

# Intrusco Financial Services LLC Firm Brochure - Form ADV Part 2A

*This brochure provides information about the qualifications and business practices of Intrusco Financial Services LLC. If you have any questions about the contents of this brochure, please contact us at (817) 920-9999 or by email at: [mlatta@intrusco.com](mailto:mlatta@intrusco.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.*

*Additional information about Intrusco Financial Services LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Intrusco Financial Services LLC's CRD number is: 222523.*

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*Registration does not imply a certain level of skill or training.*

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## **Item 2: Material Changes**

The material changes in this brochure from the last annual updating amendment of Intrusco Financial Services LLC on 03/22/2019 are described below. Material changes relate to Intrusco Financial Services LLC's policies, practices or conflicts of interests.

- Intrusco Financial Services LLC has updated fees and compensation (Item 5).
- Intrusco Financial Services LLC has updated methods of analysis (Item 8).

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## **Item 4: Advisory Business**

### **A. Description of the Advisory Firm**

Intrusco Financial Services LLC (hereinafter “Intrusco FSLLC”) is a Limited Liability Company organized in the State of Texas. The firm was formed in April 2015, and the principal owner is R. Mike Latta.

### **B. Types of Advisory Services**

#### ***Solicitor/Selection of Other Advisers***

Intrusco FSLLC solicits clients for third-party investment advisers to manage the client's assets. Before selecting other advisers for clients, Intrusco FSLLC will always ensure those other advisers are properly licensed or registered as an investment adviser. Intrusco FSLLC will receive a fee from the third-party adviser for its solicitor services; it does review the ongoing performance of the third-party adviser.

#### ***General Financial Analysis***

Financial analysis may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. Intrusco FSLLC focuses on a balance between risk & safe money, wealth accumulation goals, distribution strategies, income exit strategies, special life events (i.e. college, weddings, emergency, etc.), avoidance of money being lost unknowingly, accessibility to money, time line and legacy plans (individual and business).

Investment recommendations involves working with clients to make sure their investments match their respective risk tolerance and goals. Tax concerns are addressed by working with the client to determine and compare effective tax rates for income, capital gains and other earnings or investments, then attempting to allocate the client's resources accordingly. Life insurance planning entails reviewing the life insurance and/or disability insurance needs of the client, together with any applicable dependents, spouse or other relatives, and assessing appropriate coverage for these individuals. College planning entails helping clients save for higher education, whether for the client or his/her children or other dependents, in the ideal manner to suit the client's overall financial goals and means. Financial analysis will address clients are financially equipped for retirement in light of the client's anticipated income and expenses, investments, and other assets. Debt/credit planning consists of breaking down client budgets and aiding clients in decision-making as to current debt, anticipated significant expenses and potential debt, and avoiding excessive debt.

## Services Limited to Specific Types of Investments

Intrusco FSLLC generally limits its financial analysis advice to investing in mutual funds, fixed income securities, real estate funds (including REITs), insurance products including annuities, equities, ETFs (including ETFs in the gold and precious metal sectors), treasury inflation protected/inflation linked bonds, commodities and non-U.S. securities. Intrusco FSLLC may use other securities as well to help diversify when applicable.

### **C. Client Tailored Services and Client Imposed Restrictions**

Intrusco FSLLC will tailor its financial analysis for each individual client. An educational process for confirming financial goals will or will not be successful. This will include an interview meetings to know the client's specific needs and requirements as well as strategies that could be executed by Intrusco FSLLC on behalf of the client. Clients may impose restrictions against certain securities or types of securities in accordance with their values or beliefs.

### **D. Wrap Fee Programs**

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. Intrusco FSLLC does not participate in any wrap fee programs.

### **E. Assets Under Management**

As of December 2018, Intrusco FSLLC has managed \$6,400,000.00 on discretionary assets under management.

## **Item 5: Fees and Compensation**

### **A. Fee Schedule**

#### *Solicitor/Selection of Other Advisers Fees*

Intrusco FSLLC will be paid a solicitor fee from the advisers to which it directs clients. This relationship will be memorialized in each contract between Intrusco FSLLC and each third-party adviser. The fees shared will not exceed any limit imposed by any regulatory agency. The annual fee schedule is as follows:

<b>Total Assets</b>	<b>Intrusco FSLLC's Fee</b>
All Assets	Up to 1.50%

These fees are negotiable. The value of the account as of the last business day of the prior billing period, after taking into account deposits and withdrawals, is used for purposes of determining the market value of the assets upon which the advisory fee is based.

