

Portside Wealth Group, 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](https://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.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Financial Planning/Consulting Services and Portfolio Management Services. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A and Form ADV Part 2 Brochure by clicking this link adviserinfo.sec.gov/

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an annual 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.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

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?

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.

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A and Form ADV Part 2 Brochure by clicking this link: adviserinfo.sec.gov/

We charge Asset Based Fees for portfolio management services - Fees are payable quarterly in advance.

We charge either hourly fees or a fixed fee for financial planning or consulting services based on our agreement with you.

- Hourly Fees - Payable in arrears for financial planning/consulting services.
- Fixed Fees - Payable for financial planning/consulting services and billed, 50% at start of engagement. The balance is due upon completion.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Fees paid to third-party managers that we recommend;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

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?

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.

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.

Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.



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 and Form ADV Part 2 Brochure by clicking this link to help you understand what conflicts exist: adviserinfo.sec.gov/

How do your financial professionals make money?

The fees earned by the financial professionals are based on the amount of revenues earned by the firm for client assets under management. Because their compensation is derived from asset-based fees received by our firm, this creates a conflict of interest because they have a financial incentive to generate greater revenue for our firm by growing the assets in your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account or could incentivize us to inflate the valuations of illiquid investments held in your account, based on the revenue the firm earns from the person's services or recommendations.

Representatives also receive compensation as follows:

Registered Representatives: Some of the persons providing advice on behalf of our firm are registered representatives with a broker-dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products. 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.

Insurance Agents: Some of the persons 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 commissions rather than solely based on your needs.

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. These documents can be found by going to Investor.gov/CRS



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 385-412-1222 or click the link provided: adviserinfo.sec.gov/



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?