

## Unimar Financial Services, LLC

Form CRS Customer Relationship Summary, May 4, 2020

### **Item 1: Introduction**

Unimar Financial Services, LLC (“Unimar”) is registered with the Securities and Exchange Commission 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 [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers and investing.

### **Item 2: Relationships and Services**

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

We offer investment advisory services to retail investors on a discretionary basis through privately-offered pooled investment vehicles and separately-managed accounts. Discretionary investment management means that Unimar will monitor and manage the client’s investments according to a defined investment objective. This authority is granted, until revoked, through an investment management agreement. Unimar’s privately-offered pooled investment vehicles typically have \$100,000 minimum investments and separately-managed accounts generally have a \$1,000,000 minimum.

**For additional information**, please see Form ADV Part 2A brochure Items 4, 7 and 16 at <https://adviserinfo.sec.gov/firm/summary/159674>.

**Conversation Starters:** 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 these qualifications mean?

### **Item 3: Fees, Costs, Conflicts, and Standards of Conduct**

#### **What fees will I pay?**

Clients pay a fee based upon the percentage of assets under management at fixed annual rates, generally 1% and subject to negotiation. Under this arrangement, the more assets that are in a retail investor’s account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. Management fees are generally billed quarterly in arrears pursuant to the written investment management agreement.

Unimar funds typically pay Unimar a management fee based upon the percentage of assets under management at fixed annual rates. The annual rate charged varies by fund strategy. Fees will be typically deducted monthly in arrears from the fund’s account.

Several of our funds charge performance fees, which generally will be an annual percentage rate of the net realized and unrealized profits for each year. In certain cases, the Performance Fee may only be charged after restoration of any losses carried forward from prior years and after achieving a threshold annual return on invested capital. The specific manner in which fees for funds are charged by Unimar is established in the funds’ Private Placement Memoranda. Funds also pay their own fund-level expenses (e.g., fund administration, audit, tax and legal) in connection with operating the Fund.

Unimar does not charge additional types of fees or expenses for clients that open separately-managed accounts.

All Clients and funds incur brokerage and other transaction costs and fees within third-party products in which Unimar may invest.

**Additional information:** 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. Please see Form ADV Part 2A brochure Item 5 for additional information on fees at <https://adviserinfo.sec.gov/firm/summary/159674>.

**Conversation Starter:** 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 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 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 understand and ask us about these conflicts because they affect the recommendations we provide you. Here are some examples to help you understand what this means:

Proprietary products: Unimar makes an investment management fee on the funds it manages and therefore has an incentive to recommend these products.

Revenue sharing: In some instances, Unimar shares revenue it receives with third parties, such as intermediaries. These intermediaries therefore have an incentive to recommend Unimar's services.

**Conversation Starter:** Ask your financial professional:

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

**For additional information**, please see Form ADV Part 2A brochure Items 6, 11 & 17 at <https://adviserinfo.sec.gov/firm/summary/159674>.

**How do your financial professionals make money?**

Our financial professionals are compensated through a fixed base salary and annual bonus which generally varies according to the profitability of the firm during the year.

#### **Item 4: Disciplinary History**

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:** Ask your financial professional:

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

#### **Item 5: Additional Information**

**For additional information about our services, and to request a copy of this relationship summary and other documents**, please contact **Jacobo Gadala-Maria at (786) 245-4164**. Additional information about Unimar Financial Services can also be found at [www.unimarfinancial.com](http://www.unimarfinancial.com).

**Conversation Starter:** Ask your financial professional:

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