Part 2A of Form ADV: Firm *Brochure*

Item 1 Cover Page

Form ADV Part 2A

Unicredit Financial Services and Investment Advisor

Registered Investment Adviser

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This brochure provides information about the qualifications and business practices of Unicredit Financial Services and Investment Advisor UFSIA . If you have any questions about the contents of this brochure, please contact us at (562) 658-9537 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.

Additional information about UFSIA is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Updated for application to California as a State Registered Investment Advisor.

Item 3 Table of Contents

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Item 4 Advisory Business

UFSIA is an advisory firm, a registered investment adviser. The principal of UFSIA is Paul Lo, who is Series 65 qualified.

Each portfolio is designed to meet your individual needs, stated goals and objectives. Additionally, you have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. We do portfolio management but does not participate in other professionally managed wrap fee programs.

When you decide to be a UFSIA client, UFSIA will manage your assets on a non-discretionary and/or discretionary basis. UFSIA is an entity in the process of obtaining registration with the state of California as a Registered Investment Advisor. As of April of 2020, UFSIA has no assets under management that is either managed under either discretionary or non-discretionary basis.

Item 5 Fees and Compensation

UFSIA offers accounts where no separate transaction charges apply and a single fee is paid for all advisory services and transactions ("Wrap Account"). UFSIA does not charge any Qualified Retirement Plan fees, if there are any, this is a fee the custodial broker dealer charges. Also, UFSIA does not offer pension consulting services.

You will pay a quarterly account fee, in advance, based upon the market value of the assets held in the account as of the last business day of the preceding calendar quarter. Your account fees are negotiable and will be debited from your account by UFSIA's custodian. If you terminate your account, the account fee will be credited back to you on a pro-data basis for the unused portion of the quarter. The collection of this quarterly management fee is set up as a standing instruction to our custodian broker dealer, Schwab, to collect the fee from the clients' accounts and disbursed to UFSIA's specified bank account.

Account fees will be payable quarterly in advance and upon deposit of any additional funds or securities in the securities in the Account. Client will be entitled to a pro rate refund of any prepaid quarterly fees based upon the number of days remaining in the quarter after the date upon which notice of termination is received.

UFSIA's account fee schedule (scheduled fees are negotiable within the scheduled range shown). is as follows (lower fees for comparable services may be available from other sources):

Fee Schedule

Total Account Value	Maximum total Account Fee Paid by Client
$50,000 to $249,999	2.40%
$250,000 to $499,999	2.25%
$500,000 to $749,999	2.00%
$750,000 to $1,249,999	1.75%
$1,250,000 to $1,999,999	1.50%
$2,000,000 to $4,999,999	1.25%
$5,000,000 to $24,999,999	1.25%
$25,000,000 and Over	1.00%

Item 6 *Performance-Based Fees* and Side-By-Side Management

UFSIA does not charge performance-based fees and offers non-discretionary and/or discretionary fee-based management of Client's accounts.

Item 7 Types of *Clients*

The types of clients that UFSIA provide advisory services to are individuals that meet UFSIA's minimum account size of $50,000.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

UFSIA rely on various types of tools and methods to assist in recommending or selecting investment strategies for you, including asset allocation. You should note that UFSIA's advisory services are generally designed for strategic long-term investing. However, short term tactical investment strategies may also be made available to accommodate certain circumstances. Investment returns are highly dependent on the underlying securities which are impacted by trends in the various investment markets.

Methods of Analysis:

When analyzing investments that may be right for you, UFSIA may use fundamental or technical analysis. Fundamental analysis is security analysis grounded in basic factors such as company earnings, balance sheet variables and management quality which are used to predict the future value of an investment. Information such as interest rates, GNP, inflation and unemployment may be used to predict the direction of the economy and therefore of the stock market. Technical analysis is the practice of using statistics to determine trends in security prices and make or recommend investment decisions based on those trends. Technical analysis focused on matters such as trade volume, demand and volatility to help determine the market forces at work on a certain security or on the securities market as a whole.

Associated Risks:

When using fundamental analysis, UFSIA generally rely on, among other things, company earnings, balance sheet variables and management quality which are used to predict future value of an investment. Data reviewed is generally considered reliable but cannot be guaranteed nor have its accuracy verified. In addition, the data reviewed is subjective in nature and open to interpretation, Even if our data and our interpretation of the data is correct, there may be other factors that determine the value of the securities other than those considered in Fundamental Analysis.

When using Technical Analysis, UFSIA review statistics to determine trends in security prices and make investment decisions based on those trends. This analysis may only be able to predict how an investment may perform short term. In addition, this analysis does not take into account, the more fundamental properties of what an investment may be worth such as company performance and balance sheet variables which may play a part in determine the value of an investment.

