

Item 1 – Cover Page

Wrap Fee Program Brochure

Appendix 1 of Form ADV Part 2A

Interamericas Advisor Solutions, Inc.

**401 East Main, Suite 407
El Paso, TX 79901
858-692-8202**

September 23, 2019

This wrap fee program Brochure provides information about the qualifications and business practices of Interamericas Advisor Solutions, Inc. (“Interamericas Advisor Solutions”, “firm”, “we” and “our”). When we use the words “you”, “your” and “client” we are referring to you as our client or our prospective client. If you have any questions about the contents of this wrap fee program Brochure, please contact us at 858-692-8202, via email at intamadvisors@gmail.com

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Interamericas Advisor Solutions, Inc. is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser are intended to provide you with information about which you determine to hire or retain an Adviser. Additional information about Interamericas is also available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 – Material Changes

This Brochure is dated September 23, 2019 and is a new document prepared pursuant to the SEC's requirements and rules.

In the future we will provide new clients with a Brochure before or at the time we enter into an advisory agreement. In the future, we will deliver to our clients, within 120 days of the end of each fiscal year, a free, updated Brochure that either includes or is accompanied by a summary of material changes. Alternatively, we may deliver a summary of material changes that includes an offer to provide a copy of the updated Brochure and information on how our clients may obtain the Brochure.

Currently, our Brochure may be requested, free of charge, by contacting Myrna Chavira, President at intamadvisors@gmail.com or 858-692-8202.

Additional information about Interamericas Advisor Solutions is also available via the SEC's web site which can be accessed at www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Interamericas Advisor Solutions who are registered, or are required to be registered, as investment adviser representatives of Interamericas Advisor Solutions.

Item 3 – Table of Contents

Item 1 – Cover Page.....	1
Item 2 – Material Changes.....	2
Item 3 – Table of Contents.....	3
Item 4 – Services, Fees and Compensation	4
Ownership	4
Assets under Management	4
Services Offered.....	4
Branch Offices.....	4
Fees and Compensation.....	5
Wrap Fees	5
Fixed Fees	5
Item 5 – Account Requirements and Types of Clients	6
Account Requirements	6
Types of Clients	6
Item 6 – Portfolio Manager Selection and Evaluation.....	6
General Portfolio Selection and Evaluation Criteria.....	6
General Criteria.....	6
Performance Review	7
Related Person Portfolio Management.....	7
Performance Based Fees & Side-by-Side Management.....	7
Methods of Analysis, Investment Strategies and Risk of Loss	7
Risk of Loss.....	7
Analysis.....	7
Portfolio Construction.....	7
Interamericas Advisor Solutions Guidelines to Investing.....	8
Voting Client Securities	8
Item 7 – Client Information Provided to Portfolio Managers.....	9
Item 8 – Client Contact with Portfolio Managers.....	9
Item 9 – Additional Information	9
Disciplinary Information	9
Other Financial Industry Activities and Affiliations.....	9
Investment Advisor – Precise Investment Management, Inc.	9
Brokerage Practices.....	9
Other Products and Services – Insurance	10
Code of Ethics	10
Review of Accounts	10
Client Referrals and Other Compensation	11
Custody	11
Financial Information.....	11
Item 10 – Requirements for State Registered Advisors.....	11

Item 4 – Services, Fees and Compensation

Ownership

Interamericas Advisor Solutions is wholly owned by Aleso, Inc., a corporation that is wholly owned by Myrna Chavira.

Assets under Management

Interamericas Advisor Solutions currently does not have any assets under management.

Services Offered

Interamericas Advisor Solutions provides investment advice and portfolio management services on a continuing basis, including an appropriate allocation of managed assets among cash money market funds, equity, and bonds - with the selection of specific securities, which will provide proper diversification and help meet the client's stated investment objectives.

