jorge Ramos at (713) 589-7121 or e-mail him at jorge.ramos@finamexintl.com.

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?