Investment Advisory Agreement  
Discretionary Mandate  
This Investment Advisory Agreement (the “Agreement") is entered into between  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (“Client”) and Bradesco Global Advisors Inc. (“BGA”), a state-registered  
investment adviser with its principal place of business located at 2333 Ponce de Leon Blvd., Suite 700-A,  
Coral Gables, Florida 33134. Client and BGA agree to enter into this investment advisory relationship  
which entails the opening of brokerage/custody account with Interactive Brokers, LLC (“IB”). This  
Agreement is effective as of the first day such brokerage account is opened and is ready to receive trading  
instructions (the “Effective Date”).  
NOW THEREFORE, in consideration of the mutual covenants herein, Client and Bradesco Global Advisors  
agree as follows:  
1. Advisory Services.  
1.1 Client retains BGA to provide investment advisory services for a securities account (s) established  
and owned by Client at IB (the “Account”). BGA, in providing the services agreed upon with the  
Client, has retained or will retain BCP Advisors LLC d/b/a BCP Global ("Sub-Adviser" or “BCP Global”),  
an investment adviser registered under applicable securities laws, as a sub-adviser to manage all  
assets in the Client’s Account invested via the BCP Global online advisory platform (“BCP Platform”).  
The online advisory program is offered as a white-label platform (website and mobile application)  
developed and maintained by BCP Global.  
1.2 In order to implement the model Portfolios recommended by the Sub-Adviser, Client will establish a  
brokerage/custody account with IB. IB is responsible for the physical custody of the assets of the  
Account. Per discretion granted to Sub-Adviser, Sub-Adviser shall send order instructions to IB  
regarding Client transactions. BGA and Sub-Adviser rely on IB’s order routing and best execution  
practices. Client understands and agrees that BGA and Sub-Adviser’s practices shall be consistent  
with the disclosure in their respective Form ADV Part 2 (available at www.adviserinfo.sec.gov) as  
amended from time to time. Client represents and warrants that Client is satisfied with the terms  
and conditions relating to all services to be provided by IB. BGA shall not have any responsibility for  
obtaining for the Account the best prices or any particular commission rates. Client recognizes that  
Client may not obtain rates as low as it might otherwise obtain if BGA had discretion to select a  
broker-dealer other than IB. Client hereby agrees and acknowledges that (i) BGA, BCP Global and IB  
are separate and unaffiliated entities, (ii) that BGA, BCP Global and IB have separate agreements  
which designate/allocate their respective rights and obligations to the Client, and (iii) BGA and  
BCP Global are not responsible for the obligations of IB or for any loss incurred by reason of any act  
or omission of IB.  
1.3 BGA will be responsible for the continuing supervision of the Client's Account, and the actions of the  
Sub-Adviser in connection with the Client's Account and the managed assets. All transactions will be  
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executed through IB. Deposits and withdrawals of cash and/or securities will be made by the Client  
with IB. Client grants BGA and/or Sub-Adviser with full discretion related to all investment decisions  
regarding the Account, including, but not limited to, authority to buy, invest in, hold for investment,  
assign, transfer, sell (long or short), exchange, trade in, lend, pledge, deliver and otherwise act for  
that Account, and to exercise, in BGA’s and/or Sub-Adviser’s discretion, all rights, powers, privileges  
and other incidents of ownership, with respect to the Securities in that Account. The Sub-Adviser  
will issue trading instructions to IB to cause such Account to purchase and sell exchange traded funds  
(“ETFs”), undertakings for Collective Investment in Transferable Securities (“UCITS”) and/or similarly  
traded instruments (collectively, the “Securities”) pursuant to the asset allocation of the portfolio  
(the “Portfolio”) recommended by Sub-Adviser based on the financial information and other  
information provided by the Client through the online questionnaire completed during the  
registration process. In providing all services hereunder, BCP Platform will rely on the financial  
information and other information provided by Client without any duty or obligation to investigate  
the accuracy or completeness of the information  
1.4 Notwithstanding anything in this Agreement to the contrary, BGA shall have no authority  
hereunder to take or have possession of any assets in the Account or to direct delivery of any  
Securities or payment of any funds held in that Account to itself or to direct any disposition of  
such Securities or funds except to Client, for counter value or as provided in Section 2 hereinafter  
for payment of advisory services. Client shall not withdraw or deposit cash and/or securities in the  
Account without simultaneously informing BGA and/or BCP Global.  
1.5 BGA shall have no duty or obligation to advise or take any action on behalf of Client in any legal  
proceedings, including bankruptcies or class actions, involving Securities held in or formerly held  
in the Account or the issuers of Securities.  
