

Firm Brochure
(Part 2A of Form ADV)

FINACCESS ADVISORS, LLC
37 Main Street
Concord, MA 01742
978-371-7044
978-405-5011
lceckler@finaccess.com

This brochure provides information about the qualifications and business practices of Finaccess Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at: 978-371-7044, or by email at: lceckler@finaccess.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Finaccess Advisors, LLC is an SEC registered investment advisor. Finaccess Advisors requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Additional information about Finaccess Advisors, LLC is available on the SEC's website at www.adviserinfo.sec.gov

March 30, 2011

Finaccess Advisors, LLC

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

On November 1, 2010, Finaccess Advisors, LLC opened a Miami office and hired a Managing Director to work with those clients to be serviced out of the Miami office.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 978-371-7044 or by email at: lceckler@finaccess.com.

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Advisory Business

Firm Description

Finaccess Advisors, LLC, ("Finaccess Advisors") is a registered investment advisor formed on May 27, 2009 in the state of Delaware and registered to do business in both Massachusetts and Florida. Finaccess Advisors has offices in Concord, MA and Miami, FL.

Finaccess Advisors, LLC. is owned by Finaccess Mexico, S.A. de C.V., Sociedad Operadora de Sociedades de Inversion ("Finaccess Mexico"), a corporation incorporated and existing under the laws of the United Mexican States and licensed by the CNBV in Mexico to operate, manage, and distribute mutual funds, with management fees ranging from 80 to 160 basis points. Clients of Finaccess Mexico are both individuals and corporations.

We provide personalized confidential financial planning, investment management, financial advisory and family office services to individuals, corporations, trusts and charitable organizations worldwide. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, insurance review, investment management, education funding, retirement planning, estate planning and educational services.

Finaccess Advisors is strictly a fee-only financial planning, investment management, financial advisory and family office services firm. We do not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. We are not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, Finaccess Advisors advises clients regarding cash flow, college planning, retirement planning and estate planning.

Finaccess Advisors does not act as a custodian of client assets. The client always maintains asset control. Finaccess Advisors places trades for some clients under a limited power of attorney.

The initial meeting with a prospective client, which are always in person, are free of charge and are considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the prospective client.

Finaccess Advisors' Investment Committee reviews all accounts on a monthly basis or at any time based on the request of an account owner and are

responsible for recommending investments based on the client's investment planning objectives and risk tolerance.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest are disclosed to the client in the unlikely event they should occur.

Principal Owners

Finaccess Inversiones, S.A.P.I. de C.V. owns more than 75% of the shares of Finaccess Mexico, S.A. de C.V., Sociedad Operadora de Sociedades de Inversion. Finaccess Mexico, S.A. de C.V., Sociedad Operadora de Sociedades de Inversion ("Finaccess Mexico") is corporation incorporated and existing under the laws of the United Mexican States and licensed by the CNBV in Mexico to operate, manage, and distribute mutual funds, with management fees ranging from 80 to 160 basis points. Clients of Finaccess Mexico are both individuals and corporations. Fideicomiso Irrevocable Trust (Irrevocable Trust) Trust No. F/00728 is the trust that owns Finaccess Inversiones S.A.P.I. de C.V. The Bank of New York Mellon, S.A. Institucion de Banco Multiple is the Trustee for Fideicomiso Irrevocable (Irrevocable Trust) No. F/00728.

Types of Advisory Services

Finaccess Advisors provides investment supervisory services, also known as asset management services; including related financial planning, financial advisory and family office services.

On more than an occasional basis, Finaccess Advisors furnishes advice to clients on matters not involving securities, such as financial planning matters, retirement planning, trust services that often include estate planning and educational services.

As of December 31, 2010, Finaccess Advisors manages approximately \$1,773,452,207 in assets for approximately 73 clients. Approximately \$57,220,865 is managed on a discretionary basis, and \$1,716,231,342 is managed on a non-discretionary basis.

Tailored Relationships

Our advisory services are individually tailored to the specific needs, goals and objectives for each client. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define our typical client relationships:

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$2,000 and it is negotiable. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. The fee for financial plans are billed 50% in advance with the balance due upon delivery of the financial plan to the client. The fee is waived for clients who have signed or sign an investment advisory agreement with Finaccess Advisors and have assets to be managed by or currently under management by Finaccess Advisors that exceed \$1,000,000.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary. Follow-on implementation work is usually not billed.

Investment Advisory Agreement

Most clients choose to have Finaccess Advisors manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their dependent children. Realistic and measurable goals are set and objectives to reach those goals

are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fees for an Investment Advisory Agreement is provided to the client in writing prior to the start of the relationship. An Investment Advisory Agreement includes: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning, as well as the implementation of recommendations within each area.