These services include the evaluation, design, construction, implementation, and monitoring of investment portfolios. Assets are allocated among appropriate investment categories in accordance with the client's financial objectives, liquidity constraints, expected time horizon, risk tolerance, and tax considerations as well as prevailing economic conditions and any other relevant factors. Existing assets are evaluated and appropriate hold or sell recommendations are made.

Interamericas Advisor Solutions maintains a Limited Power of Attorney and/or Trading Authority for all discretionary accounts for the purposes of directing and/or otherwise effecting investments on behalf of the managed account as well as for the direct payment of Interamericas Advisor Solutions' fees and/or payment of commissions, custodial fees and/or other charges incurred by the managed account.

Clients receive consolidated reports periodically (monthly, quarterly, or annually, depending on client's preference) that illustrate investment performance, current market values, and asset allocation. Clients may also receive upon request monthly, quarterly, semi-annual or annual personal review of their portfolio.

Interamericas Advisor Solutions also offers comprehensive fee-based financial planning. The planning process involves six steps:

- Identifying and Prioritizing Objectives
- Gathering Information
- Analyzing Information
- Developing a Plan which includes Proposing Recommendations
- Implementing the Plan
- Tracking Plan Progress

Branch Offices

Interamericas Advisor Solutions has branch offices at the following locations:

600 Central Ave. Suite 293
Highland Park, IL. 60035

Fees and Compensation

Wrap Fees

Fees for ongoing asset monitoring are generated based on a percentage range of 1.00% to 2.00% of portfolio assets (“Wrap Fee”). Wrap Fees are calculated by multiplying the assets under management by the relevant percent and dividing such product by four (4). The extent of monitoring services and all fees are agreed upon in writing prior to engagement. Wrap Fees are payable quarterly, in advance and such fees will be deducted from client's account(s). All Wrap Fees may be negotiable under certain circumstances. Services may be terminated by either party at any time for any reason and any unearned fees are refunded on a pro-rate basis, less reasonable startup costs.

Our Wrap Fees are exclusive of transaction fees, and other related costs and expenses which shall be incurred by the client. Clients will incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions; provided however, the Wrap Fee does not cover brokerage commissions or other charges resulting from transactions not effected through Interamericas Advisor Solutions or its affiliates, nor does it cover custody services provided by any third-party custodian. Additionally, the Wrap Fee does not include ticketing charges which will come from the Custodian.

To the extent mutual funds are selected by the sub-manager to fill components of the overall investment strategy, the annual advisory fee set forth above does not include the customary fees and expenses associated with investing in mutual funds or other costs of establishing and maintaining an account with mutual funds including Rule 12b-1 fees and expenses. To the extent mutual funds are utilized as third-party managers, fees from the issuers of such mutual funds, and this will be in addition to the consulting fee paid herein. The client is advised that, in addition to the annual advisory fee, each mutual fund in which assets are invested will incur separate investment advisory fees and other expenses for which client will bear a proportionate share. The client is advised that, in addition to the annual advisory fee set forth above, each mutual fund in which assets are invested will incur separate investment advisory fees and other expenses. For securities that may involve an ongoing expense ratio, the advisor has an obligation to choose the most cost-effective product that still meets the client needs, i.e. the most favorable terms reasonably available under the circumstances.

The relationship between the parties may be terminated by either party upon 30 days written notice. Notwithstanding the above, if the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment adviser, then the client has the right to terminate the contract, without a penalty, within five (5) business days after entering into the contract.

Fixed Fees

In other cases, clients may opt to pay a fixed fee for review of their account, rebalancing, tax and estate planning. These services are performed on a non-discretionary basis. The fee for selection and monitoring services will generally be an hourly charge ranging between \$100 and \$250 per hour, as mutually agreed upon with the client.

The fixed fee will be based on a number of factors including scope of services and other relevant factors. Fees for these services are payable quarterly in advance. Charges for fee- based financial planning range from \$500-\$2,000, depending on the complexity of the case.