2. Advisory Fees  
2.1 For the services provided hereunder Client will pay an advisory fee (the “Advisory Fee”) as follows:  
• For the first $100,000, the client pays a maximum annual fee of 1.85% of the account’s Net  
Liquidation Value,  
• Then, from $100,001 to $250,000, the client pays a maximum annual fee of 1.75% of the  
account’s Net Liquidation Value,  
• Then, from $250,001 to $500,000, the client pays a maximum annual fee of 1.50% of the  
account’s Net Liquidation Value,  
• Then, from $500,001 to $1,000,000, the client pays a maximum annual fee of 1.25% of the  
account’s Net Liquidation Value,  
• And then, from $1,000,001 and up, the client pays a maximum annual fee of 1.00% of the  
account’s Net Liquidation Value.  
The Advisory Fee will be billed monthly in arrears and must be paid by the Client no later than the  
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tenth business day of the immediately following calendar month and shall be d based on the net  
liquidation value of the Account calculated on a daily basis by IB as being equal, for any given day, to  
the ending equity value of the Account on that day. Fees can be modified from time to time by BGA  
upon 30 days written notice to Client. If this Agreement becomes effective or terminates before the  
end of any moth, the Advisory Period for the subject month, will be prorated accordingly. Client  
agrees that Advisory Fee may be deducted directly from Client’s Account with IB and paid to BCP  
Global which, in turn, will share a portion thereof with BGA.  
2.2 Monthly advisory fees debits will appear on Client’s account statements. Advisory fees will be  
payable, first, from free credit balances, if any, in the Account, and second, from the liquidation or  
withdrawal by instruction of the Sub-Adviser to IB of Client’s share of money market funds, or  
balances in any money market account. This Agreement shall serve as authorization for such  
liquidation or withdrawal. In the event, that such free credit balances or money market assets are  
insufficient to satisfy payment of these advisory fees, Client agrees that Sub-Adviser may instruct IB  
to liquidate assets in the Account to satisfy the deficit. Client expressly acknowledges that Sub-  
Adviser is hereby authorized to make these liquidations.  
2.3 BGA reserves the right to reduce or waive advisory fees for the Client’s Accounts for any period of  
time determined by BGA, in its sole discretion. In addition, Client agrees that BGA may waive its  
fees for the Accounts of clients other than Client, without notice to Client and without waiving its  
fees for Client.  
3. Representations and Warranties.  
3.1. BGA represents and warrants to the Client that (i) it is and at all times will be duly organized and validly  
existing and is qualified to do business under the laws of the jurisdictions in which the nature or  
conduct of its business requires such qualification and the failure to so qualify would materially  
adversely affect its ability to perform its duties under this Agreement; (ii) it has and at all times will  
have full power and authority under the laws of the jurisdiction of its establishment to conduct its  
business and to perform its obligations under this Agreement; and (iii) this Agreement has been duly  
and validly authorized, executed and delivered by it and constitutes and will at all times constitute a  
valid and binding agreement and is enforceable in accordance with its terms subject to the laws of  
bankruptcy and other laws affecting the rights of creditors generally and to principles of equity.  
3.2. The Client represents and warrants to BGA that (i) Client has the requisite legal capacity, authority and  
power to execute, deliver and perform his or her obligations under this Agreement; (ii) if the Client is  
an entity, Client is duly organized, validly existing and in good standing under the laws of its jurisdiction  
of organization and the execution and delivery of this Agreement and the consummation of the  
transactions contemplated hereby are within the power and authority of the Client under its  
governing documents and have been duly authorized by all necessary corporate and other action, and  
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Client agrees to provide BGA with a true and correct copy of Client’s organizational documents upon  
request by BGA and to promptly notify BGA of any amendment thereof; (iii) if this Agreement is  
entered into by a trustee or other fiduciary, such trustee or fiduciary represents that the services to  
be provided by BGA under this Agreement are within the scope of the services and investments  
authorized by the governing instruments of, and/or law and regulations applicable to, such trustee or  
fiduciary and such trustee or fiduciary is duly authorized to enter into this Agreement. (v) for Joint  
Account Clients (With Rights of Survivorship), the representations, warranties and agreements made  
herein are made on behalf of all of the joint account holders and each account holder represents and  
warrants that he/she (a) is a Client; (b) has the authority to act on behalf of the Account without notice  
to the other joint account holder(s) who irrevocably appoint him/her as attorney-in-fact to take all  
action on his or her behalf and to represent him or her in all respects in connection with the Account,  
(c) BGA may rely and accept such instructions from any one Client; (d) is jointly and severally liable  
per the terms of this Agreement; and (e) that in the case of death of any of the joint account holders,  
interest in the entire Account shall vest in the surviving account holder(s) under the same terms and  
conditions of this Agreement and the surviving account holder(s) shall promptly provide BGA with  
written notice thereof and provide any documentation reasonably requested by BGA in its  
management of the Account; (vi) Client is the owner of all assets in the Account, and such assets are  
free and clear of any encumbrances; (vii) As of the Effective Date, and at all times during the term of  
this Agreement, none of the Account’s assets are or will be assets of “employee benefit plans” within  
the meaning of the Federal Employee Retirement Income Security Act of 1974, as amended; and (viii)  
the assets contributed by Client to the Account are not directly or indirectly derived from activities  
that may contravene any laws and regulations, including anti-money laundering laws and regulations,  
and neither Client nor any person controlling or controlled by Client is an individual or entity named  
on a list of prohibited persons or entities by the United States Treasury Department’s Office of Foreign  
Asset Control.  
