



## Form CRS (Customer Relationship Summary) March 31, 2025

EFG Asset Management (Americas) Corp. (“EFG,” the “Adviser,” “we” or “our”) is a Florida based investment advisory firm registered with the United States Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and their respective fees differ, and it is important for you to understand the differences. Free and simple tools are available to research different firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

### *What investment services and advice can you provide me?*

We offer both discretionary and non-discretionary investment advisory services. Within the discretionary investment management offering, you grant us authority to implement an agreed upon investment strategy by buying and selling investments in your account without asking you in advance. Within the non-discretionary investment management offering, we will ask your authorization prior to implementing strategies or investments in your account. We monitor your account in line with your selected investment strategy. For discretionary accounts, the portfolio manager on the account will review accounts on an ongoing regular basis. For non-discretionary accounts, the investment adviser representative on the account will review accounts on an ongoing basis but not less than annually. We work directly with you to determine which investment strategy meets your investment objectives. The minimum relationship size for discretionary accounts is generally \$250,000 yet will vary depending on the investment strategy you select and the minimum size for non-discretionary accounts is generally \$1,000,000, both of which may be waived.

Account statements are provided, on a monthly or quarterly basis, by the custodian you select. The custodians available on our platform are as follows: EFG Bank AG (Switzerland), EFG Bank & Trust (Bahamas) Ltd., EFG Bank AG, Cayman Branch, and Pershing LLC. Depending on the custodian you select, you can also request additional reports or services. Fees and charges for products and services differ depending on the custodian you select.

EFG offers Consolidated Wealth Reporting Services (“Consolidated Reporting”) to clients who have agreed to receive such service in combination with their existing discretionary management and/or non-discretionary advisory services, or under a separate Consolidated Reporting agreement. Consolidated Reporting entails aggregating clients’ account(s) information as received from the clients’ third-party custodians and/or broker-dealers and reporting the consolidated information via a third-party wealth data technology platform under contractual agreement with EFG. EFG does not manage or advise on the assets included in the Consolidated Reporting unless the client has entered into a discretionary management or advisory agreement for those assets with EFG. Consolidated Reporting is provided at a fixed fee per consolidated account, independent of EFG’s management and advisory fees. The fixed Fee may be rebated, adjusted, or waived at the sole discretion of EFG. When calculating Management Fee and/or Advisory Fee, EFG does not include the value and performance of the assets in the Consolidated Reporting. Consolidated Reporting is intended for informational purposes only and generally includes reporting on metrics deemed relevant by EFG or agreed to between EFGAM and the client, including asset allocation and performance. When offering Consolidated Reporting, EFG relies on information provided by third-party custodians, broker-dealers, and/or administrators of the reporting assets and is therefore not liable for the accuracy or completeness of the information.

**For more detailed information** on the products and services we offer, including limitations, [click here](#)<sup>1</sup> to see our Form ADV Part 2A.

#### **Ask your Financial Professional**

- *Given my financial situation, should I choose a discretionary management service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications and what do these qualifications mean?*

### *What fees will I pay?*

You will pay an on-going asset-based fee for our services which is billed quarterly. The asset-based fee is based on the value of the assets under management. The asset-based fees are not tied to any specific transactions within your account, nor do they generally vary based on the type of investment. It is important to note that the asset-based fee reduces the value of your accounts. In addition to these fees, you will also pay certain charges imposed by custodians, brokers, third party investment advisers and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes relevant to securities transactions. Certain funds and investments also charge fees outlined in the prospectus or similar offering materials.

<sup>1</sup> <https://adviserinfo.sec.gov/firm/summary/158905>

*You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.*

*For more detailed information regarding additional fees and cost of your account [click here](#)<sup>1</sup> to see our Form ADV Part 2A.*

#### **Ask your Financial Professional**

*Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

*What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?*

**When we act as your investment adviser**, we are held to a fiduciary standard and must act in your best interest and not put our interest ahead of yours. We make money by charging an asset-based fee as described above. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

We have an incentive to recommend that you bring more assets for us to manage or advise on, as the higher the value of your account the more fees earned by us. Additionally, your Client Relationship Officer (CRO) has an incentive to recommend a custodian because your CRO receives a portion of the fees you pay to the custodian as compensation, and some custodians pay higher compensation to your CRO than others. Another conflict of interest occurs when we include proprietary products in the investment strategies we offer our clients. Proprietary products are investments that are issued, sponsored, or managed by our affiliates. We have an incentive to invest in proprietary products as our affiliates receive additional compensation from these types of investments.

Relevant to fund investments, there is a conflict of interest related to the mutual fund share classes selected for your portfolio.

We use EFG Capital International Corp. (“EFG Brokerage”), our affiliated US registered broker-dealer, as the primary broker-dealer to effect securities transactions for your advisory accounts. You can, at any time, by written notice request us to revoke the designation of EFG Brokerage as the primary broker dealer and direct us to use a different broker dealer.

*For more detailed information regarding our conflicts of interest and a description of the ways we make money, [click here](#)<sup>1</sup> to see our Form ADV Part 2A.*

#### **Ask your Financial Professional**

*How might your conflicts of interest affect me, and how will you address them?*

*How do your financial professionals make money?*

We share a portion of the ongoing asset-based fee with EFG Brokerage under a referral (promoter) arrangement and a portion of the fee is shared with your Client Relationship Officer (“CRO”) as part of their overall compensation. Portfolio Managers are compensated with a salary and bonus and do not receive incentives for investing in any particular product.

*Do you or your financial professionals have legal or disciplinary history?*

Yes. You can review our Form ADV or visit <https://www.investor.gov/CRS> for a free and simple search tool to research more information about us and our financial professionals.

#### **Ask your Financial Professional**

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### *Additional Information*

You can find additional information regarding our services by visiting the SEC public disclosure website, <https://adviserinfo.sec.gov/firm/summary/158905>. If you need any other up-to-date information or would like a copy of our relationship summary sent to you, call us at (305) 482-8000. Brokerage services are provided through our affiliate EFG Brokerage.

You can access EFG Brokerage’s Form CRS by visiting <https://www.efginternational.com/us/legal/united-states.html> or calling the number above.

**Form CRS Update Notification**

*This summary of material changes is required to be attached as an exhibit to the unmarked amended relationship summary.*

EFG's Form CRS has not been materially updated since its previous version dated November 4, 2024.