The Investment Advisory service fee is detailed in the Investment Advisory Agreement signed between Finaccess Advisors and the client and is based on a percentage of the average daily value of investable assets under management, a flat fee or as an agreed upon custodian paid referral fee equal to a percent of the sum of all fees charged by the custodian to the Finaccess Advisors client or received by the custodian for services provided to the Finaccess Advisors client. Fees are charged quarterly and paid in arrears. Fees are negotiable in advance of signing any Investment Advisory Agreement with Finaccess Advisors and may be based on the size of the account, the types of investments to be made, frequency of transactions and/or the services to be provided.

Although the Investment Advisory Agreement is related to an ongoing service and constant adjustments are required, the length of service to the client is at the client's discretion. The client or Finaccess Advisors may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio average daily value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Financial Advisory Agreement

A Financial Advisory Agreement may be executed between Finaccess Advisors and a client when the client is interested in hiring Finaccess Advisors as its personal CFO. As a personal CFO Finaccess Advisors provides independent review of a clients' current situation, identifies issues which may affect a clients' wealth, proposes possible solutions, and if requested and required, assists in the implementation of the proposed solutions. We do not pretend to have all of the answers but endeavor to ask the right questions in the different areas of wealth management.

Finaccess' intention is not to duplicate the work which has been done by the other hired professionals, but instead to review it. Once we review the work done by other professionals hired by the client, Finaccess Advisors reports to

a client our findings - how specific aspects, policies or practices may affect a client and our recommendations. As our relationship with a client develops, Finaccess Advisors often takes a more proactive role in managing the parts of a client's affairs which both Finaccess Advisors and client agree can be delegated and adequately managed by Finaccess Advisors. Any additional services to be rendered by Finaccess Advisors are reflected in an amendment to the existing Financial Advisory Agreement between Finaccess Advisors and the client or with the execution of a new agreement depending on the services to be provided to the client.

The scope of services to be provided under a Financial Advisory Agreement is provided to the client in writing prior to the start of the relationship. The Financial Advisory services fee is detailed in the Financial Advisory Agreement signed between Finaccess Advisors and the client and is based on a flat fee. Fees are charged quarterly and paid in arrears. Fees are negotiable in advance of signing any Financial Advisory Agreement with Finaccess Advisors and are based on the types of services to be provided.

The client or Finaccess Advisors may terminate a Financial Advisory Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed.

Family Office Services Agreement

A Family Office Services Agreement may be executed between Finaccess Advisors and a client when the client is interested in Finaccess Advisors providing the construction and monitoring of individual and consolidated portfolios for family members, assisting in analyzing private equity holdings and investment opportunities, assisting in estate planning, assisting in the analysis and review with tax counsel of tax issues which may affect family members, and assisting in the monitoring and generation of cash flow reports.

The scope of services to be provided under a Family Office Services Agreement is provided to the client in writing prior to the start of the relationship. The Family Office Services fee is detailed in the Family Office Services Agreement signed between Finaccess Advisors and the client and is based on a flat fee. Fees are charged quarterly and paid in arrears. Fees are negotiable in advance of signing any Family Office Services Agreements with Finaccess Advisors and may be based on the types of services to be provided.

The client or Finaccess Advisors may terminate a Family Office Services Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying Finaccess Advisors in writing and paying the agreed upon fee detailed in the particular agreement signed between Finaccess Advisors and the client. At termination, Investment Advisory Service, Financial Advisory Service and Family Office Service fees will be billed on a pro rata basis for the portion of the quarter completed. Fees for Financial Plans are billed at 50% in advance and 50% due upon delivery of the financial plan to the client. Depending on when the client requesting a financial plan decided to terminate the agreement, Finaccess would refund all or a portion of the fees for the financial plan.

Finaccess Advisors may terminate any of the aforementioned agreements at any time by notifying the client in writing. At termination, Investment Advisory Service, Financial Advisory Service and Family Office Service fees will be billed on a pro rata basis for the portion of the quarter completed. Fees for Financial Plans are billed at 50% in advance and 50% due upon delivery of the financial plan to the client. Depending on when notified the client of its intention to terminate the Financial Planning Agreement, Finaccess would refund all or a portion of the fees for the financial plan.