4. Additional Covenants of Client.  
4.1 Client acknowledges and agrees that the recommended Portfolio may include only a single ETF/UCITS  
for each asset class within the recommended Portfolio, with each ETF/UCITS playing a necessary role  
in the overall investment strategy and, therefore, Client understands and acknowledges that there can  
be no exclusions or restrictions of ETFs/UCITS recommended as part of the recommended Portfolio.  
4.2 Client will provide BGA and the Sub-Adviser with complete and accurate information about Client’s  
identity, background, net worth, investing timeframe, other risk considerations, any Securities from  
which Client may be or become legally restricted from buying or selling, as requested, and other  
investment accounts, as requested, in the online questionnaire and will promptly update that  
information as Client’s circumstances change.  
4.3 Client understands and agrees that all transfers of funds into and out of Client’s account will only be  
initiated to and from the brokerage account in Client’s name, which Client designates at the outset of  
this relationship. Such account is considered to be first party, and no transfers of funds received from,  
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or transferred to, any financial account in another name, will be allowed (considered to be third party,  
and thus not allowed).  
4.4 Client is not a current or former senior foreign political figure (“SFPF”) or politically exposed person  
(“PEP”), or an immediate family member or close associate of such an individual.1  
4.5 Client understands and agrees that (A) neither BGA nor any of its affiliates guarantee the performance  
of the Account, are responsible to Client for any investment losses; (B) the Account is not insured  
against loss of income or principal; (C) there are significant risks associated with investing in Securities,  
including, but not limited to, the risk that the Account could suffer substantial loss in value, and this  
risk applies even when the Account is managed by an investment adviser; (D) the past performance of  
any benchmark, market index, ETF, UCITS or other Security does not indicate its future performance,  
and future transactions will be made in different Securities and different economic environments; and  
(E) Sub-Adviser causes the Account to invest in Securities in essentially the proportions set forth by the  
Portfolio (subject to the profile information received from Client), and provide only the specific reviews  
and restrictions described in this Agreement, and will not otherwise review or control such Account.  
There are significant risks associated with any investment program.  
4.6 Client understands and agrees that the Account will be managed solely by Sub-Adviser issuing trading  
instructions to IB to cause the Account to follow the asset allocation of the recommended Portfolio,  
based on the information Client has provided via the online questionnaire. Client further understands  
that if any of the information Client provides is or becomes incomplete or inaccurate, the Account’s  
activities may not achieve Client’s desired investment or tax strategy, the Account may purchase  
Securities from which Client is restricted from purchasing at that time or the Recommended Portfolio  
may be inappropriate for Client. An Account’s transactions may be executed by IB at approximately the  
same time as other client accounts managed by Sub-Adviser in accordance, and if the transactions are  
large in relation to the trading volume on that particular day, the price may be different than it would  
be for the execution of a smaller transaction.  
4.7 BGA shall not be liable to Client for any loss resulting from any act or omission of Client, IB or other  
custodian or broker-dealer, or resulting from any events beyond the reasonable control of BGA,  
including without limitation any failure, default, or delay in performance resulting from computer  
failure or breakdown in communications, hardware or software malfunction, IB system outages,  
internet service failure or unavailability, any kind of interruption of the services provided by IB or Sub-  
Adviser’s ability to communicate with IB; or the actions of any governmental, judicial or regulatory  
body.  
1 A “senior foreign political figure” is defined as (a) a current or former senior official in the executive, legislative, administrative, military or judicial branches of a non-U.S.  
government (whether elected or not), a current or former senior official of a major non-U.S. political party, or a current or former senior executive of a non-U.S. government-  
owned commercial enterprise; (b) a corporation, business, or other entity that has been formed by, or for the benefit of, any such individual; (c) an immediate family member of  
any such individual; and (d) a person who is widely and publicly known (or is actually known) to be a close associate of such individual. For purposes of this definition, a "senior  
official" or "senior executive" means an individual with substantial authority over policy, operations, or the use of government-owned resources; and "immediate family member"  
means a spouse, parents, siblings, children and spouse's parents or siblings. A "politically exposed person" ("PEP") is a term used for individuals who are or have been entrusted  
with prominent public functions in a foreign country, for example, Heads of State or of government, senior politicians, senior government, judicial or military officials, senior  
executives of state owned corporations, important political party officials. Business relationships with family members or close associates of PEPs involve reputational risks similar  
to those with PEPs themselves.  
