Americana Partners, LLC
March 27, 2026

FORM CRS

Americana Partners, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

Conversation Starters: It is important for you to understand your account, its terms and limitations, and the relationship you have with Americana Partners, LLC. Each section in this document offers a series of "Conversation Starters" that offers prompts you may want to ask to further discuss our relationship, our processes and the fees charged for our services.

What investment services and advice can you provide me?
We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services (including Family Office and Wealth Planning Services); Selection of Other Advisers and Advisory Consulting Services.** In addition to our investment advisory services, we may provide certain non-investment advisory services, including accounting and administrative services, pursuant to separate written agreements. These non-advisory services are not investment advice and are not covered by this relationship summary.

- ***Account Monitoring:*** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a quarterly basis.
- ***Investment Authority:*** We manage investment accounts on a ***discretionary*** basis whereby ***we will decide*** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer ***non-discretionary*** investment management services whereby we will provide advice, but ***you will ultimately decide*** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.
- ***Investment Offerings:*** We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.
- ***Account Minimums and Requirements:*** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure by clicking this link https://adviserinfo.sec.gov/firm/brochure/301354. Please refer to Items 4, 5, 7, 8, 13 and 16.

Key Questions to 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?**

What fees will I pay?
The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees for Investment Management -** Ongoing Annual fee, billed quarterly in advance based on the value of the assets in your account. Your fee will depend on the services you receive and the amount of assets in your account. While your asset based fee rate may be reduced as you add assets to your account, the more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account;
- **Asset Based Fees for Consulting Services** - Fee billed quarterly in advance based on the value of the assets on which consulting is provided;
- **Management Fees for Pooled Investment Vehicles** - Management fee or administration fee charged in accordance with the terms of each Fund;
- **Fixed Fees -** The fixed fee will be due and payable upon delivery of the financial plan or completion of the agreed upon services; and
- **Other Advisory Fees** - You will pay additional advisory fees charged by third-party money managers (i.e., independent managers), which are separate and apart from our fees.

- Clients pay the following additional fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
    - Platform fees, custodian fees and account maintenance fees;
    - Fees related to mutual funds and exchange-traded funds;
    - Transaction charges when purchasing or selling securities including trade-away fees; and
    - Other product-level fees associated with your investments.

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 detailed information, refer to our Form ADV Part 2A Brochure, Items 5 and 6 by clicking this link https://adviserinfo.sec.gov/firm/brochure/301354.

Key Questions to 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- *Financing Arrangement:* We have entered into a financing arrangement that creates a financial incentive for the firm. This arrangement presents a conflict of interest because the firm has an incentive to satisfy the terms of the financing arrangement.
- *Third-Party Payments:* Certain financial professionals providing investment advice on behalf of our firm are registered representatives with a broker-dealer. These representatives receive compensation in connection with the purchase and sale of securities or other investment products. This compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.
- *Other Third-Party Payments*: Certain financial professionals providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating additional commissions.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A Brochure, Items 5, 10, 12 and 14, by clicking this link https://adviserinfo.sec.gov/firm/brochure/301354 to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals providing advisory services to you are compensated in the form of a salary and bonus. Their compensation is based on the revenue the firm earns from the person's services or recommendations. The more advisory services they provide and investment assets they manage, the more they can earn. The bonus compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to increase revenues on your and other clients' accounts.

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

Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV or the specific individual's Form U4. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 713-429-5552 or by clicking the link provided https://adviserinfo.sec.gov/firm/brochure/301354.

Key Questions to 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?**