

Introduction

BigSur Wealth Management, LLC (“BSWM” or the “Adviser”), who conducts business under the name of BigSur Partners, LLC, is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. It is important for you to understand the difference in fees and services between brokerage firms and investment advisers. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me? BSWM offers discretionary and non-discretionary investment advisory services to high net worth investors and corporations. BSWM’s family office services generally include, but are not limited to the following: the management of business entities and trust services. BSWM also serve as investment advisers to pooled investment vehicles where clients can directly access and invest in non-traditional investments such as private equity and loans. We can offer consulting services where we assist you in the selection and monitoring of real estate transactions and third party investment advisers in which you make the final decision. Lastly, we can offer only consolidated reporting services which involve data aggregation and performance reporting on your behalf. Our investment advisory activities focus on investments in various kinds of asset classes. Our offerings include, but are not, limited to the following: equities, fixed income, mutual funds, private equity and debt, real estate, and hedge funds. As part of our portfolio management processes, we monitor global macroeconomic, geopolitical and industry trends to guide us in implementing the strategy employed in your account. BSWM does not have any proprietary products and also does not receive any compensation from third parties for the investments it recommends to its clients.

Investment Authority For client accounts managed on a discretionary basis, BSWM will exercise discretionary authority in traditional asset classes such as equities and fixed income securities. This means that we will have full authority with respect to the timing of when a transaction is placed in your account as well as the notional value of securities to purchase or sell in your account. BSWM will not exercise discretionary authority with respect to alternative investment products such as private equity, real estate and hedge funds and will always obtain your consent before investing. For client accounts managed on a non-discretionary basis, you will make the final decision and be responsible for the execution of purchase or sale of any securities in your account. BSWM will solely facilitate the execution of your transactions.

Portfolio Monitoring During your relationship with us, we will review and discuss your investment objectives, risk tolerances, time horizon and strategy on an ongoing basis, and outline your goals in an Investment Policy Statement (IPS). We will customize an investment portfolio based on your IPS. Your account holdings and activities are then monitored and reviewed, at a minimum, on a quarterly basis to ensure that the strategy employed is consistent with the investment goals set forth in your IPS. Please note that all account monitoring performed by BSWM is conducted on a post transaction basis which means that the Adviser will not identify any real time deviations in your portfolio strategy.

Minimum Requirements We generally require a minimum annual management fee of \$20,000. We do not have account minimums, but do recommend that the size of your account have a balance of \$20,000,000 in assets under management (AUM). Lower minimum annual management fees may be accepted and maintained at our discretion.

Ask your financial professional:

- **Given my financial situation, should I choose an investment advisory 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? What do the qualifications mean?**

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay? BSWM assesses advisory and consulting fees for its services and offerings. Our advisory fees which include consolidated reporting on your total AUM, generally range between 0.50% to 1.25% depending on the complexity of the client’s profile, family composition, amongst other factors. This fee is calculated as a percentage of AUM and it is an ongoing asset based fee that is deducted from your account. Our consulting fees are based on your total assets under consultation, and also range between 0.50% to 1.25%. If you wish to engage us solely for consolidated reporting services, BSWM will charge a flat annual fee of (0.10%) based on your total non-managed BSWM assets.

Other fees and charges Other fees and charges that you may incur, associated with the trading in your account are generally comprised of the following: brokerage fees, custodian and account maintenance fees, third party adviser fees, as well as certain expense charges assessed by exchange traded funds and mutual funds which include: marketing, distribution and administrative fees. BSWM does not have the ability to earn any additional fees or compensation that you may incur associated with the trading in your account. You will pay fees and costs regardless if you make or lose money on investments in your account. Fees and costs will reduce the value of your account over time. Please consult with your BSWM investment advisor to ensure you understand what costs and fees you are paying at all times.

Ask your financial professional:

- **Help me understand how these fees and costs will 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 acting as my investment adviser? 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 have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. For example, we will have an incentive to recommend that you bring more assets for us to advise on, as the higher the value of your account will result in more fees earned by BSWM. Other ways BSWM makes money are from performance/incentive fees. This means that if your account outperforms a specified threshold, you will pay BSWM a performance fee in addition to the ongoing asset based fee assessed to your account. As such, performance based fee arrangements create an additional incentive for BSWM, since the higher the performance of the account, the more fees will also be earned by BSWM. **Other conflicts of interest** BSWM maintains an agreement with Charles Schwab & Co. (Schwab) where Schwab will make available to BSWM free services or discounts to third party research and data analytics software in return for custody of BSWM client assets. BSWM’s agreement with Schwab is effective from October 2019 through October 2020. As such, we may have an incentive to recommend you to custody your assets with Schwab from now until October 31, 2020.

*****For further information about BSWM’s investment advisory offerings and services, fees, conflicts of interest, please refer to the Adviser’s Form ADV Brochure available at <https://adviserinfo.sec.gov/firm/summary/146511>**

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? BSWM investment advisors and relationship managers are compensated based on the AUM they service and manage. The higher the asset base of your account, the more fees they earn. BSWM investment advisors and relationship managers are not compensated based on types of products recommended to you, sales quotas or amount of time spent to service clients.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? BSWM and its financial professionals do not have any legal or disciplinary history. Please visit www.investor.gov/CRS for a free and simple search tool to research BSWM and its financial professionals.

Ask your financial professional:

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

Additional Information

If you have any questions or concerns, or wish to obtain a copy of this relationship summary document, you may contact BSWM’s Chief Compliance Officer, Eric Chuang, in writing at 1441 Brickell Avenue, Suite 1410, Miami, Florida 33131 or via telephone at (305) 740-6777. Additional information about BSWM can be found at <https://adviserinfo.sec.gov/firm/summary/146511>

Ask your financial professional:

- **Who is my primary contact person? Is he or she a representative of the investment adviser? Who can I talk to if I have concerns about how this person is treating me?**