



Eagle Harbor Asset Management, Inc.

Form CRS – Client Relationship Summary

March 12, 2024

Eagle Harbor Asset Management, Inc. is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Clients and prospective clients should be aware that brokerage and investment advisory services and fees differ, and it is important for retail investors to understand these differences. 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.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer wealth management services to retail investors which includes individuals, high net worth individuals, trusts, and estates. Each client has a unique Investment Policy Statement and Suitability document. This allows us to develop a strategy to align your investments with your financial goals and objectives, risk tolerance, and return expectations. We invest in individual issue stock and bond portfolios, and also utilize exchange traded funds (ETF’s) for added diversification. Our investment selection includes both domestic and international securities, and is not limited to proprietary products or a limited group or type of investment. Additionally, we see our role as a coordinator and we collaborate with your other trusted advisors from other disciplines.

Most of our clients provide us with **Discretionary** authority which means that we make the trading decisions for you, without receiving your preapproval for each transaction. We can also provide **Non-Discretionary** investment recommendations, in which you make the ultimate decision regarding the purchase or sale of investments. In either case, as part of our standard services we monitor your portfolio on an ongoing basis so we can respond to changes in daily market developments, and to changes in your needs or objectives. Our investment authority continues until our services with you are terminated. We generally require a minimum amount of investable assets per household of \$500,000. You may limit the securities we may trade in your account.

FOR ADDITIONAL INFORMATION: PLEASE SEE OUR FORM ADV, PART 2A, ITEM 4 and ITEM 7

Conversation Starters:

- *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?

We charge fees based on your total assets under our management. Our standard fee rates are 1.00% on the first \$2,000,000, 0.75% on the next \$1,000,000, and 0.50% on amounts over \$3,000,000. Fees are typically paid quarterly in advance and based on the total market value of your assets on the last business day of the preceding quarter. The more assets you have under management, the more you will pay in fees, so we have an incentive to encourage you to increase your assets under our management. Fees may be negotiable if grouped with other related accounts or have the potential for future additions or contributions. Our fees are exclusive of brokerage commissions, transaction fees, custodian charges, exchange fees, and SEC fees, among others. We invest in exchange tradable funds which also pass on to their shareholders fund-level expenses such as internal management fees.

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 more detailed information about our fees and costs please see Item 5 in our ADV Part 2A.

REGISTERED INVESTMENT ADVISOR



Eagle Harbor Asset Management, Inc.

QUESTIONS TO ASK ME

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:

- We may buy or sell the same securities as those held by clients; and we may also buy or sell securities in personal trading accounts that are not suitable for our clients.
- We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.

We mitigate actual and potential conflicts by adhering to a Code of Ethics and through our internal compliance policies and procedures.

QUESTIONS TO ASK ME

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

Additional Information: For more detailed information about our conflicts of interest, please review our form ADV Part 2A

How do your financial professionals make money?

Our investment professionals receive a portion of the revenue generated by the clients they serve. Firm owners are also compensated with ownership distributions, based on the overall performance of the firm.

DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? No

Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

We encourage retail investor to seek the answers to the following questions: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

ADDITIONAL INFORMATION

Investors can find additional information about our firm and request a copy of our latest Client Relationship Summary on our website at www.ehaminc.com or call us at (206)224-4101.

Here are some good questions for a retail investor to ask: "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?"