



## PORTLAND GLOBAL ADVISORS

### Customer Relationship Summary, March 26, 2026

We are 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 [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer Wealth Management (Discretionary Management, Consulting, Other Advisory Services), Family Office and Mission & Impact Services to high net worth/other individuals and their trusts, self-directed retirement plans, IRAs, charitable giving accounts (each a “Donor Advised Fund”) and private businesses/foundations. Family Office and Mission & Impact Services are exclusively available to our Wealth Management Services.

**Wealth Management Services.** When performing *Discretionary Management Services*, we use discretion to create an investment portfolio comprised of equity/fixed income securities that complement your specific investment goals. As part of these services, we review your portfolio at least quarterly to confirm consistency with your investment goals. Any investment restrictions must be acknowledged by both of us. We also provide the following *Consulting Services* on a non-discretionary basis: (1) advising on your retention of one or more investment advisers; (2) at least quarterly, evaluating the composition and performance of your assets managed by us and the other advisers; and (3) making recommendations regarding the allocation of your assets amongst us and the other advisers for investment. You are responsible for retaining and terminating other advisers and for issuing instructions relating to the allocation of your assets amongst us and other advisers. *Other Advisory Services* include issuing written pieces that explore targeted market topics.

**Family Office Services.** We provide education/general guidance on a variety of life/financial planning topics and dispense observations/feedback for your other financial professionals to consider when evaluating your financial situation. Under certain circumstances, we coordinate with your financial professionals to help facilitate an informed and unified approach to your investment goals and other objectives. Other services include: (1) processing account onboarding/maintenance; (2) initiating/automating money transfers for your accounts we service; (3) tracking account beneficiaries; (4) maintaining asset summaries; (5) collecting and providing tax documents to your accountant; and (6) providing cash flow forecasting.

**Mission & Impact Services.** We collaborate with you to reach desired outcomes using philanthropic and other resources. Services include: (1) providing education/general guidance on available tools; (2) identifying needs/opportunities that complement your desired outcomes; (3) establishing a realistic budget; and (4) processing charitable gifts. We also work with your financial professionals to construct/implement complex strategies to meet your desired outcomes.

**Account Minimums and Other Requirements.** We require you to: (1) enter into a services agreement with us; and (2) maintain your assets subject to Discretionary Management Services in an account(s) at a broker-dealer or other qualified custodian. We do not impose account minimums.

For additional information, please see sections entitled “Advisory Business” and “Types of Clients” of our Firm Brochure, available at <https://www.portlandglobal.com/disclosures>.

Questions to ask us: (1) Given my financial situation, should I choose an investment advisory service? Why or why not? (2) How will you choose investments to recommend to me? (3) What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

#### What fees will I pay?

We charge a comprehensive fee for the services we provide to you. Generally, this fee is equal to 1% per annum of the first \$1 million of your assets under management and 0.50% per annum of your remaining assets under

management (0.50% per annum of a Donor Advised Fund's assets under management). We bill our fee quarterly in arrears. We have an incentive to increase the value of your investment assets because your asset-based fee increases as the value of your assets under our management rises. Under certain circumstances, we may negotiate a different management fee including a management fee based on a fixed dollar amount. If we provide Consulting Services to you, you are responsible for paying our comprehensive fee and the fees charged directly to you by any other adviser. This fee structure will result in you paying fees to both us and another adviser regarding your assets managed by that other adviser. The imposition of these multiple fees will adversely affect the performance of your investment portfolio.

Other Fees. You are responsible for any custodial, administrative, brokerage and other transactional costs incurred in connection with Discretionary Management Services that we provide to you. You pay these fees to the entities that provide these services, not to us. You also indirectly bear your pro rata portion of the fees and expenses of any mutual fund or exchange-traded fund in which you invest. 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 additional information, please see section entitled "Fees and Compensation" of our Firm Brochure available at <https://www.portlandglobal.com/disclosures>.

Questions to ask us: 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?  
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 operate our business creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the advice we provide to you. Here is an example to help you understand what this means. Certain custodians provides us with access to websites to facilitate Discretionary Management Services and other research-related tools. These services are not contingent upon the execution of portfolio transactions through or the payment of commissions on those transactions to those custodians. The receipt of these services creates an incentive for us to recommend certain custodians to you for custodial and trade execution services. We, however, maintain a policy to help ensure that we provide you with the most favorable execution (e.g., "best execution") on your security transactions. For additional information, please see the sections entitled "Code of Ethics, Participation or Interest in Client Transactions and Personal Trading" and "Brokerage Practices" of our Firm Brochure available at <https://www.portlandglobal.com/disclosures>.

Question to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Each of our principals receives a fixed percentage of our quarterly net income. Certain principals also receive a fixed annual cash salary and a discretionary annual bonus. Each employee who is not a principal receives a fixed annual cash salary plus a discretionary annual bonus. The annual bonus is based on our profitability. Because compensation is based on our revenues, we have an incentive to increase the value of your assets under our management to increase those revenues.

Do your financial professionals have legal or disciplinary history?

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

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

Additional information about our services can be found at <https://www.portlandglobal.com/disclosures>. If you would like up-to-date information or a copy of this summary, please call 207.773.2773.

Questions to ask us: (1) Who is my primary contact person? (2) Is he or she a representative of an investment adviser or a broker-dealer? (3) Who can I talk to if I have concerns about how this person is treating me?