Fees and Compensation

Description

For a Financial Plan, Finaccess Advisors charges a minimum fee \$2,000 and it is negotiable. The fee for a Financial Plan is waived for clients who have signed or sign an investment advisory agreement with Finaccess Advisors and have assets currently under management or to be managed by Finaccess Advisors that exceed \$1,000,000. Finaccess Advisors' Investment Advisory service fees are based on a percentage of the average daily value of investable assets under management, a flat fee or as an agreed upon custodian paid referral fee equal to a percent of the sum of all fees charged by the custodian to the Finaccess Advisors client or received by the custodian for services provided to the Finaccess Advisors client. Finaccess Advisors' Financial Advisory service fees and Family Office service fees are based on a flat fee. Fees are negotiable in advance of signing any Financial Planning Agreement, Investment Advisory Agreement, Financial Advisory Agreement or Family Office Services Agreement with Finaccess Advisors and may be

based on the size of the account, the types of investments to be made, the frequency of transactions and/or the services to be provided.

Fee Billing

Fees for Investment Advisory Services, Financial Advisory Services and Family Office services are invoiced quarterly and paid in arrears, meaning that we invoice our clients after a three-month billing cycle has ended. Client's either sign standing letters of authorization with a specific custodian authorizing the custodian to deduct Finaccess Advisors' fees from a designated account, send a check directly to Finaccess Advisors or provide a custodian with signed wire instructions authorizing the custodian to wire Finaccess Advisors' fees directly into Finaccess Advisors designated income account.

Fees for Financial Planning are billed 50% in advance, with the balance due upon delivery of the financial plan to the client.

Termination of Agreement

Finaccess Advisors reserves the right to terminate any engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Finaccess Advisor's judgment, to providing proper financial advice.

Types of Clients

Description

Finaccess Advisors provides investment advice to individuals, corporations, trusts and charitable organizations worldwide.

Client relationships vary in scope and length of service.

Account Minimums

Finaccess Advisors does not provide financial planning, investment advisory services, financial advisory or family offices services that require a minimum dollar value of assets under management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases, short-term purchases and trading.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Affiliations

Finaccess Advisors is owned by Finaccess Mexico, S.A. de C.V., Sociedad Operadora de Sociedades de Inversion ("Finaccess Mexico"), a corporation incorporated and existing under the laws of the United Mexican States and licensed by the CNBV (National Banking and Securities Commission) in Mexico to operate, manage, and distribute mutual funds. Clients of Finaccess Mexico are both individuals, for profit and non-profit corporations and government entities. There is no conflict between any of Finaccess Advisors' clients and Finaccess Mexico's client.

Helios Advisors, LLC. is hedge fund manager owned and managed in part by Mario Covo and Gabriel Tolchinsky who are also members of Finaccess Advisors' Investment Committee. Helios Advisors does not solicit any investments from any of Finaccess Advisors clients.

Potential conflicts of interest are disclosed to the client in the unlikely event they should arise.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of Finaccess Advisors have committed to a Code of Business Conduct and Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Business Conduct and Ethics Acknowledgement to any client or prospective client upon request.

Participation or Interest in Client Transactions

Finaccess Advisors and its employees do not buy securities from any client or sell securities that it owns to any client. We do not recommend to any clients that they buy or sell securities or investment products in which Finaccess Advisors, its employees or a related person has an interest. Finaccess Advisors nor its employees buys for itself securities it recommends to clients.

Employees comply with the provisions of the Finaccess Advisors Compliance and Supervisory Procedures Manual.

Brokerage Practices

Selecting Brokerage Firms

Finaccess Advisors does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. Finaccess Advisors recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Finaccess Advisors does not receive fees or commissions from any of these arrangements.

Best Execution

Finaccess Advisors in seeking to obtain the best execution of portfolio transactions, may consider the quality and reliability of brokerage services, as well as research and investment information and other services provided by brokers and dealers. Factors considered by Finaccess Advisors in selecting brokers and dealers may include the following: price, the broker's or dealer's facilities, reliability and financial responsibility; the ability of the broker or dealer to effect securities transactions, particularly with regard to such aspects as complexity of the trade, timing, order size and execution of orders; and the research and other services provided by that broker or dealer to Finaccess Advisors that are expected to enhance our general portfolio manager capabilities, notwithstanding that a client may not be the direct or exclusive beneficiary of such services. Commission rates, being a component of price, are one factor considered together with other factors. Accordingly, Finaccess Advisors in its discretion, may cause a client to pay a commission for effecting a transaction that may be in excess of the amount another broker would have charged for effecting that same transaction and this may be done where we have determined in good faith that the commission is reasonable in relation to the value of the brokerage and/or research services provided by the broker or dealer to our client(s).