*Intrusco FSLLC will engage in the selection of third-party money managers, and may specifically direct clients to Hamilton-Bates Investments (IARD# 114127). The annual fee schedule is referenced above. Intrusco FSLLC may engage in the selection of other third-party money managers, but does not have any other such arrangements in place at this time.*

### **General Financial Analysis Fees**

The flat rate for creating client financial analysis is negotiable and will be between \$850 and \$3,000 and is determined by size and complexity of client financial assets. General financial analysis of client's current financial picture to forecast answers to questions about future values based on different rates of return, how much money should they be saving, risk tolerance discussion, how long assets may last during retirement years and any legacy planning themes for their estate. This process does not include any specific investment recommendations from advisor but assess what they are currently doing. But general suggestion of changes might be provided. Taxes are always a limited point of discussion. Advisor does not offer services as a CPA.

Clients may terminate the agreement without penalty for a full refund of Intrusco FSLLC's fees within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

## **B. Payment of Fees**

### ***Payment of Solicitor/Selection of Other Advisers Fees***

Intrusco FSLLC and/or the third-party investment advisers will either (i) withdraw fees directly from client accounts or (ii) send a bill directly to be paid by check. Fees will be payable either monthly or quarterly in advance. The ultimate timing, frequency, and method of paying fees for Intrusco FSLLC's solicitor services will depend on the specific third-party adviser selected.

### ***Payment of Financial Analysis Fees***

Financial analysis fees are paid via check. Fixed financial planning fees are paid 50% in advance, but never more than six months in advance, with the remainder due upon presentation of the plan.

## **C. Client Responsibility For Third Party Fees**

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and

distinct from the fees and expenses charged by Intrusco FSLLC. Please see Item 12 of this brochure regarding broker-dealer/custodian.

#### **D. Prepayment of Fees**

Intrusco FSLLC collects fees in advance. Refunds for fees paid in advance will be returned within fourteen days to the client via check.

For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate\* times the number of days elapsed in the billing period up to and including the day of termination. (\*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

#### **E. Outside Compensation For the Sale of Securities to Clients**

Neither Intrusco FSLLC nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

### **Item 6: Performance-Based Fees and Side-By-Side Management**

Intrusco FSLLC does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

### **Item 7: Types of Clients**

Intrusco FSLLC generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Business Owners

There is a minimum of \$10,000 account value for any of Intrusco FSLLC's services for new accounts.

## Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

### A. Methods of Analysis and Investment Strategies

#### *Methods of Analysis*

Since Intrusco FSLLC does not offer ongoing portfolio management services, Intrusco FSLLC does not have any methods of analysis or investment strategies. Intrusco FSLLC does review and analyze the clients investment strategies that have been implemented by third party money managers to confirm the client's performance expectations and financial goals are being met.

### B. Material Risks Involved

#### *Methods of Analysis*

Since Intrusco FSLLC does not offer ongoing portfolio management services, Intrusco FSLLC does not have any methods of analysis, investment strategies, or any associated material risks.

### C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

**Mutual Funds:** Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

**Equity** investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

**Fixed income** investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term

securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

**Exchange Traded Funds (ETFs):** An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed “electronic shares” not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors.

**Real Estate** funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

**Annuities** are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

**Commodities** are tangible assets used to manufacture and produce goods or services. Commodity prices are affected by different risk factors, such as disease, storage capacity, supply, demand, delivery constraints and weather. Because of those risk factors, even a well-diversified investment in commodities can be uncertain.

**Non-U.S. securities** present certain risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

## **Item 9: Disciplinary Information**

### **A. Criminal or Civil Actions**

There are no criminal or civil actions to report.

### **B. Administrative Proceedings**

There are no administrative proceedings to report.

### **C. Self-regulatory Organization (SRO) Proceedings**

There are no self-regulatory organization proceedings to report.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Neither Intrusco FSLLC nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

### **B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither Intrusco FSLLC nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

### **C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

Roderick Michael Latta is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Intrusco FSLLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the

services of any representative of Intrusco FSLLC in connection with such individual's activities outside of Intrusco FSLLC.

#### **D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections**

Intrusco FSLLC solicits clients for third-party investment advisers to manage client assets. This relationship will be memorialized in each contract between Intrusco FSLLC and each third-party advisor. This creates a conflict of interest in that Intrusco FSLLC has an incentive to direct clients to the third-party investment advisers that provide Intrusco FSLLC with a larger fee split. Intrusco FSLLC will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients.