Item 5 – Account Requirements and Types of Clients

Account Requirements

Minimum account size is dictated by the program in which a client is participating. Exceptions to the minimum account size are made at the discretion of the manager and/or Interamericas Advisor Solutions.

Types of Clients

Interamericas Advisor Solutions may provide portfolio management services to individuals, high net worth individuals, trusts, corporate pension and profit-sharing plans, Taft-Hartley plans, private investment funds, trust programs, and other institutions.

Item 6 – Portfolio Manager Selection and Evaluation

General Portfolio Selection and Evaluation Criteria

General Criteria

Interamericas Advisor Solutions can engage the services of third-party managers in the form of mutual funds and or independent money managers. A due diligence effort to select and retain suitable managers generally takes into consideration the following:

- (i) The money manager is affiliated with a bank, insurance company, broker- dealer, and/or registered investment advisor;
- (ii) For active managers, historical performance calculations comply with the performance guidelines of the Global Investment Performance Standards (“GIPS”) and represents the style of the portfolio being considered;
- (iii) Detailed information on key personnel, representative clients, fee arrangements, range of investment styles, and assets under management;
- (iv) Qualitative analysis considers a clearly defined investment strategy, consideration to the investment selection process, sell discipline/downside protection, investment style adherence, quality and depth of the management team, firm ownership, desire to close portfolios based on size, marketing capabilities, type of client base, and regulatory compliance, transparency of underlying investments, and research capabilities;
- (v) Quantitative analysis considers risk-adjusted returns, performance attribution, portfolio composition, fees, and statistical measures.

Other investment formats (direct investments, Exchange Traded Funds, index funds, commingled funds, limited partnerships, fund-of-funds, etc.) shall be examined with the same due diligence scrutiny as a traditional manager structure.

Consideration will be given to both active and passive management when available. The rationale to engage active management is to “add value” over time versus an indexed alternative. Both enhanced return and risk control are opportunities for a manager to “outperform” a comparable benchmark. Recognizing that active managers have periods where they over and underperform the benchmarks, manager selection and retention shall consider a series of full market cycles (at least 5-10 years) in order to weight the impact of active management over long periods of time.

The selection, retention or dismissal of a manager is based on a comprehensive due diligence assessment, however it is possible that a manager could be engaged even though the analysis reveals certain factors that, in isolation, could be deemed unappealing.

Performance Review

Interamericas Advisor Solutions does not utilize a third-party to review the portfolio and or sub-manager performance information. Additionally, you should be aware that performance information may not be calculated on a uniform and consistent basis.

Related Person Portfolio Management

Associated persons of Interamericas Advisor Solutions are allowed to engage in portfolio management services for our clients. Their activities are monitored, and they are compensated through a comprehensive single fee, as described in Item 5 herein.

Performance Based Fees & Side-by-Side Management

Interamericas Advisor Solutions does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or engage in side by side management.

Methods of Analysis, Investment Strategies and Risk of Loss

Risk of Loss

All investment programs have certain risks that are borne by the investor. Investing in securities involves risk of loss that clients should be prepared to bear. Questions regarding risks may be directed to us.

Analysis

Interamericas Advisor Solutions may use Charting, as well Fundamental, Technical and Cyclical analysis. We evaluate each opportunity and we understand what they do. We get those questions answered by top management. Then, we determine a stock's suitability for inclusion in with Interamericas Advisor Solutions.

