INVESTMENT ADVISORY AGREEMENT  
Discretionary Mandate  
This Investment Advisory Agreement (the “Agreement") is entered into between \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
(“Client”) and Bradesco Global Advisors Inc. ("Adviser" or “BGA”), a Securities and Exchange Commission  
(“SEC”) registered investment adviser with its principal place of business located at 169 Miracle Mile 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 (“BCP Global”), an investment adviser registered  
under applicable securities laws, as a technology provider of the BCP Global online advisory platform  
(“BCP Platform”). The online platform 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, 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 BGA, BGA  
shall send order instructions to IB regarding Client transactions. -BGA relies on IB’s order routing and best  
execution practices. Client understands and agrees that BGA 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, in connection with the  
Client's Account and the managed assets. All transactions will be executed through IB. Deposits and  
withdrawals of cash and/or securities will be made by the Client with IB. Client grants BGA with full  
discretion related to all investment decisions regarding the Account, including, but not limited to,  
V 2022.07 1  
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 discretion, all rights,  
powers, privileges and other incidents of ownership, with respect to the Securities in that Account. BGA  
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 BGA 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, BGA and the 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 informing  
BGA.  
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 tenth  
business day of the immediately following calendar month and shall be 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 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 BGA to IB of Client’s share of money market funds, or balances in any money market  
V 2022.07 2  
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 BGA may instruct IB to liquidate assets in the Account to satisfy the deficit. Client  
expressly acknowledges that BGA 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 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  
V 2022.07 3  
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 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, 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) BGA 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 BGA 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.  
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.  
V 2022.07 4  
An Account’s transactions may be executed by IB at approximately the same time as other client accounts  
managed by BGA 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 BGA’s ability to  
communicate with IB; or the actions of any governmental, judicial or regulatory body.  
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  
BGA 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 BGA adjusts its algorithm  
by which the composition of the Account is maintained as specified for the Portfolio. On any such  
adjustment, BGA 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 BGA Clients for whom BGA 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 BGA is not 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  
V 2022.07 5  
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 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 sponsors 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 BGA 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.  
V 2022.07 6  
10. Indemnity and Liability.  
The Client shall indemnify and defend BGA and BGA’ directors, officers, 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.  
 Client understands and agrees that BGA 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.  
V 2022.07 7  
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. 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  
V 2022.07 8  
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, 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.  
V 2022.07 9  
23. No Third-Party Beneficiaries.  
Neither party intends for this Agreement to benefit any third party not expressly named in this Agreement.  
V 2022.07 10  
24. Privacy Disclosure.  
Client acknowledges receipt of BGA’ privacy notice, which is provided as Supplement 2 to this agreement.  
25. Electronic Delivery Notification/Consent.  
25.1 Client 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.  
25.2 The 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.  
25.3 Furthermore, 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.  
25.4 The 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 technology agreement with IB)) and the  
Client hereby directs BGA to transmit account data and any necessary information to IB; (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.  
V 2022.07 11  
25.5 The 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.  
V 2022.07 12  
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.  
V 2022.07 13  
SUPPLEMENT 2  
Bradesco Global Advisors Inc.  
Privacy Notice  
Next Page  
V 2022.07 14  
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  
Reasons 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 mailto: 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  
Call 305-789-7000 or contact us via https://bradescoinvest.us  
V 2022.07 15  
Who we 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  
V 2022.07 16