### **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

#### **A. Code of Ethics**

Intrusco FSLLC has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Intrusco FSLLC's Code of Ethics is available free upon request to any client or prospective client.

#### **B. Recommendations Involving Material Financial Interests**

Intrusco FSLLC does not recommend that clients buy or sell any security in which a related person to Intrusco FSLLC or Intrusco FSLLC has a material financial interest.

#### **C. Investing Personal Money in the Same Securities as Clients**

From time to time, representatives of Intrusco FSLLC may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of Intrusco FSLLC to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. Intrusco FSLLC will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

## **D. Trading Securities At/Around the Same Time as Clients' Securities**

From time to time, representatives of Intrusco FSLLC may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of Intrusco FSLLC to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, Intrusco FSLLC will never engage in trading that operates to the client's disadvantage if representatives of Intrusco FSLLC buy or sell securities at or around the same time as clients.

## **Item 12: Brokerage Practices**

### **A. Factors Used to Select Custodians and/or Broker/Dealers**

Intrusco FSLLC does not recommend brokers/custodians.

#### ***1. Research and Other Soft-Dollar Benefits***

Intrusco FSLLC does not trade client's accounts and therefore receives no research, product, or services from a broker-dealer ("soft dollar benefits").

#### ***2. Brokerage for Client Referrals***

Intrusco FSLLC receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### ***3. Clients Directing Which Broker/Dealer/Custodian to Use***

Intrusco FSLLC does not trade client's accounts.

### **B. Aggregating (Block) Trading for Multiple Client Accounts**

Intrusco FSLLC does not trade clients' accounts and therefore does not have the ability to block trade purchases across accounts.

## **Item 13: Reviews of Accounts**

### **A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

All financial planning accounts are reviewed upon financial plan creation and plan delivery by R. Mike Latta, President. There is only one level of review for financial planning, and that is the total review conducted to create the financial plan.

Client accounts for which Intrusco FSLLC provides solicitor services will be reviewed by the third-party investment adviser in accordance with that adviser's review policies, which are described in the third-party investment adviser's Form ADV Part 2A firm brochure.

Intrusco FSLLC may conduct reviews quarterly, semi-annual, or annually depending on type of account.

### **B. Factors That Will Trigger a Non-Periodic Review of Client Accounts**

With respect to financial plans, Intrusco FSLLC's may conduct reviews quarterly, semi-annual, or annually depending on type of account.

With respect to solicitor services, Intrusco FSLLC's may conduct reviews quarterly, semi-annual, or annually depending on type of account.

### **C. Content and Frequency of Regular Reports Provided to Clients**

Each financial planning client will receive the financial plan upon initial completion. Intrusco FSLLC does provide periodical updates to financial plans as part of its solicitor services.

Intrusco FSLLC may provide some reports to clients using its solicitor services.

## **Item 14: Client Referrals and Other Compensation**

### **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)**

Intrusco FSLLC may receive compensation from third-party advisers to which it directs clients.

## **B. Compensation to Non – Advisory Personnel for Client Referrals**

Intrusco FSLLC does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

## **Item 15: Custody**

Intrusco FSLLC does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully review those statements for accuracy.

## **Item 16: Investment Discretion**

Intrusco FSLLC does not provide portfolio management to clients and therefore does not have discretionary authority over client accounts.

## **Item 17: Voting Client Securities (Proxy Voting)**

Intrusco FSLLC will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

### **A. Balance Sheet**

Intrusco FSLLC neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

### **B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

Neither Intrusco FSLLC nor its management has any financial condition that is likely to reasonably impair Intrusco FSLLC's ability to meet contractual commitments to clients.

### **C. Bankruptcy Petitions in Previous Ten Years**

Intrusco FSLLC has not been the subject of a bankruptcy petition in the last ten years.

## **Item 19: Requirements For State Registered Advisers**

### **A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background**

Intrusco FSLLC currently has only one management person: Roderick Michael Latta. Education and business background can be found on the individual's Form ADV Part 2B brochure supplement.

### **B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)**

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

### **C. Calculation of Performance-Based Fees and Degree of Risk to Clients**

Intrusco FSLLC does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

### **D. Material Disciplinary Disclosures for Management Persons of this Firm**

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

### **E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)**

See Item 10.C and 11.B.