Review of Accounts

Periodic Reviews

Finaccess Advisors' Investment Committee reviews all accounts on a monthly basis, more frequently when market conditions dictate or at any time upon

request of the client. Finaccess Advisors' Investment Committee is responsible for recommending investments based on a client's investment planning objectives and risk tolerance. There are seven (7) members of Finaccess Advisors' Investment Committee: Robert Rodriguez, Javier Lopez Casado, Luis Cervantes, Mario Covo, Gabriel Tolchinsky, Miguel Alvarez and Pablo Septien.

Review Triggers

Other conditions that may trigger a review are changes in the law, new investment information, and changes in a client's own situation.

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. Investment Advisory Agreement clients receive quarterly portfolio reviews.

Client Referrals and Other Compensation

Incoming Referrals

Finaccess Advisors has been fortunate to receive many client referrals over the years. The referrals come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Finaccess Advisors does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements

All assets are held at qualified custodians and the custodians provide monthly account statements directly to clients at their address of record, by secure email or with password protected online access. At the discretion of the client, Finaccess Advisors is provided with copies of monthly statements or given password protected online access to statements. Finaccess also utilizes

account aggregation software to access the daily activity and performance of many of its clients. The availability of a clients daily activity and performance is dependent upon the clients custodian and the availability of a data feed to the account aggregation entity utilized by Finaccess Advisors.

Investment Discretion

Discretionary Authority for Trading

Finaccess Advisors has both non-discretionary and discretionary relationships with its clients.

For those clients that have chosen to sign discretionary Investment Advisory Agreements, we accept discretionary authority to manage securities accounts on behalf of clients and determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

For those clients that have chosen to sign non-discretionary Investment Advisory Agreements we will make recommendations to the client and, if client decides to accept such recommendations, client will directly execute the recommendations via signed written instruction provided to the custodian.

In all client relationship, the client approves the custodian to be used and the commission rates paid to the custodian.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

Voting Client Securities

Proxy Votes

Finaccess Advisors does not vote proxies on securities. Clients are expected to vote their own proxies.

Financial Information

Financial Condition

Finaccess Advisors does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Finaccess Advisors does not serve as a custodian for client funds or securities, and does not require prepayment of fees.

Business Continuity Plan

General

Finaccess Advisors has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications and/or services.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Information Security Program

Information Security

Finaccess Advisors maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Policy

Finaccess Advisors is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, professional financial account aggregation service providers, consultants, and auditors. Federal and state securities regulators may review our company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Policy to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Finaccess Advisors requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Investment Advisor

Robert Rodriguez

Date of Birth: June 22, 1957

Education:

B.A. Boston University

M.A. Boston University

M.B.A. The Wharton School

Professional Background:

1980-1982: Bank of Boston, Loan Officer Development Program

1982-1985: Loan Officer Marine Midland Bank

1987-1991: Vice President, Emerging Markets, Bankers Trust Co.

1991-2004: Vice President, Emerging Markets, J.P. Morgan

2004-2009: Managing Director, Wealth Mgmt, Finaccess International, Inc.

2009-Present: Chief Executive Officer, Finaccess Advisors, LLC.

Investment Committee, Finaccess Advisors, LLC.

Supervision:

Robert Rodriguez is supervised by Lauree Cameron Eckler, Chief Operating Officer and Chief Compliance Officer. She reviews Robert Rodriguez' work through frequent office interactions as well as remote interactions. She has full access to all written correspondence, emails and activities through our client relationship management system.

Lauree Cameron Eckler's contact information:

Tel: 978-371-7099

Email: lceckler@finaccess.com

Finaccess Advisors Investment Committee

Robert Rodriguez

Date of Birth: June 22, 1957

Education:

B.A. Boston University

M.A. Boston University

M.B.A. The Wharton School

Professional Background:

1980-1982: Bank of Boston, Loan Officer Development Program

1982-1985: Loan Officer Marine Midland Bank

1987-1991: Vice President, Emerging Markets, Bankers Trust Co.

1991-2004: Vice President, Emerging Markets, J.P. Morgan

2004-2009: Managing Director, Wealth Mgmt, Finaccess International, Inc.

2009-Date: Chief Executive Officer, Finaccess Advisors, LLC.

Investment Committee, Finaccess Advisors, LLC.

Javier Lopez Casado

Date of Birth: October 23, 1968

Education:

J.D., Universidad Complutense de Madrid

M.A. Legal and Tax Advisory for Corporations, Univ. Politécnica de Madrid

M.B.A. University of Miami

Professional Background:

1992-1994: Jr. Lawyer, Bufete de Abogados Hernández-Canut

1995-1996: Lawyer, Bufete Iberoamericano de Negocios

1996-1997: Private Banking Officer Latin America, Banco Santander

1997-1999: Asst. V.P. Priv. Banking Latin America, Banco Santander Central Hispano Int'l.

