

Client Relationship Summary

Form ADV Part 3

Old Port Advisors, Inc. ("OPA") is an investment advisor registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which provides educational materials about investment advisors, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including asset management and financial planning. As part of our standard service, we monitor our clients' portfolio holdings and the overall asset allocation strategy on an ongoing basis and when market conditions or other triggers would warrant a review. Standalone financial plans, once prepared and delivered to you are not reviewed again unless you request an update. Our wealth management service combines asset management with financial planning to achieve continuous, ongoing advice in all aspects of the client's life. This level of service is available to clients for whom we manage at least \$500,000 in invested assets.

We offer our asset management services on a discretionary or non-discretionary basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. With non-discretionary asset management, we provide investment recommendations but require your approval before placing trades for your account. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but may be changed upon request.

While we may advise on any investment asset, our investment recommendations are primarily related to investments in exchange traded equities, U.S. Government and municipal securities, corporate debt, commercial paper, CDs, mutual funds, and ETFs. We will also utilize alternatives including managed futures, options, and other types of securities as appropriate to achieve your investment objectives. Our minimum initial requirements for opening accounts for retail investors is \$250,000, but we may accept accounts for less than the minimum at our discretion.

For additional information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16), which can be found on the SEC's website at adviserinfo.sec.gov.

Conversation Starters – Ask Your Financial Professional:

Given my financial situation, should I choose 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?

Principal Fees: We are compensated for providing investment management services by charging an ongoing asset-based fee that ranges up to 1.0% per annum, depending on the value of the assets we manage for you, the complexity of the investment portfolio, or other reasons agreed with you. Asset-based fees are billed quarterly, in arrears, based on the average daily balance of the portfolio assets as of the close of business on the last business day of the quarter. With the asset-based fee, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. The investment management fee also includes comprehensive financial planning services. If you choose to engage OPA for financial planning on a standalone basis only, you will pay an hourly or fixed fee for those services.

Other Fees and Costs: OPA's fees are exclusive of brokerage commissions, transaction fees, and other related costs

and expenses, which shall be incurred by the client. You may incur certain charges imposed by custodians, brokers, custodial fees, odd-lot differentials, transfer taxes, wire transfers and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and ETFs also charge internal management fees, which are disclosed in the funds' prospectuses. These fees will generally include a management fee and other fund expenses. All fees paid to us for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. **More detailed information about our fees and costs are included in our Form ADV Part 2A (Item 5), which can be found on the SEC's website at adviserinfo.sec.gov.**

Conversation Starters – 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 is an example to help you understand what this means:

OPA and its Investment Advisor Representatives ("IARs") are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account, and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all OPA personnel. **These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A, which can be found on the SEC's website at adviserinfo.sec.gov.**

Conversation Starters – Ask Your Financial Professional:

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

How do your financial professionals make money?

Our IARs are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended.

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

Yes. We invite you to visit Investor.gov for a free and simple search tool to research our firm and financial professionals.

Conversation Starters – Ask Your Financial Professional:

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

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on Investor.gov or adviserinfo.sec.gov (CRD #108228). Alternatively, you can call us at (207) 774-6552 to speak with us directly to request up-to-date information and request a copy of the relationship summary.

Conversation Starters – 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?