

Acker Finley Asset Management USA Inc.
Form CRS Client Relationship Summary
April 7, 2025.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Acker Finley Asset Management USA Inc. ("we", "us" or "our") is registered with the U.S. Securities Exchange Commission ("SEC") as an investment adviser. We provide investment advisory services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions on page 2.

Relationships and Services

- When you enter into an advisory relationship with us, you will pay us an asset-based fee based on the value of assets we provide advice on.
- We provide investment advice through ongoing consultations.
- We do not provide supervision or management of investment accounts. We will give you advice and you decide what investments to buy and sell.
- You may impose restrictions on your investments and we will provide advice while respecting your restrictions.

Our Obligations to You. We must abide by certain laws and regulations in our interactions with you.

- We are held to a fiduciary standard that covers our entire investment advisory relationship with you.
- Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in way you can understand, so that you can decide whether or not to agree to them.

Fees and Costs. Fees and costs affect the value of your assets over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

- The amount paid to our firm and your financial professional does not vary based on the type of investments we advise. Our asset-based fee is calculated on the value of the assets we advise. We send you an invoice either quarterly or semi-annually, depending on your preference.
- Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.
- The broker-dealer or bank that holds your account will charge a transaction fee each time you buy and sell an investment. You may also pay a fee to them to hold your assets (called "custody").
- Our fees vary and are negotiable. The amount you pay will depend, for example on the services you receive and the amount of assets we advise you on.

Conflicts of Interest. We benefit from the advisory services we provide to you.

- The more assets we provide advice on, the more you will pay us. We therefore have an incentive to increase the amount of assets we advise to increase our fees.
- We maintain a relationship with a Canadian affiliated firm. Acker Finley Inc. is a Canadian Investment Dealer. This relationship does not represent a conflict of interest to you because this firm does not deal with U.S. residents, with the exception of previously held Canadian Registered Retirement Savings Plans that cannot be administered by a U.S. broker-dealer.

Additional Information. We encourage you to seek additional information.

- Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals.
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with the investment advice you receive from us or your financial professional, contact us in writing at 181 University Ave., Suite 1400, Toronto, ON, Canada M5H 3M7

Key Questions to Ask. Ask our financial professionals these key questions about our investment advisory services.

- *Given my financial situation, why should I choose advisory services?*
- *Do the math for me. How much would I pay per year for advisory services? What would make those fees more or less? What services will I receive for those fees?*
- *What additional costs should I expect in connection with your advisory services?*
- *Tell me how you and your firm make money in connection to the investment advice you provide to me? Do you or your firm receive any payments from anyone besides me in connection to the investment advice you provide me?*
- *What are the most common conflicts of interest in your firm? Explain how you will address those conflicts when providing services to me.*
- *How will you choose investments to recommend to me?*
- *How often will you review your investment advice to me?*
- *Do you or your firm have a disciplinary history? For what type of conduct?*
- *What is your relevant experience, including your licenses, education and other qualifications? Please explain what the abbreviations in your licenses are and what they mean.*
- *Who is my primary contact person? What can you tell me about his or her legal obligations to me? If I have any concerns about how this person is treating me, who can I talk to?*