1999-2003: V.P. Private Banking Family Office, Banco Santander Central Hispano Int'l.

2003-2008: Sr. Banker Family Office, Grupo Santander - Santander Private Banking

2008-2010: Sr. V.P. Private Wealth, Banco Santander Int'l-Miami

2010-Date: Managing Director, Finaccess Advisors, LLC.

Investment Committee, Finaccess Advisors, LLC.

Mario Covo

Date of Birth: June 19, 1957

Education:

B.A. Instituto Tecnológico Autónomo de México

Ph.D. Rice University

(Mario Covo continued...)

Professional Background:

1989-1995: Managing Director, Merrill Lynch & Co.

1995-1999: Principal, Columbus Advisors, LLC.

2002-Date: Principal, Helios Advisors, LLC.

1999-2009: CEO and President, Finaccess International, Inc.

2009-Date: Investment Committee, Finaccess Advisors, LLC.

Natalio Gabriel Tolchinsky

Date of Birth: May 29, 1951

Education:

B.S. Tel-Aviv University (Israel)

M.S., M.A. Columbia University

Professional Background:

1991-1995: Director Emerging Markets, Merrill Lynch & Co.

1995-1999: Principal, Columbus Advisors, LLC.

2002-Date: Principal, Helios Advisors, LLC.

1999-2009: Chief Operations Officer, Finaccess International, Inc.

2009-Date: Investment Committee, Finaccess Advisors, LLC.

Luis F. Cervantes

Date of Birth: January 19, 1954

Education:

B.S., Industrial Engineering, Universidad Iberoamericana,

M.B.A., Stanford University

Professional Background:

1977-1978: Systems Assistant Manager, Multibanco Comermex, S.A.

1978-1980: Investment Bank Manager, Multibanco Comermex, S.A.

1982-1984: Resident V.P., Citibank, N.A.

1984-1986: V.P., Citibank, N.A.

1986-1988: President of Business Development, Citibank, N.A.

1988-1990: Executive V.P. Investment Banking, Multivalores Grupo Financiero, S.A. de C.V.

1990-1993: Partner and CEO Multivalores Casa de Bolsa, Multivalores Grupo Financiero, S.A. de C.V.

1993-1996: Partner and CEO Multivalores Financial Gp., Multivalores Grupo Financiero, S.A. de C.V.

1996-1999: Founder, Chair and CEO, Cervantes Asociados, S.A. de C.V.

2000-2009: Founder, Finaccess International, Inc.

Chairman and CEO, Finaccess Mexico S.A. de C.V.

2009-Date: Chairman, Finaccess Mexico S.A. de C.V.

Investment Committee, Finaccess Advisors, LLC.

Miguel Álvarez del Río

Date of Birth: May 4, 1955

Education:

B.S., Industrial Engineering, Universidad Iberoamericana

M.B.A., Columbia University

Professional Background:

1977-1978: Analyst and Project Manager, Santalo, Estudios Y Protectos

1980-1985: International Financing Manager, Banca Serfin, S.A.

1985-1988: V.P. Corporate Banking, Banco Serfin, S.A.

1988-1990: E.V.P. Corporate, Public Sector and International Banking

1990-1992: E.V.P. Mexico, Vector, Casa de Bolsa, S.A. de C.V.

1992-1994: E.V.P. Corporate and International Banking, Bancrecer, S.A.

1994-1995: CEO, Bancrecer, S.A.

1995-1998: Managing Director, Santander Investment, Banco Santander de Negocios

1998-2000: Managing Director, Grupo Financiero Santander Mexico

2000-2009: Managing Director, Finaccess Mexico S.A. de C.V.

2009-Date: CEO, Finaccess Mexico S.A. de C.V.

Investment Committee, Finaccess Advisors, LLC

Pablo J. Septien Vélez

Date of Birth: August 7, 1967

Education:

B.A., Instituto Tecnológico Autónomo de México

Professional Background:

1986-1992: Manager Debt Markets, Grupo Bursatil Mexicano

1992-1998: Vice President Emerging Markets, Merrill Lynch & Co.

1998-2001: Principal, Administradora Internacional de Portafolios

2001-Date: Chief Portfolio Manager, Finaccess Mexico, S.A. de C.V.

2009-Date: Investment Committee, Finaccess Advisors