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4.8 Client understands and agrees that an Account’s composition and performance may be different for  
a variety of reasons from those of any initial Portfolio recommendation to Client. These differences  
can arise each time the Portfolio is adjusted or rebalanced, including, but not limited to, the following  
instances: (A) when the Account is established and the initial Securities positions are established; (B)  
when Client contributes additional capital to such Account; (C) when Client revises his/her investment  
profile and causes Sub-Adviser to recommend a new Portfolio or revise the existing Portfolio; (D) each  
time the Advisory Fee (described in Section 2) is charged and paid from such Account; and (E) any time  
Sub-Adviser adjusts its algorithm by which the composition of the Account is maintained as specified  
for the Portfolio. On any such adjustment, Sub-Adviser may adjust the Portfolio in its discretion to  
approximate the composition specified in the Portfolio as closely as reasonably practicable based on  
the conditions at the time.  
4.9 Client understands and agrees that the prices of Securities purchased or sold for the Account may be  
less favorable than the prices in similar transactions for other Sub-Adviser Clients for whom Sub-  
Adviser has designated different Portfolios.  
4.10 Client acknowledges that Client’s country(ies) of residence may have requirements for and place  
obligations on Client with respect to (i) opening and maintaining this Account and with respect to  
obtaining financial products or services outside Client’s country of residence or domicile, including  
certain asset transfer, transaction reporting and filing requirements; (ii) the filing of tax information  
and payment of taxes (including without limitation withholdings, levies, imposts, duties, deductions,  
charges, stamp or documentary taxes, excise or property taxes); and (iii) other foreign exchange or  
capital controls. Client acknowledges that neither BGA nor Sub-Adviser are responsible for knowledge  
of or advising Client on any such requirements. Client represents and warrants to adhere to and comply  
with all such requirements.  
5.Confidential Relationship. Each party agrees that all non-public confidential information  
concerning the other party which may become available to such party in connection with services,  
transactions, or relationships contemplated in this Agreement shall at all times be treated in strictest  
confidence and shall not be disclosed to third persons except (a) as may be required by law or regulatory  
authority, including but not limited to any subpoena, administrative, regulatory, or judicial demand, or  
court order;(b) as otherwise set forth in this Agreement; or (c) upon the prior written approval of the  
other party to this Agreement. BGA is not obliged to disclose to the Client or, in making any  
recommendations or taking any step- in connection with the advisory services herein to take into  
consideration information either (i) the disclosure of which by it to the Client would or might be a breach  
of duty or confidence to any other person; or (ii) which came to the notice of a director, officer, employee  
or agent of BGA, but does not come to the actual notice of the individual making the decision or taking  
the step-in question; or (iii) Client consents that for the purposes described in this Agreement, the  
Client’s data may be transferred to countries outside the territory of the United States of America and  
that BGA may use and analyze said data, including the nature of Client’s transactions, to provide the  
Client with Investment Recommendations. Nothing in this agreement shall prevent the disclosure of  
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information by a Party (a) to its auditors, legal or other professional advisers in the proper performance  
of its duties under this agreement; (b) pursuant to any right or obligation to or by which such Party may  
be entitled or bound to disclose information or under compulsion of law or pursuant to the requirements  
of competent regulatory or other authorities; (c) where the information is in the public domain otherwise  
than due to a breach of this Section. Neither of the Parties shall do or commit any act, matter or thing  
which would or might prejudice or bring into disrepute in any manner the business or reputation of the  
other Party or any director or partner of the other Party. Client acknowledges receipt of BGA’ Privacy  
Policy available at: https://bradescoinvest.us.  
6.Valuation. The assets in the Account will be valued by IB as custodian of the Account.  
7.Other Fees and Charges. BGA and Sub-Adviser sponsor a Wrap Fee Program. The Wrap Fee  
Program bundles, or “wraps,” investment advisory, brokerage, custody, clearance, settlement, and other  
administrative services together and charges a single fee. Nonetheless, Investor agrees that Investor may  
incur certain additional charges imposed by other third parties, such as broker-dealers, custodians, trust  
companies, banks, and other financial institutions. These additional fees can include, without limitation,  
international transfer fees, fees attributable to alternative assets, reporting charges, fees charged by the  
independent managers, margin costs, charges imposed directly by a mutual fund or ETF, as disclosed in  
the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges,  
odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on  
brokerages accounts and securities transactions. BGA encourages clients to review all fees charged to  
fully understand the total amount of fees they will pay. BGA does not receive any compensation from  
the issuers of the investment products it recommends.  
8.Non-Exclusive Advisory Services. BGA performs investment advisory services for various clients  
and BGA does not make its investment advisory services available exclusively to the Client. Client agrees  
that BGA may give advice and act with respect to any of its other clients which may differ from advice  
given, or the timing or nature of action taken, with respect to the assets in Client’s Account.  