Portfolio Construction

Investment decisions take into consideration how a particular security will affect the overall portfolio. We assess its potential for growth and/or income, the security's impact on overall portfolio risk, and possible tax consequences. Factors that may be considered when making investment decisions include, but are not limited to (listed in alphabetical order):

- Ability to Communicate with Management - Analyst Forecast
- Balance of Company Leverage & Liquidity - Beta
- Book Value
- Business Mix
- Cash Flow
- Dividend Policy (Payout/Growth)
- Dividends
- Earnings Consistency & Quality
- Economic Considerations
- Economic MOAT
- EPS

- Historic Business Results & Growth
- Industry Outlook
- Industry/Sector
- Insider & Large Holders Transactions
- Institutional Ownership
- Investment Timeframe
- Local vs. Global
- Management Quality
- Market Liquidity & Capitalization
- Market Price vs. Fair Value
- Market Share of Products/Services
- Options & Premiums
- P/E Ratio
- P/E to Growth
- Profitable Margin Growth
- Return on Equity
- Return on Sales
- Return on Assets
- Sector vs. Current Holdings
- Suitability
- Tax Considerations
- Technical & Psychological Considerations
- Time of Year

Interamericas Advisor Solutions Guidelines to Investing

Interamericas Advisor Solutions generally conforms to the following guidelines with respect to its investment methodology:

- Buy and hold good stocks and quality bonds
- Use options to mitigate risk and produce income
- Perform research to uncover hidden opportunities
- Analyze and discern the “big picture”
- Assess each investment’s potential for growth and/or income, overall impact on portfolio risk, and possible tax consequences
- Research Continuity and commitment to our strategy
- Maintain a long-term perspective
- Keep costs among the lowest and provide best-in-class wealth management service and quality bonds

Voting Client Securities

As a matter of firm policy and practice, Interamericas Advisor Solutions does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving

and voting proxies for any and all securities maintained in client portfolios. Interamericas Advisor Solutions may provide advice to clients regarding the clients' voting of proxies.

Item 7 – Client Information Provided to Portfolio Managers

In compliance with the client agreement executed by you and Interamericas Advisor Solutions, we will provide a portfolio manager and or sub-manager information regarding your investment objectives, account holdings to be managed and other information as may be reasonably necessary for the portfolio manager and or sub- manager to make a decision as to whether to accept the engagement with respect to your account management. After the portfolio manager and or sub-manager is engaged to manage your assets, Interamericas Advisor Solutions will on an on-going basis provide the portfolio manager and or sub-managers with any information you provide us regarding your portfolio, including changes or modifications to your investment objectives, and any specific investment restrictions relating to your portfolio imposed by you, investments that you advise us to not conform to your instructions.

Item 8 – Client Contact with Portfolio Managers

Each portfolio manager and or sub-managers will be reasonably available to you for joint consultation along, with us, regarding your financial situation and objectives, and the management by the respective portfolio manager and or sub-managers of your investment portfolio.

Item 9 – Additional Information

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Interamericas Advisor Solutions or the integrity of Interamericas Advisor Solutions' management. Interamericas Advisor Solutions has no disciplinary information related to this item.

Other Financial Industry Activities and Affiliations

Investment Advisor – Precise Investment Management, Inc.

Precise Investment Management (“Precise”) is registered as an investment advisor with the state of Texas and various jurisdictions. Myrna Chavira is the President and Chief Compliance Officer of Precise. To this end, the advisory clients of both firms receive the same advisory services and pay the same fees to minimize any conflict of interest resulting from Myrna Chavira providing investment advice through two separate investment advisers.

Brokerage Practices

Advisory representative(s) of Interamericas Advisor Solutions are registered with Insight Securities, Inc. (“Insight”), a broker/dealer registered with the SEC and various state jurisdictions and a member firm of the Financial Industry Regulatory Authority (“FINRA”). Notwithstanding that, Clients have the option to designate their broker-dealer.

Based upon the similarity of investments among client accounts having similar investment objectives, and the fact that Interamericas Advisor Solutions may direct the purchase of securities for more than one account simultaneously, and the possible appearance of similarity in the treatment of clients, all client accounts are handled under the following basic conditions, designed to prevent pooling of assets and/or the management of accounts on a de facto pooled basis, resulting in the existence of an investment company. The custody of accounts held by the custodian on behalf of Interamericas Advisor

Solutions is structured such that each client's securities are held in nominee name only for ministerial purposes and each client's account is maintained as a separate account. The client's beneficial interest in a security does not represent an undivided interest in all the securities held by the custodian, but rather represents a direct and beneficial interest in the client's securities in the account.