When pursuing long-term investing strategies, UFSIA assumes the Financial Markets will go up in the long term, which may not be the case. There is also the risk that the segment of the market that you are invested in or perhaps just your investment will go down over time even if the overall Financial Market advance. In addition, purchasing investments long term may create an opportunity cost, "locking up" assets th.at may be better utilized during the short term in other investments.

Generally, stocks, bonds, ETFs and mutual funds are recommend

Investing in stocks involves the assumption of risks, including:

- financial risk
- market risk
- inflation risk
- political and government risk

Investing in bonds involves the assumption of risk, including:

- interest rate risk
- call risk
- default risk
- inflation risk

Investing in ETFs involves the assumption of risks, including:

- market, industry and sector risks

Investing in mutual funds and ETFs involves the assumption of risks, including:

- manager risk
- market risk
- industry risk

Item 9 Disciplinary Information

There is no disciplinary information or adverse legal events reported against the Investment Advisory Representative(s) of UFSIA

UFSIA and its IAR(s) have never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction, an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority, and/or a self-regulatory organization (SRO) proceeding.

Item 10 Other Financial Industry Activities and Affiliations

The Investment Advisory Representative(s) who is/are currently affiliated with UFSIA might be affiliated with other financial industry firms.

If they are registered as Registered Representatives of a broker dealer. It is possible that through this type of affiliation they may offer you products that if you purchase it, they can receive normal commissions which may be in addition to customary advisory fees. As such, they may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be suitable. Alternatively, they may have an incentive to forego providing you with advisory services when appropriate, and instead recommend the purchase of commissionable investments.

While security sales are reviewed for suitability, you should be aware of the incentives that Investment Advisory Representative, through their other financial affiliations, might sell you certain securities products that are not offered through UFSIA and you are encouraged to ask about any conflicts presented. Please be aware that you are under no obligation to purchase these products or services offered.

Item 11 Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

UFSIA adopts a Code of Ethics ("Code") to address securities-related conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts and conflict of interest. The Code includes policies and procedures developed to protect your interest in relation to the following topics:

- duty at all times to place your interests first;
- requirement that all personal securities transactions be conducted in such a manner as to be consistent with the Code and to avoid any actual or potential conflict of interest or any abuse of an employee's position of trust and responsibility;
- fiduciary principle that information concerning the identity of your security holdings and financial circumstances are confidential, and
- principle that independence in the investment decision-making process is paramount.

UFSIA will provide you with a copy of the Code to you or any prospective Client upon request.

Privacy Notice:
UFSIA have adopted the following privacy policy:
"Maintaining the trust and confidence of our clients is a high priority. That is why UFSIA wants you to understand how UFSIA protect your privacy when UFSIA collect and use information about you, and the steps that UFSIA take to safeguard that information".

Item 12 Brokerage Practices

All investment advisory activities that UFSIA conduct are processed through its clearing relationships with their custodian Broker(s). UFSIA believes that the custodian broker's blend of execution services, commission and transaction costs as well as professionalism will allow UFSIA to seek the best execution and competitive prices.

The custodian broker may aggregate your orders with those of other clients in a bunched trade or trades where securities are purchased and sold. For each account that are included in a bunched trade, the custodian broker must reasonably believe that the bunched order is consistent with its duty to seek best execution and may benefit you and each client participating in the aggregated order. The average price per share of each bunched trade is allocated to each account that participates in the bunched trade. Accounts that participate in the same bunched trade are charge transaction costs, if applicable, in accordance with their advisory contracts.

UFSIA's current custodian broker-dealer is Charles Schwab.

If a bunched order cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation. Partial fills will be allocated in a way that does not consistently advantage or disadvantage particular client accounts and are generally filled pro-rata among participating accounts.

UFSIA does not have discretionary authority to determine the broker or dealer to be used for a purchase or sale of securities for a client's account and commission rates to be paid to a broker or dealer for a client's securities transactions. UFSIA only has discretionary authority over which custodian broker-dealer it uses (assuming it has more than one custodial broker-dealer to choose from but currently it only has Charles Schwab). Also, UFSIA does not have discretionary authority over what commission rates to charge clients' securities transactions, the custodian broker-dealer does and currently, Charles Schwab charges no commission.

Item 13 Review of Accounts

UFSIA periodically review your account(s) as needed, but no less than annually. Each security purchase or sale effected by the Investment Adviser Representative, in your Account is monitored for suitability.

Such review and consultation typically contain, when warranted, advice regarding recommended changes to your investments an recommendations for implementation of proposed changes.