9.Risk Acknowledgement. BGA does not guarantee the future performance of the Account or any  
specific level of performance, the success of any investment decision or strategy that BGA uses or  
recommends or the success of BGA’s overall management of the Account. The Client understands that  
investment decisions made for the Account by BGA are subject to various market, currency, economic  
and business risks, and that those investment decisions will not always be profitable. Except as may  
otherwise be provided by law, BGA will not be liable to the Client for (i) any loss that the Client may  
suffer by reason of any investment decision made or other action taken or omitted in good faith by BGA;  
(ii) any loss arising from BGA’s adherence to the Client’s instructions; or (iii) any act or failure to act by  
IB to which Sub-Adviser directs transactions for the Account, or by any other third party, including, but  
not limited to, any tax liability asserted against Client by any federal, state or local authority with respect  
to the Account, except in the case of fraud or willful misconduct.  
10.Indemnity and Liability. The Client shall indemnify and defend BGA and BGA’ directors, officers,  
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shareholders, employees and affiliates and hold them harmless from and against any and all claims,  
losses, liabilities, judgments, actions, damages and expenses, including but not limited to attorneys’ fees,  
expenses, and court costs, paid, suffered, incurred or sustained by BGA arising out of or in connection  
with any breach of Client’s representations and warranties hereunder or any actions or omissions of  
Client or other third party selected by Client, except such as arise from BGA’ breach of fiduciary duty to  
Client, except in the case of fraud or willful misconduct Anything in this Section 8 or otherwise in this  
Agreement to the contrary notwithstanding, however, nothing herein shall constitute a waiver or  
limitation of any rights that Client may have under any federal or state securities laws.  
11.Termination.  
11.1.Client may terminate the Agreement within five (5) business days of signing, without penalty.  
11.2.Additionally, Client or BGA may at any time terminate this Agreement by providing a thirty (30) days’  
written notice to the other party.  
11.3.Further, BGA reserves the right to terminate the account relationship, without prior notification, and  
send Client’s funds to the designated financial institution, if deemed necessary for compliance  
purposes.  
11.4.Client’s withdrawal of all of the assets in the Account will terminate this Agreement. Such  
termination shall not, however, affect liabilities or obligations incurred or arising from transactions  
initiated under this Agreement prior to such termination, including the provisions regarding  
arbitration, which shall survive any expiration or termination of this Agreement.  
11.5.Client will have the option to terminate this agreement in its entirety exercisable at Client’s sole  
option, and without penalty, for five days from the date of the Client’s signing of this agreement;  
provided, however, that any investment action taken by BGA with respect to the selected Portfolio  
during such five day period in reliance upon this agreement and prior to receipt of actual notice of the  
Client’s exercise of this right of termination, will be at the sole risk of the Client.  
11.6.Upon termination:  
• Client shall have the exclusive responsibility to monitor the securities in the Account and issue  
instructions regarding any assets in the Account;  
• BGA will have no obligation to recommend or take any action with regard to the securities,  
cash, or other investments in the Account.  
• Termination of this Agreement will not affect (i) the validity of any action taken previously by  
BGA/BCP Global under this Agreement; (ii) liabilities or obligations of the parties from  
transactions initiated before the termination date; or (iii) Client’s obligation to pay Advisory  
Fees (pro-rated through the date of termination) and any additional costs and expenses  
accrued through the termination date.  
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• Client understands and agrees that Sub-Adviser may determine to liquidate immediately all  
holdings in the Portfolio  
12.Account Statements. Client will receive account statements from IB, which are the official  
records of the Account. BGA may also provide information about the Account from time to time.  
13. Proxy Voting. Unless the parties otherwise agree in writing, BGA shall have no obligation or  
authority to take any action or render any advice with respect to the voting of proxies solicited by or  
with respect to issuers of securities held by an Account. Client expressly retains the authority and  
responsibility for, and BGA is expressly precluded from rendering any advice or taking any action with  
respect to, the voting of any such proxies.  
14.Minimum Account Size. The minimum amount of assets to be invested in the Account is  
$20,000.00. Should the market value of the Account fall below the stated minimum, BGA shall have the  
right to require that additional monies or securities be promptly deposited to bring the Account value  
up to the required minimum or to close the Account.  
15.Assignment. This Agreement may not be assigned (within the meaning of the Investment  
Advisors Act of 1940) by either party without prior consent of the other party.  
16.Delivery of Information. Client acknowledges electronic delivery of BGA’ brochure that would be  
required to be delivered under the Advisers Act (including the information in Part 2 of BGA’ Form ADV),  
which is available on the Site and provided here by link: https://bradescoinvest.us. Upon written of  
request by Client, BGA agrees to annually deliver electronically, without charge, BGA’ Brochure required  
by the Advisers Act.  