Further, each client retains any and all rights afforded under the federal securities laws to proceed directly against the issuer of any underlying security in the client's account. Each client may withdraw, hypothecate, vote or pledge securities in their account upon notice to Interamericas Advisor Solutions and each client has the authority to instruct Interamericas Advisor Solutions in directing the purchase of certain securities through Interamericas Advisor Solutions that might otherwise be purchased in the client's account. At least annually, customer objectives are reviewed with the client and holdings reviewed with respect to keeping in line with those objectives.

Other Products and Services – Insurance

Interamericas Advisor Solutions also offers non-wrap investment advice to clients in which a client can pay transaction- based fees as well as a fee based on account assets. As such the advisor may have an incentive to recommend non-wrap investment advice to curtail transactional expenses incurred.

Myrna Chavira is a VP' of Precise Insurance Group. Advisory clients are not obligated to use Precise Insurance Group as their insurance agency or agent or to use any recommended insurance company for any recommended insurance transaction. To the extent insurance products are offered to advisory clients of Interamericas Advisor Solutions, the supervised persons will be paid a commission by the insurance company who issues the policy. This creates a conflict of interest as there is an incentive for them to recommend insurance products based on the compensation received, rather than on the client's needs. Notwithstanding such conflict of interest, Interamericas Advisor Solutions addresses its fiduciary duty by utilizing insurance products only where it is the best interest of clients, and after consultation with the client and no advisory fees are charged on insurance products. The amount of time spent on these activities is no more than two (2%) percent of her time.

Code of Ethics

Interamericas Advisor Solutions has adopted a Code of Ethics to ensure that securities transactions by Interamericas Advisor Solutions employees are consistent with Interamericas Advisor Solutions' fiduciary duty to its clients and to ensure compliance with legal and regulatory requirements and the firms standards of business conduct.

The principals and employees of the firm are permitted to invest in the same securities that the firm recommends to clients. They may recommend to clients or may buy and sell securities for client accounts at or about the same time that they buy or sell in their own account. This creates a conflict of interest because the principals and employees of the firm may have an incentive to execute their orders in front of client orders. To mitigate this conflict, employees are not permitted to enter buy or sell orders in the same or similar securities contemporaneously with client orders.

Interamericas Advisor Solutions requires transaction confirmation and quarterly reporting for all registered representatives who provide investment advisory services to clients of Interamericas Advisor Solutions. A written copy of Interamericas Advisor Solutions' Code of Ethics is available upon request, free of charge.

Review of Accounts

Interamericas Advisor Solutions, as investment advisor, reviews all investment advisory accounts. Changes in market prices, interest rates, news stories, earning reports, etc., that are deemed to have an

effect on a client account would initiate a review of the account. All investment advisory accounts are reviewed at least quarterly by Myrna Chavira, President and CCO.

Clients receive statements from the custodian of assets at least quarterly, or monthly, if there is activity in the account. (*See Custody section below*) Clients may give written request to receive their statements and trade confirmations electronically from the custodian.

Client Referrals and Other Compensation

Interamericas Advisor Solutions does not have any arrangements, oral or in writing, where it is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients. Additionally, Interamericas Advisor Solutions does not directly or indirectly compensate any person for client referrals.

Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Interamericas Advisor Solutions urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Interamericas Advisor Solutions' financial condition. Interamericas Advisor Solutions has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding. Additionally, we do not require or solicit prepayment of more than \$1200 in fees per client, six months or more in advance. Therefore, we have no additional material additional financial disclosures to make.

Item 10 – Requirements for State Registered Advisors

Item 10 is not applicable to Interamericas Advisor Solutions.