A client's financial plan is a living document. Like most things, when to review this plan is a balancing act. The goal is that the plan keeps up with you but at the same time you do not want to make unnecessary changes. There's no right time to check your financial plan but you should look at it at least once a year. When the plan is reviewed, you'll want to ask: (1) are the goals listed still the ones you want accomplished; (2) is your planned savings amount reasonable; (3) are you comfortable with the level of risk in your plan; (4) does everything look right; (5) is everything still on track. When this review is done, the Client is given an updated copy.

In addition to periodic reviews, UFSIA may perform reviews as it deems appropriate or otherwise required. Additional reviews of client accounts may be triggered by client request, compliance monitoring, industry factors, market developments, statutory and regulatory changes and any issues that may have been identified with respect to a client account. Events that trigger reviews of client accounts are generally directed to the attention of business management and investment executives covering relevant businesses and functions.

With respect to Wrap accounts, additional reviews are performed as needed for client requests, client and firm restrictions and any issue that may arise with respect to a client account.

The person in charge of these reviews is the COO, Paul Lo.

Monthly and/or quarterly statements are normally sent by the clearing firm.

Item 14 *Client* Referrals and Other Compensation

As discussed previously, Investment Advisory Representatives of UFSIA currently are not affiliated with any broker dealer.

Item 15 *Custody*

UFSIA does not maintain custody of your assets. Your account assets are maintained by the custodian broker-dealer. A copy of the invoice for advisory fees, depending on the arrangement, is sent to the custodian or trustee at the same time a copy is sent to the client. The custodian or trustee normally sends quarterly statements to UFSIA's clients showing all disbursements for the custodian account, including the amount of advisory fees. Clients provide written authorization permitting UFSIA to be paid by the custodian or trustee.

UFSIA does not withdraw advisory fees directly from clients' accounts. But the following are safeguards that are complied with:

(A) The investment adviser has written authorization from the client to deduct advisory fees from the account held with the qualified custodian.

(B) Each time a fee is directly deducted from a client account, the investment adviser concurrently:

1. Sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and

2. Sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

Item 16 Investment Discretion

Depending on the option selected by the client, Investment Adviser Representatives of UFSIA can have discretionary authority over clients' accounts.

In a non-discretionary client's account, UFSIA will properly secure the client's permission prior to effecting securities transactions in client accounts, pursuant to California Code of Regulation, Section 260.237.2(f)(1).

In a discretionary account, the IAR has discretionary authority to determine the securities to be bought or sold for a client's account, and the amount of securities to be bought for a client's account.

Form ADV Part 2, Item 16 is solely dedicated to an advisor's investment discretion, and requires a discussion of any limitations a client may place over an advisor's discretionary authority as well as the procedures the advisor follows before assuming such authority.

For certain large advisors, exercising investment discretion over $100 million or more in Section 13(f) securities triggers a quarterly holdings report that must be filed with the SEC. Section 13(f) securities "generally include equity securities that trade on an exchange (including the Nasdaq National Market System), certain equity options and warrants, shares of closed-end investment companies, and certain convertible debt securities.

The shares of open-end investment companies (i.e., mutual funds) are not Section 13(f) securities." For the avoidance of doubt, the SEC publishes an official list of Section 13(f) securities

Item 17 Voting *Client* Securities

UFSIA does not have the authority to vote proxies solicited by, or with respect to, the issuers of securities held in your Account. Typically, proxy materials will be forwarded to you by UFSiA's custodian. UFSIA will forward what it may receive to you. Please contact UFSIA anytime when you may have regarding proxy solicitations.

In addition, UFSIA does not take any action or render any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits or bankruptcy proceedings. However, UFSIA will forward you any information it receives regarding class action legal matters involving any security held in your account.

Item 18 Financial Information

Depending on the option that a client has selected, UFSIA's Investment Advisory Representative, may use investment discretion in your account. UFSIA is capitalized in full compliance with applicable regulations and do not foresee any financial conditions that may impair its fulfillment of reasonable obligations or contractual commitments to you.

The principal management and executive persons of UFSIA are:

1. CEO and director - Tzuu Pien Chiang

2. Secretary and director - Guangyan Ren

3. CFO and director - Paul Lo

Please refer to UFSIA's ADV Part 2B, Brochure Supplement to get a description of the formal education and business background of the principal executive officers and management persons for UFSIA.

None of the management persons listed above has been involved in an award or otherwise been found liable in an arbitration claim alleging damages in excess of $2,500 and/or an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding.

Also, in addition to the description of management fees, none of the Unicredit's IAR(s) or a supervised person are compensated for advisory services with performance-based fees.

In addition to any relationship or arrangement described in response to Item 10.C, there are no relationship or arrangement that UFSIA or any of UFSIA's management persons have with any issuer of securities that is not listed in Item 10.C.