17.Arbitration. Any controversy or dispute that may arise between Client and BGA concerning any  
transaction, or the construction, performance, or breach of this Agreement shall be settled by arbitration  
in Miami-Dade County. Any arbitration shall be pursuant to the rules, then applying, of the American  
Arbitration Association (“AAA Rules”), except to the extent set forth herein. The arbitration panel shall  
consist of one arbitrator having knowledge of investment advisory activities and judgment upon the  
award rendered may be entered into in any court, state or federal, having jurisdiction. Arbitration is  
final and binding on all parties. Pre-arbitration discovery will be limited in accordance with the AAA Rules.  
The arbitrators' award is not required to include factual findings or legal reasoning and any party's right  
to appeal or to seek modification of rulings by the arbitrators is strictly limited. Each party agrees that  
arbitration shall not apply to the breach by it of any of the provisions Section 5 as each party recognizes  
and affirms that in the event of breach by it of any of the provisions of Section 5 money damages would  
be inadequate and the injured party would have no adequate remedy at law. Accordingly, each party  
shall have the right, in addition to any other rights and remedies existing in its favor, to enforce its rights  
and the breaching party’s obligations under Section 5 not only by an action or actions for damages, but  
also by an action or actions for specific performance, injunction and/or other equitable relief in order to  
enforce or prevent any violations (whether anticipatory, continuing or future) of the provisions thereof.  
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Except as provided herein by becoming a party to this Agreement, each party is agreeing to have all  
disputes, claims or controversies arising out of or relating to this Agreement decided by arbitration and  
is giving up any rights he or she or it might possess to have those matters litigated in a court or jury trial.  
By becoming a party to this Agreement, each party is giving up his or her or its judicial rights to discovery  
and appeal except to the extent that they are specifically provided for under this Agreement. If any party  
refuses to submit to arbitration after agreeing to this provision, that party may be compelled to arbitrate  
under federal or state law. By becoming a party to this Agreement, each party confirms that his or her  
or its agreement to this arbitration provision is voluntary.  
18.Governing Law. This Agreement and all of the terms herein shall be construed and governed  
according to the laws of the State of Florida without giving effect to principles of conflict of laws,  
provided that there is no inconsistency with federal laws.  
19.Force Majeure. No party shall be liable or responsible to the other party, nor be deemed to have  
defaulted under or breached this Agreement, for any failure or delay in fulfilling or performing any term  
of this Agreement when and to the extent such failure or delay is caused by or results from acts beyond  
the affected party’s reasonable control, including, without limitation: (a) acts of God; (b) flood, fire,  
earthquake, hurricane, or explosion; (c) war, invasion, hostilities (whether war is declared or not),  
terrorist threats or acts, riot, or other civil unrest; (d) government order or law; (e) actions, embargoes,  
or blockades in effect on or after the date of this Agreement; (f) action by any governmental authority,  
including without limitation quarantines or stay-at-home or shelter-in-place orders; (g) national or  
regional emergency; (h) strikes, labor stoppages or slowdowns, or other industrial disturbances; (i)  
epidemic or pandemic; and (j) shortage of adequate power or transportation facilities. The party  
suffering a Force Majeure Event shall give notice seven (7) days of the Force Majeure Event to the other  
party, stating the period of time the occurrence is expected to continue and shall use diligent efforts to  
end the failure or delay and ensure the effects of such Force Majeure Event are minimized.  
20.Notices. All notices and communications under this Agreement must be made through the BGA  
bradescoinvest.us platform. BGA’ contact information for this purpose is \_https://bradescoinvest.us and  
Client’s contact information for this purpose is contained in Client’s user account on BCP platform and  
the primary email address (es) in Client’s Account Application as Client shall update from time to time.  
21.Severability and Amendment. The invalidity or unenforceability of any provision hereof shall in  
no way affect the validity or enforceability of any and all other provisions hereof. Client acknowledges  
that BGA may amend this Agreement from time to time by notifying Client by email or message, which  
amendment will be effective immediately.  
22.Waiver or Modification. BGA’ waiver or modification of any condition or obligation hereunder  
shall not be construed as a waiver or modification of any other condition or obligation, nor shall BGA’  
waiver or modification granted on one occasion be construed as applying to any other occasion. Entire  
Agreement. This Agreement is the entire agreement of the parties regarding the subject matter hereof  
and supersedes all prior or contemporaneous written or oral negotiations, correspondence, agreements,  
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and understandings (including any and all preexisting client account agreements, which are hereby  
cancelled). However, the parties may choose to enter into separate agreements between them regarding  
different subject matters or investment programs.  
23.No Third-Party Beneficiaries. Neither party intends for this Agreement to benefit any third party  
not expressly named in this Agreement.  
24.Privacy Disclosure. Client acknowledges receipt of BGA’ privacy notice, which is provided as  
Supplement 2 to this agreement.  
25.Electronic Delivery Notification/Consent.  
