



Intercontinental Wealth Advisors, LLC

CLIENT RELATIONSHIP SUMMARY

August 1, 2021

<p>Introduction</p>	<p>Intercontinental Wealth Advisors, LLC, (“IWA”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
<p>What investment services and advice can you provide me?</p> <p>Questions to guide your conversations with us:</p>	<p>We offer retail investors discretionary and non-discretionary comprehensive wealth management services which include investment advisory services and financial planning as a separate service. IWA uses an array of investments to build a tailored portfolio designed to complement your unique circumstances, goals, risk tolerance, and objectives. When you grant us discretion to manage your account, IWA has the authority to determine the investments to buy or sell, as well as the timing and the amount invested without your prior approval. IWA provides continuous supervision of your Portfolio(s). For securities that you direct IWA to purchase you are responsible for the performance of those securities. Our account minimum is \$1 million invested in order for us to act as your advisor, however we may waive this requirement at our discretion. We neither make available all investment products in the market nor necessarily seek to utilize the least expensive investment products. We periodically monitor your account as part of our investment advisory services. Our discretionary managed account services have minimum investment requirements. Your advisory relationship with us is subject to the terms of the advisory agreement that you sign and does not begin until we accept the agreement.</p> <ul style="list-style-type: none"> • 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?
<p>What fees will I pay?</p> <p>Questions to guide your conversations with us:</p>	<p>We charge quarterly asset-based fees based on an agreed-upon percentage of the assets held in your account. The standard fee varies by the investment advisory services selected, but ranges from 0.50% to 1.50%. Because the fee is typically based on the value of your account, we have an incentive to encourage you to increase the assets in your account. Some advisory services are subject to a “wrap fee,” which covers the cost of: (i) our advice; (ii) the custody of assets; and (iii) execution of most transactions. Depending on the amount of trading in your account, paying a wrap fee could cost more or less than separately paying for each transaction. Our fee schedule can be found in our Disclosure Brochure at https://adviserinfo.sec.gov/firm/summary/114787. 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.</p> <ul style="list-style-type: none"> • 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?
<p>What are your legal obligations to me when acting as my</p>	<p>When we act as your investment adviser, we 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. You should</p>



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<p>investment adviser? How else does your firm make money and what conflicts of interest do you have?</p> <p>Questions to guide your conversations with us:</p>	<p>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:</p> <ul style="list-style-type: none"> • IWA has an affiliated Insurance Agency so we have an incentive to direct clients towards obtaining Insurance products from our affiliate. <p>Our management fee revenues increase with our client assets under management. More information about our potential conflicts of interest is described in our brochure at https://adviserinfo.sec.gov/firm/summary/114787.</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>How do your financial professionals make money?</p>	<p>Financial Advisors that service specific clients are paid based on how much revenue their clients' assets produce. Members of the investment team are paid a salary and additional compensation based on the revenue our firm earns from advisory services. All staff members are incentivized to increase our assets under management.</p>
<p>Do you or your financial professionals have any legal or disciplinary history?</p> <p>Questions to guide your conversations with us:</p>	<p>Yes. Please visit https://www.investor.gov/CRS for a free and simple tool to research our firm and our financial professionals.</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>How to find additional information</p> <p>Questions to guide your conversations with us:</p>	<p>For additional information about our services, please visit our website https://intercontinentalwealthadvisors.com/. If you would like a copy of this relationship summary or to inquire about our firm or a representative of the firm, please contact David L. Hunt, Chief Compliance Officer, at (210) 271-7947 or via email at dhunt@intercontinentalwealthadvisors.com.</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she a representative of an Investment Adviser or a broker-dealer Registered Representative? • Who can I talk to if I have concerns about how my Advisor is treating me?