25.1Client acknowledges receipt of BGA’ Electronic Agreement and Disclosure Statement, which is  
provided as Supplement 1 to this agreement. The Client will be provided with password-protected  
online access to the Account through BGA’ website.  
25.2The Client hereby consents to receive all future communications from BGA including (1)  
announcements via e-mail delivery when Form ADV Part 2, Part 3 (Customer Relationship Summary)  
and material updates thereto and other disclosures (“Disclosures”) become available; (2) copies of  
such Disclosures via e-mail delivery or by accessing BGA' website or the website of the SEC; (3)  
account statements and other account information provided to the Account (“Account Documents”)  
through BGA' website. Client will notify BGA of any changes to the email address of record to be  
used in connection with the Account. The Client may revoke this consent and/or request paper  
copies of any client communications at any time by contacting BGA in writing as contemplated in  
Section 20 above.  
25.3Furthermore, the Client understands that by consenting to email delivery the Client is consenting to  
the following: (i) the Client will receive an e-mail announcement from BGA when any required  
Disclosures are posted to BGA' or the SEC’s website and such email will contain the website address  
where the Client may access the materials; (ii) the materials may be viewed and printed; (iii) BGA  
reserves the right to post Disclosures on its website without providing notice to me, when permitted  
by law; (iv) all Disclosures provided via e-mail notification will be deemed to be good and effective  
delivery to the Client when sent by BGA, regardless of whether the Client actually or timely receives  
or accesses the e-mail notification; (v) BGA will send all e-mails to the e-mail address set forth below  
and the Client will notify BGA of any changes thereto. If BGA receives notification that the e-mail is  
undeliverable, BGA will provide delivery to the postal address of record for the Account or may, but  
is not required to, notify the Client to obtain alternative delivery instructions.  
25.4The Client understands that by consenting to website delivery the Client is consenting to the  
following: (i) BGA and/or IB will make Account Documents available for viewing online by the Client  
and those people whom the Client authorizes below; (ii) the Client understands that Account  
Documents will be available by accessing BGA’ website through BGA’ arrangements with IB (via Sub-  
Adviser relationship with IB) and the Client hereby directs BGA to transmit account data and any  
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necessary information to IB and Sub-Adviser; (iii) Account data will reside on IB’s computer systems  
for purposes of making Account Documents available for viewing; (iv) IB will have access to Client’s  
name, username and social security number and IB is obligated to keep such information confidential  
in accordance with its policies and applicable law; (v) the Client is responsible for the confidentiality  
and use of the Client’s user identification and password; (vi) it is the Client’s responsibility to notify  
BGA and/or IB of any changes to the list of people who are authorized to view online Account  
Documents. BGA will not assist anyone not so authorized in accessing the Account Documents; (vii)  
BGA is not responsible for any loss relating to the Client’s use, or the use by anyone to whom the  
Client grant’s access to Account Documents, of the account access feature of BGA’ website; (viii) the  
use and storage of any information, including portfolio information, available through the use of BGA'  
website is at the Client’s sole risk and responsibility and BGA makes no representations or warranties,  
express or implied, regarding account information or the access, speed or availability of Internet or  
network services.  
25.5The Client further understands (i) there is no charge by BGA for any electronic delivery service,  
however the Client may incur costs associated with electronic access to documents, such as usage  
charges from an Internet access provider and/or telephone company; (ii) the Client must have an e-  
mail account and access to an Internet browser; (iii) Adobe Acrobat Reader® (Acrobat® software is  
available for download free of charge at  
http://www.adobe.com/products/acrobat/readstep2.html?promoid=BUIGO); and (iv) if Client wishes  
to print documents, Client must have access to a printer.  
26.Digital Agreement.  
26.1. As an investment adviser that offers a Wrap Fee Program, BGA offers such program entirely via  
BCP platform, Client hereby acknowledges by clicking “AGREE”, that your digital agreement  
represents the same legal representation as signing a paper version of this investment advisory  
agreement and supplements. Client further acknowledges that this agreement may be amended  
form time-to-time and any material changes are subject to Client notification accordingly.  
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SUPPLEMENT 1  
ELECTRONIC AGREEMENT AND DISCLOSURE STATEMENT  
BY CONTINUING WITH THIS ONLINE APPLICATION, THE CLIENT AGREES THAT UNLESS INDICATED  
OTHERWISE THE AGREEMENT AND THE DISCLOSURES REQUIRED TO BE PROVIDED AT THE TIME OF  
APPLICATION FOR A CLIENT ACCOUNT AND ALL FUTURE ACCOUNTS WILL BE PROVIDED  
ELECTRONICALLY. CLIENT MUST READ THE INFORMATION BELOW CAREFULLY BEFORE CONSENTING  
TO RECEIVE INFORMATION ELECTRONICALLY AT THIS WEBSITE, THROUGH OUR RELATED MOBILE  
APPLICATION AND VIA ELECTRONIC MAIL ("EMAIL").  
CLIENT SHOULD PRINT OR SAVE THIS STATEMENT BY USING THE "PRINT" OR "FILE SAVE" OPTIONS  
ON THE INTERNET BROWSER.  
By opening an Account, and then accessing the Account, Client is accepting this Statement and  
agreeing to receive electronically the agreements and any other information, including regulatory  
disclosures.  
Information regarding the Account, including the disclosures, will be available on the Bradesco  
Global Advisors website: \_https://bradescoinvest.us, or our related mobile application (the “Site” or  
“App”) through Client’s Bradesco Global Advisors User Account for at least two years following the  
termination as a Bradesco Global Advisors’ Client. After that, the information will be available upon  
request by contacting Bradesco Global Advisors at https://bradescoinvest.us\_ When revised or new  
disclosures are available on the Site or App, Bradesco Global Advisors will send a message to the  
Client’s Bradesco Global Advisors’ user account, or otherwise notify Client of their availability.  
Client is responsible for maintaining a valid email address and software and hardware to receive,  
read and send email. Client must provide Bradesco Global Advisors with a current email address and  
promptly notify Bradesco Global Advisors of any changes to its email address in the User Account,  
on the Site or App.  
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SUPPLEMENT 2  
Bradesco Global Advisors Inc.  
Privacy Notice  
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WHAT DOES BRADESCO GLOBAL ADVISORS INC. DO WITH YOUR PERSONAL  
FACTS  
INFORMATION?  
Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but  
not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read  
this notice carefully to understand what we do.  
What? The types of personal information we collect, and share depend on the product or service you have with us. This information  
can include:  
 Passport, Driver’s License, other identification, and Tax Identification number  
 Account balances, holdings, expected transactional and wire transfer activity  
 Employment status and income  
How? All financial companies need to share customers' personal information to run their everyday business. In the section below,  
we list the reasons financial companies can share their customers' personal information; the reasons Bradesco Global  
Advisors chooses to share; and whether you can limit this sharing.  
Does Bradesco Global  
Reaso ns we can share your personal information Can you limit this sharing?  
Advisors share?  
For our everyday business purposes—  
such as to process your transactions, maintain your  
account(s), respond to court orders and legal investigations, Yes No  
or report to credit bureaus  
For our marketing purposes—  
to offer our products and services to you Yes No  
For joint marketing with other financial companies  
No We don't share  
For our affiliates’ everyday business purposes—  
information about your transactions and experiences Yes No  
For our affiliates’ everyday business purposes—  
information about your creditworthiness Yes Yes  
For our affiliates to market to you  
Yes Yes  
For nonaffiliates to market to you  
No We don't share  
To limit Visit us online at https://bradescoinvest.us  
our sharing Please note:  
If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice.  
When you are no longer our customer, we continue to share your information as described in this notice.  
However, you can contact us at any time to limit our sharing via https://bradescoinvest.us  
Questions? Call 305-789-7000 or contact us via https://bradescoinvest.us  
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Who w e are  
Bradesco Global Advisors Inc.  
Who is providing this notice?  
What we do  
How does Bradesco Global Advisors protect my To protect your personal information from unauthorized access and use, we  
personal information? use security measures that comply with federal law. These measures include  
physical, electronic, and procedural safeguards (including, without limitation,  
secure servers, firewalls, antivirus, restricted access to files, and restricted  
access to offices) that comply with federal standards.  
How does Bradesco Global Advisors collect my We collect your personal information, for example, when you  
personal information?  
 Open an account or seek advice about your investments  
 Direct us to buy securities or to sell your securities  
 Provide account documentation, identification, or income information  
We may also collect your personal information from others, such as credit bureaus,  
affiliates, or other companies.  
Why can’t I limit all sharing?  
Federal law gives you the right to limit only  
 sharing for affiliates’ everyday business purposes—information about your  
creditworthiness  
 affiliates from using your information to market to you  
 sharing for nonaffiliates to market to you  
State laws and individual companies may give you additional rights to limit sharing.  
What happens when I limit sharing for an  
Your choices will apply to everyone on your account - unless you direct us otherwise in  
account I hold jointly with someone else?  
writing.  
Definitions  
Affiliates Companies related by common ownership or control. They can be financial and  
nonfinancial companies.  
 Our affiliates include financial companies such as Bradesco BAC Florida  
Investments Corp., Bradesco BAC Florida Bank, and Banco Bradesco S.A.  
Nonaffiliates Companies not related by common ownership or control. They can be financial and  
nonfinancial companies.  
 Bradesco Global Advisors Inc. does not share with nonaffiliates so they can  
market to you.  
Joint marketing A formal agreement between nonaffiliated financial companies that together market  
financial products or services to you.  
 Bradesco Global Advisors Inc. does not jointly market.  
Other important information  
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